Car Cost Comparison Calculator

When buying a car most people fail to consider ALL of the expenses that will be generated by their purchase. And because nearly all car buying scenarios come with different variables (depreciation rates, interest rates, purchase prices, insurance costs, mpg ratings, etc.), it becomes extremely difficult to compare one buying scenario with another...until now that is. This calculator will not only help you to forecast the REAL COST of buying and owning a car, but it will also help you to more accurately compare the real cost of one car buying scenario with the real cost of a second car buying scenario.

Instructions: Shortcut: Fill in all the blanks in the Scenario #1 column and then click on "Compute Purchase & Ownership Costs." This will automatically copy Scenario #1 values into the Scenario #2 column.

```
//DO NOT REMOVE THIS COPYWRITE INFO!
//Car Cost Comparison Calculator
//By Daniel C. Peterson
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//without expressed written permission from Daniel C. Peterson.
//For commercial grade (professional) versions of this and many other
//calculators, visit http://www.webwinder.com.

ageFact = new Array(28,20,16,8,6,5,4,3,2,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1)

function computeForm(form)

{

//Tax, License, and warranty Costs

  var tax1 = 0;
  var taxCost1 = 0;

  if(form.salesTax1.value >1) {tax1 = form.salesTax1.value / 100; } else {tax1 = form.salesTax1.value; }

  if(tax1 > 0) {taxCost1 = form.priceTag1.value * tax1; } else {taxCost1 = 0; }

  var licCost1 = 0;
  var warCost1 = form.warranty1.value;
  var totPurch1 = 0;

  licCost1 = form.license1.value * form.lifeExpect1.value;

  totPurch1 = eval(taxCost1) + eval(licCost1) + eval(warCost1);

  form.purchCost1.value = totPurch1;


//Depreciation Costs

  var timePass1 = eval(form.age1.value);
  var accumDeprec1 = ageFact[form.age1.value];

  while(timePass1 < eval(form.lifeExpect1.value) + eval(form.age1.value) - eval(1)) {
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```
      timePass1 = eval(timePass1 + 1);
      accumDeprec1 = accumDeprec1 + ageFact[eval(timePass1 * 1)];
      if(timePass1 > 50) {break; } else {continue; }
   }

   form.depreCost1.value = accumDeprec1 / 100 * form.priceTag1.value;


//Finance Costs

   if(form.finance1.value == "n" || form.finance1.value == "N" || form.downPay1.value == 0 || form.intRate1.value == 0 ||
form.nPer1.value == 0) {
      form.downPay1.value = 0;
      form.intRate1.value = 0;
      form.nPer1.value = 0;
      form.intCost1.value = 0; } else {

   var int1 = form.intRate1.value;

    if (int1 > 1.0) {int1 = int1 / 100.0; form.intRate1.value = int1; }

    int1 /= 12;

    var prin1 = eval(form.priceTag1.value) + eval(taxCost1) + eval(form.license1.value) + eval(form.warranty1.value) -
eval(form.downPay1.value);

    var pmt1 = 0;

    var pow1 = 1;

    for (var j1 = 0; j1 < form.nPer1.value; j1++)

        pow1 = pow1 * (1 + int1);

    pmt1 = (prin1 * pow1 * int1) / (eval(pow1) - eval(1));

  if(form.nPer1.value / 12  600) {break; } else {continue; }

         }

     form.intCost1.value = parseInt(accumInt1,10);
      }
    }

//Operating Costs

   form.gas1.value = parseInt(form.miles1.value * form.lifeExpect1.value / form.mpg1.value * form.perGal1.value,10);

//Maintenance & Repair Costs

   form.maintCost1.value = parseInt(form.maint1.value * 12 * form.lifeExpect1.value,10);


//Insurance Costs

   form.insCost1.value = parseInt(form.insure1.value * form.lifeExpect1.value,10);


//Total Costs #1

   form.totCost1.value = parseInt(eval(totPurch1) + eval(form.depreCost1.value) + eval(form.intCost1.value) +
