

Now this covers all of the basics of the responsibility of owning and operating a car. What you will do now is determine how much your car will cost you per year and then per month and determine whether this is a reasonable amount for you.

Amount paid yearly in car payments (monthly payments)(12)	
Amount paid yearly in car insurance	
Amount paid yearly in registration	
Amount paid yearly for PA Inspection	
Amount paid yearly for oil changes	
Amount paid yearly for fuel	
Amount paid yearly for other	
Total amount paid yearly	

Now that you have the amount you will pay over one year for your car, determine how much you will pay on average for one month:

Monthly amount: \_\_\_\_\_

Does this seem realistic? Why?

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What are some things that you think you would do differently to help reduce the cost of your car?

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