

AAA is a federation of motor clubs serving more than 51 million members in the United States and Canada through more than 1,100 offices.

Founded in 1902, AAA is a not-for-profit, fully taxpaying corporation. Its purpose is twofold: give members a full range of automotive and travel-related services and promote the interests of motorists and travelers through legislative and educational activities.

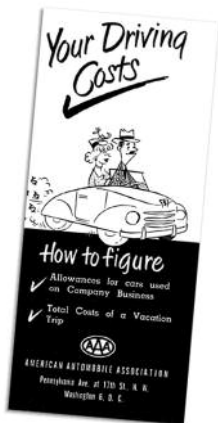
AAA has published *Your Driving Costs* since 1950. That year, driving a car 10,000 miles cost 9 cents a mile, and gasoline sold for 27 cents per gallon.

Methodology Driving cost calculations in this edition of *Your Driving Costs* are comparable to the 2007 version. The process used to estimate annual driving costs is proprietary to AAA.

It incorporates standardized criteria designed to model the average AAA member's use of a vehicle for personal transportation over five years and 75,000 miles of ownership.

The use of standardized criteria ensures AAA's estimates are consistent when comparing driving costs of different vehicle makes and models. Actual driving costs will vary based on individual driving habits, location, operating conditions and other factors.

Estimates are provided to help consumers make informed vehicle purchase decisions and budget for annual automotive expenses.

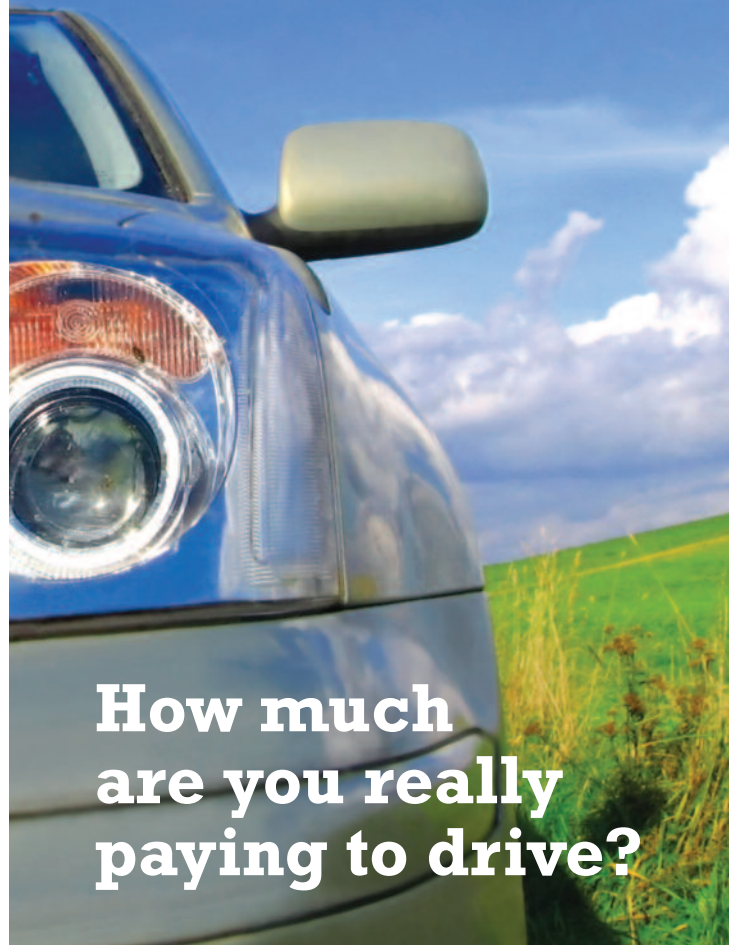


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Your Driving Costs



How much are you really paying to drive?

How Much Does it Cost to Drive?

Following are average per-mile costs as determined by AAA and the composite average cost for three size categories of sedans:

AAA Average Costs Per Mile

miles per year	10,000	15,000	20,000
small sedan	55.1 cents	42.1 cents	35.7 cents
medium sedan	71.9 cents	55.2 cents	46.9 cents
large sedan	85.8 cents	65.1 cents	54.8 cents
composite average *	71.0 cents	54.1 cents	45.8 cents

* Detailed driving costs for small, medium and large sedans are provided on pages 6 and 7. Driving costs for four-wheel-drive sport utility vehicles and minivans are listed on page 8. Though not part of the composite AAA average, SUV and minivan information is included to help buyers estimate operating costs for those types of vehicles.

