



Ready to explore your new car options, but not sure where to start to stay on budget? How about us?! The **AAA Your Driving Costs** online calculator provides real-time, personalized data that allows you to compare the cost of different vehicles.

FAQs

How far back do the model years go for used vehicles?

Currently, used vehicle models go back five years (minimum). New vehicle models include the newest available year and at least one year previous as some models are still on market, sold as new.

What fields are customizable?

All fields can be customized to fit your preferences. These include state of residence, miles driven annually, city/highway driving ratio, year, make, model, and trim of vehicle, and fuel price.

For miles driven annually, there are three choices – 10,000, 15,000 and 20,000 – representing low, average, and high mileage. The city/highway ratio represents what portion of miles are driven in city scenarios compared to highway scenarios. The default value (55/45%) is the EPA standard used to determine vehicle fuel economy.

On the results page, gas price per gallon can be adjusted if you want to calculate ownership costs for when gas prices fluctuate up or down. The grade of gas (regular or premium) will be auto-filled based on what the chosen vehicle requires.

Which cost categories are state-specific?

All cost categories are state-specific except for depreciation.

Why can't I compare two or more vehicles at one time?

Although that feature is not available at this time, we are working to include additional future categories and customizable features.

How the Online YDC Calculator Works

The cost estimate provided is based on buying a vehicle, owning and driving that vehicle for five years, and trading in the vehicle at the end of those five years. It is calculated by adding up the cost of each category listed below.

Results are presented in the following ways: 1) a five-year total cost of ownership 2) the average costs per year 3) the average costs per mile over that time and 4) broken down by cost category. This allows you to see how each one affects the total cost of ownership and changes based on your selections.

Costs Categories

Depreciation: Depreciation is the difference between the vehicle purchase price and the estimated trade-in value at the end of five years at the designated miles driven per year. MSRP is different from the vehicle purchase price, which is the actual price paid for the vehicle and considers things like discounts and rebates.

Depreciation is vehicle specific. Certain vehicle types or specific models and configurations may depreciate differently depending on their popularity – which drives trade-in value. The depreciation values used are projections based on past trade-in and sales data for similar vehicles.

Finance: The finance cost is the amount paid in interest on the loan used to purchase a vehicle. Finance costs are based on a five-year loan, with 15% down and a typical interest rate for the selected state. The loan amount includes taxes and the first year's license fees.

Fuel: Fuel costs are calculated based on the miles driven per year, the fuel economy of the selected vehicle, the ratio of city to highway miles driven and the fuel/electricity price.

Miles per year: This is the number of miles expected to be driven per year for the selected vehicle. This selection affects not only the fuel cost but also the depreciation and the maintenance, repair, and tire costs. There are three choices – 10,000, 15,000, or 20,000 miles – representing low, average, and high mileage, respectively.

Fuel Economy: Fuel economy is given as two separate values – city and highway – and is inherent to the selected vehicle based on EPA standard tests. The combined fuel economy is based on the ratio of city and highway miles driven.

City/Highway Ratio: The fuel economy used for calculations is based on the selected ratio of city to highway miles driven. The default ratio of 55/45 (EPA standard) indicates that the average fuel economy is calculated based on 55% city miles driven compared to 45% highway miles driven. The Your Driving Costs tool allows you to adjust this value to better represent your driving habits.

Gasoline/Diesel Price: The fuel prices used are a projected average based on past fuel price data. It is specific to the selected state of residence and is updated monthly. After the initial estimate has been provided, you can adjust this value and recalculate the estimate.

Electricity Price: Applies to battery-electric and plug-in hybrid electric vehicles. Vehicle charging costs are calculated using the average electricity price for the selected state and are updated monthly. After the initial estimate has been provided, you can adjust this value and recalculate the estimate.

Insurance: Costs are based on a full-coverage policy for the personal use of a vehicle by a driver who is under 65 years of age, has more than six years of driving experience, has no accidents and lives in a suburban/urban location. The policy includes discounts for passive restraints and an anti-theft system, and provides \$100,000/\$300,000 personal liability, \$25,000 medical, \$100,000 property and \$25,000/\$50,000 uninsured/underinsured motorist coverage. A \$500 deductible applies to all collision and comprehensive claims.

License, Registration and Taxes: Costs include all government taxes and fees payable at the time of purchase, as well as fees due each year to keep the vehicle licensed and registered. Costs are based on the selected state of residence, but individual fees can vary by situation and county of residence. Contact your local DMV for specifics about your personal fees.

Maintenance, Repair and Tires: These costs include retail parts and labor for routine maintenance specified by the vehicle manufacturer, a comprehensive extended warranty, repairs to wear-and-tear items that require service during five years of operation and one set of replacement tires of the same quality, size, and rating as those that came with the car. Sales tax is specific to the selected state of residence, but the rate and how it is applied may vary locally.

Disclaimer: The online Your Driving Costs calculator provides general information about vehicle ownership costs and is intended for comparative purposes. All numbers provided are estimates based on the selections made by the user. Actual ownership costs will vary.