



BUDGET & PLANNING

The Fuel Cost Calculator

Know what a vehicle will cost you at the pump, or the plug, before it costs you every week.

A NOTE FROM OUR TEAM

Fuel is the cost you feel every single week, and it's the one most buyers guess at. A few minutes with your real driving habits and a calculator will tell you more than any sales pitch about "great mileage." Run your numbers here and carry them into Worksheets No. 02 and No. 03.

— The Auto Advocate Team

Every fuel calculation comes down to three numbers: **how far you drive**, **how efficient the vehicle is**, and **what you pay for fuel or electricity**. The window sticker uses national assumptions. This worksheet uses yours.

\$4.152

AVG. REGULAR GAS / GAL*

17.3¢

AVG. FUEL COST / MILE*

18¢

AVG. ELECTRICITY / KWH*

15,000

MILES / YR ON EPA LABEL

*AAA Your Driving Costs 2026, national averages over the 12 months ending May 2026. Your local prices will differ, so use them.

1 Find Your Real Miles

The EPA's annual fuel cost estimates assume 15,000 miles a year, split 55% city and 45% highway. You may drive far more or far less. Count it.

DRIVING	MILES EACH TIME	TIMES PER WEEK	WEEKLY MILES
Work commute (round trip)			
School drop-off and pick-up			
Groceries, errands, appointments			
Kids' activities, church, gym			
Road trips per year (total miles ÷ 52)			
W. Weekly Miles			

Monthly miles (W × 52 ÷ 12) _____ Yearly miles (W × 52) _____ % city driving _____

2 The Fuel Cost Formula

Fuel cost = miles ÷ MPG × price per gallon. Example: 1,200 miles a month ÷ 25 MPG = 48 gallons × \$3.50 = \$168 a month.

YOUR CURRENT VEHICLE	MILES	÷ MPG	= GALLONS	× PRICE	= COST
Weekly					\$
Monthly					\$
Yearly					\$

Use your real MPG, not the sticker. Track it with fueleconomy.gov's Calculate My MPG tool, or divide miles driven by gallons used across two or three fill-ups.

3 Compare Up to Three Vehicles

COMPARISON	VEHICLE A	VEHICLE B	VEHICLE C
Year, make, model			
EPA combined MPG (from fueleconomy.gov)			
Fuel grade the owner's manual specifies			
Your price per gallon for that grade	\$	\$	\$
Gallons per year (yearly miles ÷ MPG)			
Fuel cost per year (gallons × price)	\$	\$	\$
Fuel cost per month (yearly ÷ 12)	\$	\$	\$
Fuel cost over 5 years (carry to No. 03)	\$	\$	\$
Difference vs. your current vehicle per year	\$	\$	\$

4 The MPG Trap: Why Small Numbers Matter Most

MPG doesn't scale the way it feels. Going from 15 to 20 MPG saves far more fuel than going from 40 to 50. That's why the EPA label also shows **gallons per 100 miles**, a consumption number that compares honestly.

COMBINED MPG	GALLONS / YEAR	AT \$3.00	AT \$3.50	AT \$4.00	AT \$4.50
15 MPG	1,000	\$3,000	\$3,500	\$4,000	\$4,500
20 MPG	750	\$2,250	\$2,625	\$3,000	\$3,375
25 MPG	600	\$1,800	\$2,100	\$2,400	\$2,700
30 MPG	500	\$1,500	\$1,750	\$2,000	\$2,250
40 MPG	375	\$1,125	\$1,313	\$1,500	\$1,688
50 MPG	300	\$900	\$1,050	\$1,200	\$1,350

Annual cost at 15,000 miles, calculated as 15,000 ÷ MPG × price. Moving from 15 to 20 MPG saves 250 gallons a year; moving from 40 to 50 MPG saves 75.

5 Get the Most From FuelEconomy.gov

FuelEconomy.gov is the U.S. government's fuel economy site, a joint effort of the EPA and the Department of Energy. It's free, and it isn't trying to sell you anything.

Find & Compare Cars

Look up EPA ratings and compare vehicles side by side. Its annual fuel cost calculator lets you enter your local fuel price and your own city/highway split.

Calculate My MPG

Log miles and gallons at each fill-up to track what your current vehicle really gets.

Trip Calculator

Map a route, pick up to three vehicles, and see estimated gallons and fuel cost for each.