Driving costs in each category are based on average costs for five top-selling 2007 models selected by AAA. By size category, they are:

- **Small sedan** — Chevrolet Cobalt, Ford Focus, Honda Civic, Nissan Sentra and Toyota Corolla.
- **Medium sedan** — Chevrolet Impala, Ford Fusion, Honda Accord, Nissan Altima and Toyota Camry.
- **Large sedan** — Buick Lucerne, Chrysler 300, Ford Five Hundred, Nissan Maxima and Toyota Avalon.

Selected SUV models include Chevrolet TrailBlazer, Ford Explorer, Jeep Grand Cherokee, Nissan Pathfinder and Toyota 4Runner. Minivans include Chevrolet Uplander, Dodge Grand Caravan, Kia Sedona, Honda Odyssey and Toyota Sienna.

AAA's analysis covers vehicles equipped with standard and optional equipment including automatic transmission, air conditioning, power steering, antilock brakes and cruise control, to name a few.

✓ **Fuel** Fuel costs were based on \$2.941 per gallon, the late-2007 U.S. price from AAA's Fuel Gauge Report, www.FuelGaugeReport.com. Fuel mileage is based on Environmental Protection Agency fuel-economy ratings weighted 60 percent city and 40 percent highway driving.

✓ **Maintenance** Costs include retail parts and labor for normal, routine maintenance as specified by the vehicle manufacturer. They also include the price of a comprehensive extended warranty with one warranty claim deductible of \$100 and other wear-and-tear items that can be expected to require service during five years of operating the vehicle. Sales tax is included on a national average basis.

✓ **Tires** Costs are based on the price of one set of replacement tires of the same quality, size and rating as those that came with the vehicle. Mounting, balancing and sales tax also are included.

✓ **Insurance** AAA based its insurance costs on a full-coverage policy for a married 47-year-old male with a good driving record, living in a small city and commuting 3 to 10 miles daily to work. The policy includes \$100,000/\$300,000 coverage with a \$500 deductible for collision and a \$100 deductible for comprehensive coverage.

✓ **License, Registration and Taxes** Costs include all governmental taxes and fees payable at time of purchase, as well as fees due each year to keep the vehicle licensed and registered. Costs are computed on a national average basis.

✓ **Depreciation** Depreciation is based on the difference between new-vehicle purchase price and estimated trade-in value at the end of five years.

✓ **Finance** Costs are based on a five-year loan at 6 percent interest with a 10 percent down payment. The loan amount includes taxes and the first year's license fees, both computed on a national average basis.

When determining your annual driving costs, be sure to include all vehicle-related expenses incurred during the year.



Figuring Your Costs

To figure your fuel cost, begin with a full tank of fuel and write down the odometer reading. Each time you fill up, note the number of gallons, how much you pay and the odometer reading. These figures can then be used to calculate average miles per gallon and cost of fuel per mile. For example:

Gas Cost Per Mile

gallons	cost*	odometer
full tank		8,850
12.4	\$36.47	9,136
9.5	\$27.94	9,355
15.7	\$46.17	9,717
37.6	\$110.58	9,717
		- 8,850

miles driven = 867

miles per gallon: $867 \div 37.6 = 23.1$ mpg

gas cost per mile: $\$110.58 \div 867 = 12.75$ cents

* cost per gallon \$2.941

To determine your driving costs accurately, keep personal records on all the costs listed below. Use this worksheet to figure your total cost to drive:

Annual Cost Per Mile

costs	yearly totals
operating costs	
gas per mile	_____
total miles driven	x _____
total gas	= _____
maintenance	+ _____
tires	+ _____
total operating costs	+ = _____
ownership costs	
depreciation	_____
insurance	+ _____
taxes	+ _____
license and registration	+ _____
finance charges	+ _____
total ownership costs	+ = _____
other costs	
(washing, accessories, etc.)	+ _____
total driving costs	= _____
total miles driven	÷ _____
cost per mile	= _____

Driving Costs

Small Sedan †

Medium Sedan †

Large Sedan †

Average

Operating Costs

	per mile	per mile	per mile	per mile
gas	9.39 cents	12.34 cents	13.28 cents	11.67 cents
maintenance	3.98 cents	4.67 cents	5.07 cents	4.57 cents
tires	0.55 cents	0.85 cents	0.77 cents	0.72 cents
cost per mile	13.9 cents	17.9 cents	19.1 cents	17.0 cents

Ownership Costs

	per year	per year	per year	per year
full-coverage insurance	\$949	\$907	\$973	\$943
license, registration, taxes	\$410	\$562	\$690	\$554
depreciation (15,000 miles annually)	\$2,332	\$3,355	\$4,275	\$3,321
finance charge	\$541	\$770	\$963	\$758
cost per year	\$4,232	\$5,594	\$6,901	\$5,576
cost per day	\$11.59	\$15.33	\$18.91	\$15.28

