

# HIDDEN COSTS OF CAR OWNERSHIP

## **INSURANCE**

Insurance is required in all states except New Hampshire and Virginia. There are many different types of insurance. Please refer to our Understanding Insurance Coverage document.

## **REPAIRS**

Repairs can come up unexpectedly. SUVs and luxury cars have higher cost for repairs that you should consider when choosing a car.

## **FUEL**

Your fuel costs vary according to the type of car you buy and the number of miles you drive. Poor gas mileage leads to higher out-of-pocket expense at the gas pump. The car we choose together will take all of this into consideration.

## **MAINTENANCE**

It is important to take good care of your car because it is an asset. These costs include routine maintenance, such as oil changes, tire rotation, and replacing worn out parts.

## **PARKING & TOLLS**

We can help you include these everyday costs in your budget.

## WHY DO YOU NEED TO CONSIDER THESE THINGS?

Cars cost more than just the car payment. We will help you budget for these hidden costs.