eval(form.gas1.value) + eval(form.maintCost1.value) + eval(form.insCost1.value),10);

   form.annCost1.value = parseInt(form.totCost1.value / form.lifeExpect1.value,10);
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   form.mileCost1.value = form.annCost1.value / form.miles1.value;

//Scenario #2

//100
//Purchase Costs 2

   if(form.priceTag2.value == 0) {
      form.salesTax2.value = form.salesTax1.value;
      form.warranty2.value = form.warranty1.value;
      form.license2.value = form.license1.value;
      form.purchCost2.value = form.purchCost1.value; } else {

   var tax2 = 0;
   var taxCost2 = 0;

   if(form.salesTax2.value >1) {tax2 = form.salesTax2.value / 100; } else {tax2 = form.salesTax2.value; }

   if(tax2 > 0) {taxCost2 = form.priceTag2.value * tax2; } else {taxCost2 = 0; }

   var licCost2 = 0;
   var warCost2 = form.warranty2.value;
   var totPurch2 = 0;

   licCost2 = form.license2.value * form.lifeExpect2.value;

   totPurch2 = eval(taxCost2) + eval(licCost2) + eval(warCost2);

   form.purchCost2.value = totPurch2;

   }

//Depreciation Costs #2

     if(form.priceTag2.value == 0) {
        form.age2.value = form.age1.value;
        form.lifeExpect2.value = form.lifeExpect1.value;
        form.depreCost2.value = form.depreCost1.value; } else {

    var timePass2 = eval(form.age2.value);
   var accumDeprec2 = ageFact[form.age2.value];

   while(timePass2 < eval(form.lifeExpect2.value) + eval(form.age2.value) - eval(1)) {
      timePass2 = eval(timePass2 + 1);
      accumDeprec2 = accumDeprec2 + ageFact[eval(timePass2 * 1)];
      if(timePass2 > 50) {break; } else {continue; }
      }

    form.depreCost2.value = accumDeprec2 / 100 * form.priceTag2.value;
     }

//Interest Costs #2

    if(form.priceTag2.value == 0) {
      form.finance2.value = form.finance1.value;
      form.intRate2.value = form.intRate1.value;
      form.downPay2.value = form.downPay1.value;
      form.nPer2.value = form.nPer1.value;
      form.intCost2.value = form.intCost1.value; } else {

   if(form.finance2.value == "n" || form.finance2.value == "N" || form.finance2.value == "") {
      form.downPay2.value = "n/a";
      form.intRate2.value = "n/a";
      form.nPer2.value = "n/a";
      form.intCost2.value = 0; } else {
```

```
    var int2 = form.intRate2.value;

    if (int2 > 1.0) {int2 = int2 / 100.0; form.intRate2.value = int2; }

    int2 /= 12;

    var prin2 = eval(form.priceTag2.value) + eval(taxCost2) + eval(form.license2.value) + eval(form.warranty2.value) -
eval(form.downPay2.value);

    var pmt2 = 0;

    var pow2 = 1;

    for (var j2 = 0; j2 < form.nPer2.value; j2++)

        pow2 = pow2 * (1 + int2);

    pmt2 = (prin2 * pow2 * int2) / (eval(pow2) - eval(1));

  if(form.nPer2.value / 12  600) {break; } else {continue; }

          }

       form.intCost2.value = parseInt(accumInt2,10);
        }
      }
    }

//Fuel Costs #2

   if(form.priceTag2.value == 0) {
      form.gas2.value = form.gas1.value;
      form.miles2.value = form.miles1.value;
      form.perGal2.value = form.perGal1.value;
      form.mpg2.value = form.mpg1.value; } else {

   form.gas2.value = parseInt(form.miles2.value * form.lifeExpect2.value / form.mpg2.value * form.perGal2.value,10);

    }

//Maint Costs #2

   if(form.priceTag2.value == 0) {
       form.maintCost2.value = form.maintCost1.value;
       form.maint2.value = form.maint1.value; } else {

   form.maintCost2.value = parseInt(form.maint2.value * 12 * form.lifeExpect2.value,10);

   }

//Insurance Costs #2

   if(form.priceTag2.value == 0) {
      form.insCost2.value = form.insCost1.value;