Total Cost Per Mile

10,000 total miles per year	per year	per year	per year	per year
cost per mile x 10,000 miles	\$1,392	\$1,786	\$1,912	\$1,697
cost per day x 365 days	\$4,232	\$5,594	\$6,901	\$5,576
decreased depreciation**	-\$110	-\$190	-\$230	-\$177
total cost per year	\$5,514	\$7,190	\$8,583	\$7,096
total cost per mile*	55.1 cents	71.9 cents	85.8 cents	71.0 cents
15,000 total miles per year	per year	per year	per year	per year
cost per mile x 15,000 miles	\$2,088	\$2,679	\$2,868	\$2,545
cost per day x 365 days	\$4,232	\$5,594	\$6,901	\$5,576
total cost per year	\$6,320	\$8,273	\$9,769	\$8,121 total
total cost per mile*	42.1 cents	55.2 cents	65.1 cents	54.1 cents
20,000 total miles per year	per year	per year	per year	per year
cost per mile x 20,000 miles	\$2,784	\$3,572	\$3,824	\$3,393
cost per day x 365 days	\$4,232	\$5,594	\$6,901	\$5,576
increased depreciation***	\$130	\$203	\$235	\$189
total cost per year	\$7,146	\$9,369	\$10,960	\$9,158
total cost per mile*	35.7 cents	46.9 cents	54.8 cents	45.8 cents

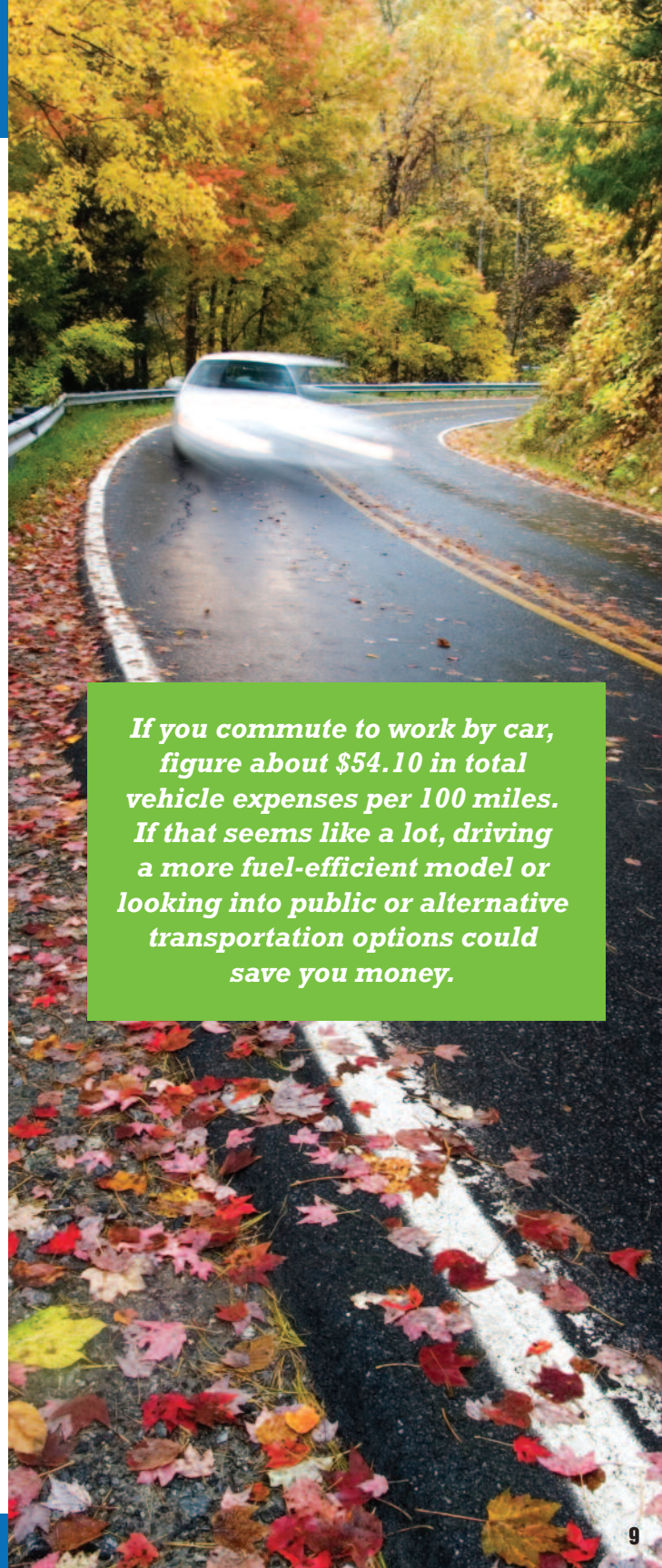
* total cost per year ÷ total miles per year

