

How to Estimate Maintenance and Repair Assumptions

Maintenance and repair costs are the input every ownership calculator depends on most, and the one people guess at loosest.

Almost every calculation on this site depends on this number, and it's the one guessed loosest

Purchase price, APR, and term all come from a real offer in front of you, so they're easy to enter accurately. Maintenance and repair costs are different, there's no quote to copy from, so people tend to type in a round number that feels roughly right rather than something actually estimated from real data. Because these figures feed directly into ownership cost, keep-vs-replace, and repair-threshold calculations, a loose guess here can quietly distort every result downstream of it.

Maintenance is the predictable half

Routine maintenance, oil changes, brake pads, filters, fluids, tires, follows a schedule that's reasonably knowable in advance: most manufacturers publish a maintenance schedule, and independent cost guides exist for common services by make and model. Because it's predictable, it can be budgeted as a steady annual or monthly reserve rather than treated as a surprise. Maintenance Cost Budget turns a maintenance estimate into that steady monthly target, so it's treated as a planned cost, not an occasional shock.

Repairs are the unpredictable half, which is exactly why a reserve matters

Unlike maintenance, repairs don't follow a schedule, a transmission or an air conditioning compressor fails when it fails, not on a calendar. The honest way to estimate a repair assumption isn't to guess a specific dollar amount for a specific year, it's to build a reserve sized to your vehicle's age, mileage, and reliability history, so that whenever a real repair does show up, it's

absorbed by planned savings instead of becoming an emergency. Repair Budget Calculator builds that reserve directly.

Age and mileage move these assumptions more than most people account for

A vehicle under warranty or in its first 60,000 miles typically has low, predictable repair costs. Past that point, costs tend to rise, and the rate of increase varies significantly by make and model, some vehicles age gracefully, others do not. Using a flat repair assumption across a vehicle's whole life, regardless of its current age and mileage, is one of the most common ways this input goes wrong. Whatever number you enter into True Cost of Car Ownership or Keep vs Replace Car, it should reflect where the vehicle actually is in its life, not a generic average across all ages.

What to actually check before entering a maintenance or repair number

- Whether you're using your vehicle's actual published maintenance schedule, or a generic guess.
- Whether your repair assumption reflects the vehicle's current age and mileage, not a flat number that ignores them.
- Whether you're treating maintenance (predictable, budgetable) and repairs (unpredictable, reserve-based) as the same thing, they call for different planning.
- Whether a recent unusually expensive or unusually cheap year is being extrapolated forward as if it were typical.

Related calculators

Maintenance Cost Budget

How much should I be setting aside each month for routine maintenance?

Repair Budget Calculator

How much should I set aside each month for repairs, including a known upcoming one?

True Cost of Car Ownership

What does my car really cost me, beyond the payment?



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