## Figuring It Out

Use this chart to figure out the costs of owning your car. Remember, car costs vary based on the options, the terms of the loan, the mileage (if it's used or leased), the insurance, driving habits, and current market values.

|  |  | Monthly Cost | Annual Cost |
| :---: | :---: | :---: | :---: |
| Fixed Expenses | Down Payment |  |  |
|  | Loan Payment |  |  |
|  | Insurance |  |  |
|  | License Fees |  |  |
|  | Tax |  |  |
|  | Other |  |  |
|  | Gas |  |  |
|  | Oil |  |  |
|  | Tires |  |  |
|  | Maintenance |  |  |
|  | Other |  |  |
| Total: |  |  |  |

