

Total Cost of Ownership Worksheet

The sticker price is just the start — work out what a car really costs to run each year.

Two cars at the same price can cost very different amounts to own. One might sip fuel and hold its value; another might be thirsty, depreciate fast and have expensive parts. Fill in your best annual estimate for each line below to see the true cost — then compare cars on the total, not just the price tag.

Cost line	Your annual estimate (Ksh)
Purchase price / financing cost per year	
Expected depreciation per year	
Fuel	
Insurance	
Service & maintenance	
Tyres	
Licensing & inspection	
Parking & tolls	
Repairs / contingency	
Other	
Total per year	
Total per month (÷12)	

What to keep in mind

- **Fuel and depreciation are the biggest hidden costs.** They rarely show up on the price tag, but over a few years they usually dwarf everything else.
- **A cheaper car can cost more to own.** Thirsty fuel use or expensive, hard-to-find parts can wipe out the saving on the purchase price.
- **Budget for tyres and servicing.** They're predictable but easy to forget — set money aside so they don't become a nasty surprise.
- **Compare the total, not just the price.** Run this worksheet for each car on your shortlist and decide on the yearly — or monthly — cost to own.

Disclaimer. This worksheet is provided free for convenience and uses your own estimates — it is not financial advice. Actual running costs vary by car, usage, location and driving habits. Confirm figures for your specific vehicle before making a decision.

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