True monthly car running cost

Budget for costs beyond fuel and financing.

Three steps

1. List recurring costs
2. Convert annual bills to monthly reserves
3. Include parking and other regular costs

A worked example

Fuel	100
Insurance reserve	50
Service reserve	40
Parking	20
Total	210

The selected monthly costs add up to 210.

This example excludes financing and depreciation.

True monthly car running cost

Use one row per item or decision. Start with what you know.

Fuel	Insurance reserve	Service reserve	Parking	Total

My next action / when