      form.insure2.value = form.insure1.value; } else {

   form.insCost2.value = parseInt(form.insure2.value * form.lifeExpect2.value,10);

   }

//Total Costs #2

   if(form.priceTag2.value == 0) {
      form.totCost2.value = form.totCost1.value;
```

```
    form.annCost2.value = form.annCost1.value;
    form.priceTag2.value = form.priceTag1.value;
    form.mileCost2.value = form.mileCost1.value; } else {

  form.totCost2.value = parseInt(eval(totPurch2) + eval(form.depreCost2.value) + eval(form.intCost2.value) +
eval(form.gas2.value) + eval(form.maintCost2.value) + eval(form.insCost2.value),10);

  form.annCost2.value = parseInt(form.totCost2.value / form.lifeExpect2.value,10);

  form.mileCost2.value = form.annCost2.value / form.miles2.value;

  }

  var fsummary = 0;
  var scenario = "";

  if(form.annCost1.value > form.annCost2.value) {
  fsummary = eval(form.annCost1.value) - eval(form.annCost2.value);
  scenario = "Scenario #2"; } else {
  fsummary = eval(form.annCost2.value) - eval(form.annCost1.value);
  scenario = "Scenario #1";
  }

  form.summary.value = (scenario + " will save you $" + parseInt(fsummary,10) + " per year.");

}


function clearForm(form)

{


   form.priceTag1.value = "";
   form.salesTax1.value = "";
   form.warranty1.value = "";
   form.license1.value = "";
   form.downPay1.value = "";
   form.insure1.value = "";
   form.finance1.value = "";
   form.intRate1.value = "";
   form.nPer1.value = "";
   form.miles1.value = "";
   form.mpg1.value = "";
   form.perGal1.value = "";
   form.maint1.value = "";
   form.age1.value = "";
   form.lifeExpect1.value = "";
   form.purchCost1.value = "";
   form.depreCost1.value = "";
   form.intCost1.value = "";
   form.insCost1.value = "";
   form.maintCost1.value = "";
   form.totCost1.value = "";
   form.annCost1.value = "";
   form.mileCost1.value = "";

   form.priceTag2.value = "";
   form.salesTax2.value = "";
   form.warranty2.value = "";
   form.license2.value = "";
   form.finance2.value = "";
   form.downPay2.value = "";
   form.insure2.value = "";
   form.intRate2.value = "";
```

```
    form.nPer2.value = "";
    form.miles2.value = "";
    form.mpg2.value = "";
    form.perGal2.value = "";
    form.maint2.value = "";
    form.age2.value = "";
    form.lifeExpect2.value = "";
    form.purchCost2.value = "";
    form.depreCost2.value = "";
    form.intCost2.value = "";
    form.insCost2.value = "";
    form.maintCost2.value = "";
    form.totCost2.value = "";
    form.annCost2.value = "";
    form.mileCost2.value = "";

    form.summary.value = "";


}
```

Description
Car Buying
Scenario #1
Car Buying
Scenario #2

Enter the total price of the car, including options:

Enter the applicable sales-tax percentage:

Enter the annual cost of licensing this vehicle:

Enter the cost of the extended warranty, if applicable:

Will you be financing this vehicle? ("y" or "n"):

Enter the amount of your down-payment:

Enter the financing rate (Annual Percentage Rate):

Enter the number of months financed:

Enter annual insurance premium:

Enter the number of miles you expect to drive this car per year:

Enter the vehicle's estimated Miles Per Gallon rating:

Enter the local cost of one gallon of gasoline:

How many years old is the car?:

How many years do you expect to own this car?:

Enter an estimated monthly maintenance and repair cost:

Tax, License, and Extended Warranty Costs:

Depreciation Costs:

Finance Costs:

Insurance Costs:

Fuel Costs:

Maintenance & Repair Costs:

Total cost of buying and owning the car:

Annual cost to own and operate this vehicle:

Cost per mile:

Summary: