

## 4 Before I use my car it costs me

A Total purchase costs:

Either **1M** OR **1N** or **1Q**

A £

B Total fixed costs: **2G**

B £

C Total ownership costs A + B

**4C** £

## 5 Total annual costs

A Total annual cost of my car **3J** + **4C** =

A £

B Total weekly cost of my car (A divided by 52.18) = B

£

### Useful Numbers

Portsmouth Public Transport Map  
**023 9283 4092**

National Rail Enquiries  
**08457 48 49 50**

Traveline  
**0800 604 2 602**

Portsmouth Cycle Route Map  
**023 9283 4092**

For further information and advice please see our "Fuel for thought" leaflets available from Portsmouth City Council on 023 9284 1332 or [transportpolicy@portsmouthcc.gov.uk](mailto:transportpolicy@portsmouthcc.gov.uk)

A spreadsheet (Excel) version of this leaflet is available at [www.cuttingyourcaruse.co.uk](http://www.cuttingyourcaruse.co.uk)

Another useful resource is the book "Cutting your car use" by Anna Semlyen, ISBN 1 870098 87 0, available from Green Books priced £3.95 + £1 p&p on 01803 863260 or [greenbooks@gn.apc.org](mailto:greenbooks@gn.apc.org)

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You can get all Portsmouth City Council information in translation, large print, Braille or on tape. Please call 023 9284 1332

For translated information please call:  
Bengali answerphone service 023 9284 1651 or  
Cantonese answerphone service 023 9284 1652

আপনি পোর্টসমাউথ সিটি কাউন্সিলের সকল তথ্যের অনুবাদ, বড় অক্ষরে অথবা কেসেটে পেতে পারেন। দয়াকরে বিস্তারিত জানার জন্য এই নাম্বারে যোগাযোগ করুন 023 9284 1651

樸茨茅斯市政府的一切資料，均備有翻譯本、大字書刊或映音帶，如有需要，請致電 023 9284 1652



# Add Up Your Car Costs

Then consider your options, you could end up better off and improve the environment



## Fuel for thought

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# Fuel for thought



Portsmouth  
CITY COUNCIL

Fill in the blanks using your figures and a calculator.

## 1 Purchase costs

- A** My car, excluding interest, cost **A** £
- B** My initial payment was (e.g. in cash and/or part exchange) **B** £
- C** I could sell my car for (phone a car dealer, or look in your local paper's car ads section) **C** £
- D** I have owned my car for (months) **D** £

### Borrowing costs

Complete **E** to **K** if you have borrowed money to pay for your car

- E** I borrowed **E** £
- F** My loan was for (months) **F** £
- G** My total monthly repayment **G** £
- H** Total loan cost including interest **F** x **G** **H** £
- J** Total interest paid **H** - **E** **J** £
- K** Interest paid each month **J** divided by **F** **K** £

### Option 1:

**I bought my car without borrowing any money**

- L** Each month my car is worth less (**A** - **C**) divided by **D** **L** £
- M** My annual purchase costs **L** x 12 **1M** £

### Option 2:

**I am still making loan repayments**

- L** Each month my car is worth less (**A** - **C**) divided by **D** **L** £
- N** My annual purchase costs (**K** + **L**) x 12 **1N** £

### Option 3:

**I bought my car with a loan, which is now repaid**

- P** Each month my car is worth less (**A** + **J** - **C**) divided by **D** **P** £
- Q** My annual purchase cost **P** x 12 **1Q** £

## 2 Fixed costs

**I pay these every year no matter how little I drive**

- A** Car tax **A** £
- B** Breakdown membership (e.g. RAC, Green Flag) **B** £
- C** Car Insurance **C** £
- D** MOT test fee (excluding repairs needed to pass!) **D** £
- E** Garage costs (e.g. rent & council tax) **E** £
- F** Parking permit costs (home and/or workplace) **F** £
- G** Total fixed costs **A** + **B** + **C** + **D** + **E** + **F** = **2G** £

## 3 Running costs

**Every time I drive I spend more**

- A** Miles per year the car is driven **A** £
- B** Miles per litre of fuel on average (miles per gallon divided by 4.546 = miles per litre) **B** £
- C** I buy **A** divided by **B** = litres of fuel per year **C** £
- D** Fuel costs per litre (in pence) **D** £
- E** Total cost of my fuel is (**C** x **D**) divided by 100 **E** £
- F** 12 months' parts, servicing costs, repairs and oil **F** £
- G** 12 months' parking, tolls and car washes **G** £
- H** Driving fines (parking, speeding, etc) **H** £
- I** Total variable running costs = **E** + **F** + **G** + **H** = **3J** £

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