



BUDGET & PLANNING

Annual Maintenance & Repair Budget Planner

Turn surprise repair bills into a predictable monthly number you planned for.

A NOTE FROM OUR TEAM

Most "car emergencies" aren't emergencies at all. They're scheduled maintenance nobody budgeted for, or wear items that were always going to come due. This planner turns your owner's manual into a calendar and a monthly number. Set the money aside, and the next repair bill becomes a non-event.

— The Auto Advocate Team

Maintenance is the cost you can predict. Repairs are the cost you can prepare for. This planner handles both: it builds your year from the manufacturer's schedule, adds a reserve sized to your vehicle's age, and gives you one number to set aside every month.

11.7¢

PER MILE, NEW VEHICLE*

\$1,755

PER YEAR AT 15,000 MILES

≈ \$146

PER MONTH TO SET ASIDE

*AAA Your Driving Costs 2026: average maintenance, repair & tire cost for new vehicles over five years and 75,000 miles. It includes manufacturer-specified maintenance at retail prices, a comprehensive extended warranty, wear-and-tear repairs, and one set of replacement tires. Annual and monthly figures are 11.7¢ × 15,000 miles.

1 How to Read Your Owner's Manual Schedule

- 1 **Find the maintenance section.** It's in the owner's manual or a separate maintenance guide; many automakers also post it on their owner websites.
- 2 **Note how intervals are listed.** Some services are due by mileage, others by time. Brake fluid, coolant, and timing belts are common time-or-mileage items.
- 3 **Choose normal or severe.** Factory schedules usually offer two options. Use the checklist in Section 2.
- 4 **Don't rely only on the dash reminder.** AAA notes maintenance reminder systems typically cover oil and tires, not every service your vehicle needs.
- 5 **List every item due this year** at your expected miles, then price each one in Section 3.

2 Normal or Severe? Check Any That Apply

AAA notes that the exact definition varies by automaker, but severe service commonly includes:

- | | |
|---|---|
| ☐ Mostly short trips (5 miles or less) | ☐ Sustained stop-and-go driving |
| ☐ Extremely hot, cold, or dusty climates | ☐ Carrying heavy loads or towing a trailer |

Checked any? Follow your manual's severe schedule. Checked none? Use the normal schedule and don't pay for services your vehicle doesn't need.

3 Your Annual Maintenance Schedule

SERVICE	WHAT THE GUIDANCE SAYS	YOUR MANUAL	TIMES × COST	ANNUAL
Oil & filter	Follow the manual. AAA: 5,000–7,500 mi is common on newer cars			\$
Tire rotation	NHTSA: 5,000–8,000 mi, if the maker recommends it			\$
Wheel alignment	Per manual, or if you see uneven tire wear			\$
Brake pads / rotors	Inspect per manual; wear depends on how you drive			\$
Brake fluid	AAA: most makers say every 2 or 3 years			\$
Coolant	Per manual (time or mileage)			\$
Transmission fluid	Per manual; severe use may shorten it			\$
Engine & cabin air filters	Per manual; dusty areas count as severe			\$
Battery	AAA: typically 3–5 years; test it near year three			\$
Wiper blades	When they streak, skip, or chatter			\$
Spark plugs, belts	Per manual; often higher-mileage items			\$
Inspection / emissions	Only if your state or area requires it			\$
Other: _____				\$
M. Total Annual Scheduled Maintenance				\$

4 Your Tire Fund

Tires are a big, predictable bill, so fund them separately. NHTSA says tires should be replaced when tread reaches 2/32", while AAA's testing found wet-weather performance drops significantly by 4/32" and recommends shopping at that point. NHTSA also notes some manufacturers recommend replacing tires six to 10 years old regardless of tread. Check pressure monthly when cold, including the spare, using the label on the driver's door edge.

Price of a full set _____ Months until next set _____ T. Monthly (price ÷ months) _____

5 Size Your Repair Reserve: New vs. Older

Under factory warranty Covered failures shouldn't cost you, but wear items, tires, and damage usually aren't covered. Read the warranty booklet for the years <i>and</i> miles on each coverage. A smaller reserve is reasonable.	Recently out of warranty You now pay for everything. Ask a trusted shop what's commonly due at your mileage and price it. Build the reserve before the first big bill, not after.	Older or high-mileage Expect bigger items: suspension, cooling system, and more. Get a full inspection, list everything flagged, and price the next 12 months. This tier needs the largest reserve.
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A vehicle service contract is optional, never required. If you're offered one, compare its total cost with what you'd set aside yourself on this page.

6 Your Monthly Set-Aside

MONTHLY CALCULATION	MATH	AMOUNT
Scheduled maintenance	$M \div 12$	\$
Tire fund	T from Section 4	\$
Repair reserve	known upcoming repairs $\div 12$, plus a cushion for your tier	\$
Total Monthly Set-Aside (carry to No. 02, Section 3)		\$

Keep this money in a separate savings account so it's there when the service bill arrives.

FROM THE INSIDE

Service-drive menus are built to sell, and some recommend services more often than the manufacturer does. When you're quoted a flush or a service you don't recognize, ask one question: "Can you show me where that's in my owner's manual at this mileage?" You also don't have to use the dealer. The FTC says an independent shop, a retail chain, or you yourself can do routine maintenance without voiding the warranty, and federal law makes it illegal to void a warranty just because someone else did the work. Keep every receipt, regardless of who does the service.

SERVICE LOG

DATE	MILEAGE	SERVICE PERFORMED	SHOP	COST
				\$
				\$
				\$
				\$

BEFORE YOU MOVE ON

- ☐ I chose normal or severe honestly
- ☐ I priced every item due this year
- ☐ I know when my warranty ends, in years and miles
- ☐ My tire fund has its own monthly number
- ☐ My set-aside is in a separate account
- ☐ I carried my monthly total to No. 02 and No. 03

BUY THE VEHICLE THAT'S CHEAPER TO KEEP

The best repair budget starts before you buy.

What a vehicle costs to maintain depends on which one you choose and its history. With the Buyer Brief, you get a Carfax and dealer-grade bookouts, used-car offer support or help locating a well-kept unit, and research on current rebates and incentivized rates, so the money you save at purchase can seed the reserve on this page.

Buyer Brief \$99

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

SOURCES

AAA, Your Driving Costs 2026 Fact Sheet: newsroom.aaa.com/wp-content/uploads/2026/09/AAA_YDC-Fact-Sheet_2026.pdf
AAA, Debunking Common Myths About Car Maintenance: aaa.com/autorepair/articles/debunking-common-myths-about-car-maintenance
AAA Exchange, Car Care: The Basics: exchange.aaa.com/adulting-with-aaa/car-care/the-basics
NHTSA, Tires: nhtsa.gov/equipment/tires
Federal Trade Commission, Auto Warranties, Routine Maintenance, and Repairs: Is Using the Dealer a Must? (Consumer Alert): govinfo.gov/content/pkg/GOVPUB-FT-PURL-gpo18134
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.