** decreased depreciation for mileage under 15,000 miles annually

*** increased depreciation for mileage over 15,000 miles annually

† see page 2 for a listing of vehicle makes and models used for driving cost calculations

Driving Costs



	4WD Sport Utility Vehicle †	Minivan †
Operating Costs	per mile	per mile
gas	17.05 cents	14.01 cents
maintenance	5.47 cents	4.76 cents
tires	0.93 cents	0.67 cents
cost per mile	23.5 cents	19.4 cents

	per year	per year
Ownership Costs		
full-coverage insurance	\$888	\$883
license, registration, taxes	\$715	\$563
depreciation (15,000 miles annually)	\$4,327	\$3,511
finance charge	\$1,000	\$771
cost per year	\$6,930	\$5,728
cost per day	\$18.99	\$15.69

Total Cost Per Mile

10,000 miles a year	per year	per year
cost per mile x 10,000 miles	\$2,345	\$1,944
cost per day x 365 days	\$6,930	\$5,728
decreased depreciation**	-\$180	-\$180

total cost per year	\$9,095	\$7,492
total cost per mile*	91.0 cents	74.9 cents

15,000 miles a year	per year	per year
cost per mile x 15,000 miles	\$3,518	\$2,916
cost per day x 365 days	\$6,930	\$5,728

total cost per year	\$10,448	\$8,644
total cost per mile*	69.7 cents	57.6 cents

20,000 miles a year	per year	per year
cost per mile x 20,000 miles	\$4,690	\$3,888
cost per day x 365 days	\$6,930	\$5,728
increased depreciation***	\$195	\$195

total cost per year	\$11,815	\$9,811
total cost per mile*	59.1 cents	49.1 cents

* total cost per year ÷ total miles per year

** decreased depreciation for mileage under 15,000 miles annually

*** increased depreciation for mileage over 15,000 miles annually

† see page 2 for a listing of vehicle makes and models used for driving cost calculations

If you commute to work by car, figure about \$54.10 in total vehicle expenses per 100 miles. If that seems like a lot, driving a more fuel-efficient model or looking into public or alternative transportation options could save you money.

AAA's suggested travel budget for two adults traveling together is \$244 per day for lodging and meals. If traveling by car, AAA recommends visiting www.AAAFuelCostCalculator.com to estimate fuel costs.

Lodging The average lodging cost is \$164 per night, double occupancy, based on the most recent published rates for AAA Approved accommodations listed in AAA TourBook guides. Rates for specific properties will vary by region, season and available discounts. If traveling with additional people, AAA advises contacting the property in advance for any extra-person charges, which average approximately 8 percent of the room cost. However, if traveling with children within an age limit set by management — usually up to 14 — there may not be an extra charge. Visit AAA.com or speak with your AAA travel agent to determine exact costs.

Vacation spending depends on personal preferences and means. Expect higher lodging rates in large metropolitan areas and at resorts during peak travel seasons. To save on lodging, it's best to make advance reservations.

Meals For two people, AAA travel experts recommend budgeting at least \$80 a day for meals, not including tips and beverages. Meal costs, which are based on dining at full-service restaurants, can be reduced by eating at self-service restaurants or choosing lodgings that include breakfast. Many restaurants offer reduced prices on children's menus and "early bird" dinners.

Additional Costs In addition to lodging, food and driving costs, you should budget for admission fees, road and bridge tolls, recreation and shopping. If you don't carry credit cards, include an emergency fund in your vacation budget. For added security, AAA suggests carrying travel money such as prepaid money cards or travelers cheques. The AAA Visa TravelMoney card is a prepaid debit card that also offers 24-hour access to cash in the local currency at any Visa ATM around the world. Members also can obtain fee-free travelers cheques at participating AAA offices.



Several factors impact the overall cost of a trip: geographic region, means of transportation, meals, recreation fees and the type of accommodations. This worksheet can help you to estimate costs.

Lodging costs

number of days _____
 average lodging cost * **x** \$ _____
 = \$ _____

* Average daily rate for two persons, double occupancy, is \$164, plus \$13 per day for each additional person

total lodging expense \$ _____ +

transportation costs

fuel costs** \$ _____
 parking \$ _____
 road/ferry tolls \$ _____

** Visit www.AAAFuelCostCalculator.com

total transportation costs \$ _____ +

food costs

daily food cost *** \$ _____
 number in party **x** _____
 number of days **x** _____
 = \$ _____

*** Average daily food cost, excluding beverages and tips, is \$40 per person

total food cost \$ _____ +

entertainment/misc. costs

admission fees \$ _____
 souvenirs \$ _____
 beverages \$ _____
 tips \$ _____

total entertainment/misc. \$ _____ +

total estimated trip cost \$ _____

Note: The information in this brochure is based on overall average costs. The actual cost for your trip will vary.