

5-Year True Cost Report

5 years / 60 months | Entered assumptions, not verified quotes

Missing inputs: Sales tax, Annual registration, Title fee, Annual property tax. Amounts exclude these lines and cannot establish the complete ownership cost or final order of the vehicles.

COMPARE / 5 years / 60 months	Gas SUV	Hybrid sedan
Modeled subtotal / 5 years	\$53,246.98	\$41,655.85
Monthly economic cost	\$887.45	\$694.26
Monthly loan payment	\$645.68	\$557.64
Cash paid / 5 years	\$69,115.97	\$55,645.61
Loan payments / 5 years	\$38,740.97	\$33,458.11
Upfront down + sales tax + title	\$5,000.00	\$5,000.00
Ending vehicle value estimate	\$15,868.99	\$13,989.77
Ending loan balance	\$0.00	\$0.00
Ending equity	\$15,868.99	\$13,989.77
Unresolved modeled fees	Sales tax, Annual registration, Title fee, Annual property tax	Sales tax, Annual registration, Title fee, Annual property tax

Economic cost measures the modeled cost over this period. Cash paid measures money leaving your account. A loan payment is only one part of either budget.

Use the editable quote sheets to record actual offers and their sources. Blank answers mean unknown. Re-enter confirmed amounts in the calculator to update this comparison.

Assumptions and coverage

Keep these inputs with the quote so another person can reproduce the estimate.

Shared inputs

Location / annual driving	Not selected; 12,000 miles/year
Financing	6.5% APR; 60 months; \$5,000.00 down per vehicle
Depreciation curve	Year 1: 20%; Year 2: 15%; Year 3: 15%; Year 4: 15%; Year 5: 15%
Depreciation method	Each fraction applies to that year's opening vehicle value. Residual is a curve estimate, not a market valuation.

Entered taxes and fees

Sales tax	Unknown - excluded from subtotal
Annual registration	Unknown - excluded from subtotal
Title fee	Unknown - excluded from subtotal
Annual property tax	Unknown - excluded from subtotal

Calculation boundaries

Economic cost	Depreciation + interest + fuel/charging + insurance + maintenance + entered taxes/fees. Loan principal is excluded to avoid double counting.
Cash and equity	Cash paid includes down payment, loan payments and operating costs over 60 months. Economic cost = cash paid - ending equity. Ending equity = vehicle value - loan balance.
Loan method	Monthly amortization using APR / 12, no financing fees. Payments stop at the loan term; a term over 60 months can leave a loan balance.
Tax and fee timing	Purchase price x entered sales-tax rate and title fee are paid upfront, not financed. Registration and property tax repeat annually and are paid as due.
Operating costs	Fuel/charging = annual miles / efficiency x unit price. Insurance and maintenance repeat at the entered annual amounts; no inflation is applied.

Exclusions and uncertainty

Not included: inflation, parking, tolls, accident repairs, tax credits, financing fees and charges not entered.

Selected location is a label, not an automatic lookup of local tax rules or vehicle-specific fees.

Resale value and maintenance are estimates. Complaint counts do not set the repair budget.

Estimate from the entered assumptions, not verified market prices or a complete list of actual costs. Confirm insurance quotes, financing, local taxes, registration, and any vehicle-specific fees before buying.

Model reference

CarOutlay ownership-cost calculator and calculation method

<https://caroutlay.com/tools/tco-calculator>

Quote sheet 1

Fill digitally or write on paper. These answers do not recalculate the modeled totals.

Gas SUV

LINE TO VERIFY	MODEL ASSUMPTION	ACTUAL QUOTE	SOURCE / DATE
Purchase price	\$38,000.00		
Loan APR / term	6.5% / 60 months		
Down payment	\$5,000.00		
Loan payment	\$645.68/month		
Annual insurance	\$2,100.00		
Annual maintenance	\$1,100.00		
Fuel / charging efficiency	24 MPG		
Fuel / charging unit price	\$3.75 per gallon		
Sales tax	Unknown - excluded from subtotal		
Annual registration	Unknown - excluded from subtotal		
Title fee	Unknown - excluded from subtotal		
Annual property tax	Unknown - excluded from subtotal		
Resale value after 5 years	\$15,868.99		
Other local / EV / dealer fees	Not modeled; ask for itemized charges		

Confirm vehicle condition, insurance quote, itemized out-the-door price and financing offer.

Record each source and date. Blank quote fields mean unanswered, not zero. Update calculator inputs before comparing revised totals.

Quote sheet 2

Fill digitally or write on paper. These answers do not recalculate the modeled totals.

Hybrid sedan

LINE TO VERIFY	MODEL ASSUMPTION	ACTUAL QUOTE	SOURCE / DATE
Purchase price	\$33,500.00		
Loan APR / term	6.5% / 60 months		
Down payment	\$5,000.00		
Loan payment	\$557.64/month		
Annual insurance	\$1,700.00		
Annual maintenance	\$800.00		
Fuel / charging efficiency	48 MPG		
Fuel / charging unit price	\$3.75 per gallon		
Sales tax	Unknown - excluded from subtotal		
Annual registration	Unknown - excluded from subtotal		
Title fee	Unknown - excluded from subtotal		
Annual property tax	Unknown - excluded from subtotal		
Resale value after 5 years	\$13,989.77		
Other local / EV / dealer fees	Not modeled; ask for itemized charges		

Confirm vehicle condition, insurance quote, itemized out-the-door price and financing offer.

Record each source and date. Blank quote fields mean unanswered, not zero. Update calculator inputs before comparing revised totals.