The window sticker

Shows combined MPG, gallons per 100 miles, an estimated annual fuel cost, and how much you'd save or spend on fuel over five years compared to the average new vehicle.

WHY YOUR MPG MAY COME IN LOWER

The EPA's guide lists factors that can lower real-world fuel economy: aggressive driving (speeding, hard acceleration and braking), excessive idling and stop-and-go traffic, cold weather and short trips, heavy loads or A/C use, an engine out of tune or underinflated tires, hills, high-performance or snow tires, and remote starters. New vehicles can also improve during an initial break-in of roughly 3,000 to 5,000 miles.

6 EV and Hybrid Energy Cost Basics

HYBRIDS

A conventional hybrid fills up at the pump like any gas vehicle. Use the same formula in Section 2 with its combined MPG.

ELECTRIC VEHICLES

An EV's label shows kWh per 100 miles, the electricity it uses to go 100 miles, plus MPGe, a gasoline-equivalent rating for comparison. For cost, use kWh/100 mi:

EV cost = miles ÷ 100 × kWh/100 mi × price per kWh. Example:
1,250 miles ÷ 100 × 30 kWh × \$0.18 = \$67.50 a month.

PLUG-IN HYBRIDS

Split your miles: electric miles with the EV formula, gas miles with the MPG formula, then add them together.

EV WORKSHEET	AMOUNT
Monthly miles	
÷ 100	
× kWh per 100 miles (label)	
× your price per kWh (power bill)	
Monthly charging cost	\$

The DOE notes that home charging costs depend on your electric rate, and some utilities offer time-of-use rates. Public charging prices vary by network and location, so check the actual rate before you count on it. AAA's 2026 study found home EV charging cost 66% to 70% less than gasoline across the classes it compared, but EVs cost more to own overall in most of them. See No. 03.

FROM THE INSIDE

"Premium recommended" and "premium required" are not the same thing, and the owner's manual is the only place to check. AAA's research found no meaningful benefit from premium in vehicles designed for regular, and estimated U.S. drivers wasted over \$2.1 billion in a year on it. On the flip side, if you're comparing a vehicle that requires premium, price it at premium in Section 3. Salespeople rarely mention it, and it can change which vehicle wins.

BEFORE YOU MOVE ON

- ☐ I counted my real weekly miles
- ☐ I compared vehicles at the same yearly miles
- ☐ I used local fuel or electricity prices
- ☐ I carried my monthly fuel cost to No. 02
- ☐ I priced each vehicle at the grade its manual specifies
- ☐ I carried my 5-year fuel cost to No. 03

PUT YOUR FUEL MATH TO WORK

You know what it costs to drive. Now let's lower what it costs to buy.

Fuel savings are real, but they can be erased by paying too much for the more efficient vehicle. With the Buyer Brief, we research current rebates and incentivized rates on the models you're comparing, value your trade with dealer-grade bookouts, and help with used-car offers or locating the unit, so you keep the savings you just calculated.

Buyer Brief \$99

(405) 761-3390 • autoadvocacy.net
THE DEALERSHIP HAS EXPERTS. NOW YOU DO, TOO.

SOURCES

U.S. EPA & U.S. DOE, Model Year 2025 Fuel Economy Guide: fuelconomy.gov/feg/pdfs/guides/FEG2025.pdf
U.S. EPA, Fuel Economy and Environment Label elements: epa.gov/fueleconomy
U.S. DOT, EPA and DOT Unveil Next Generation Fuel Economy Labels: transportation.gov/briefing-room/epa-dot-unveil-next-generation-fuel-economy-labels
FuelEconomy.gov mobile tools (Find & Compare Cars, Calculate My MPG): fuelconomy.gov/m
Oak Ridge National Laboratory, Calculate your trip: ornl.gov/news/automotive-calculate-your-trip
U.S. DOE Alternative Fuels Data Center, Charging Electric Vehicles at Home: afdc.energy.gov/fuels/electricity-charging-home
AAA, Your Driving Costs 2026 Fact Sheet: newsroom.aaa.com/wp-content/uploads/2026/09/AAA_YDC-Fact-Sheet_2026.pdf
AAA Newsroom, U.S. Drivers Waste \$2.1 Billion Annually on Premium Gasoline: newsroom.aaa.com/2016/09/u-s-drivers-waste-2-1-billion-annually-premium-gasoline

This worksheet is an educational planning tool, not legal, tax, or financial advice. Verify all figures with your lender, insurer, and the dealership before you sign.