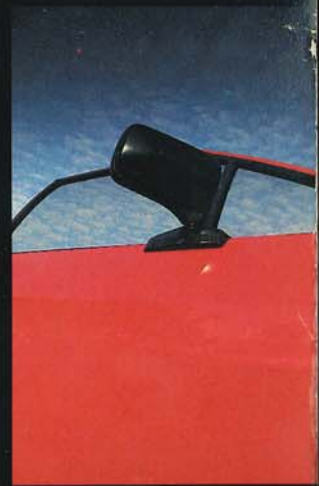
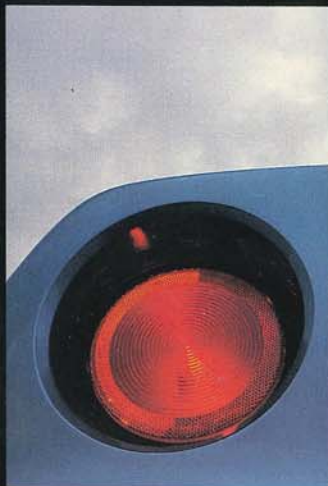


The Complete Car Cost Guide



1989

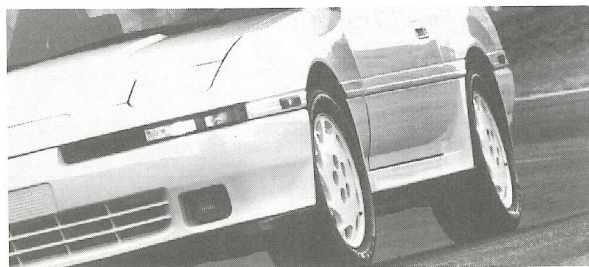


A guide to the economics
of buying and owning
a new automobile.

Hyundai Ex. 1004

The Complete Car Cost Guide

1989 Edition



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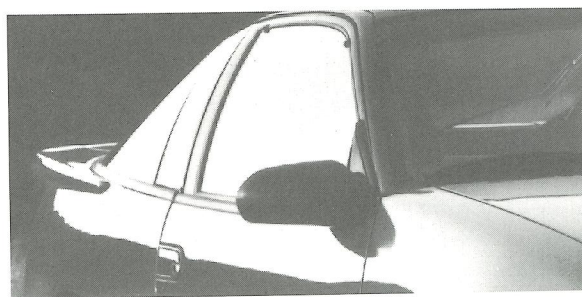
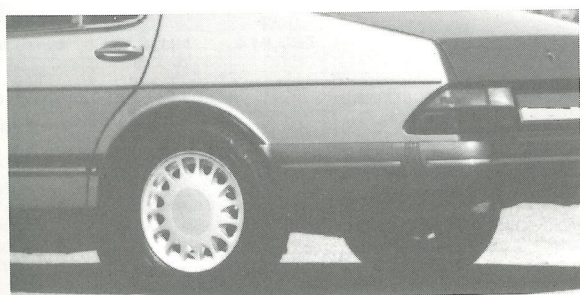
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Section 3

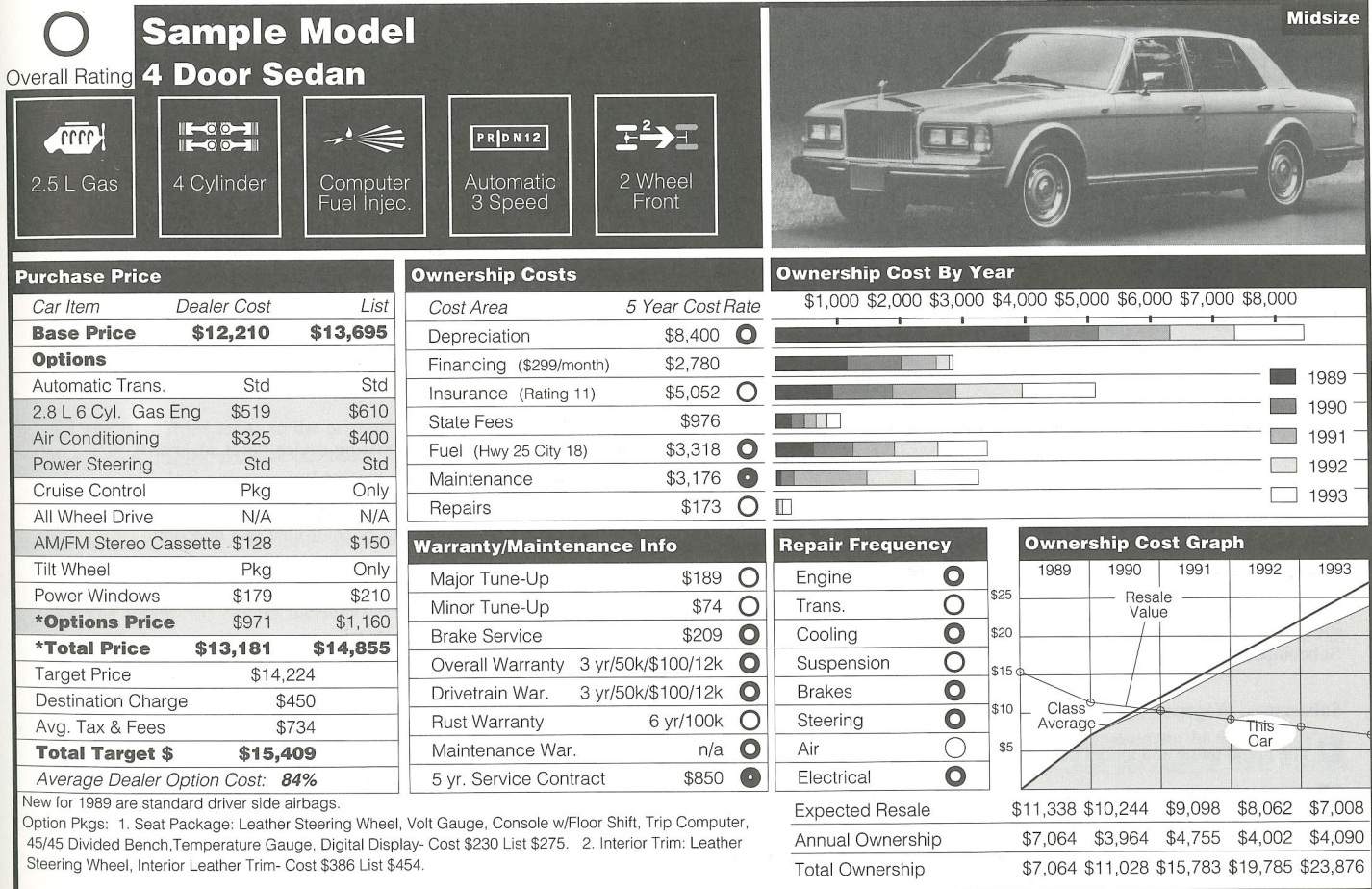
***Annotated
Vehicle Charts***



Annotated Vehicle Charts

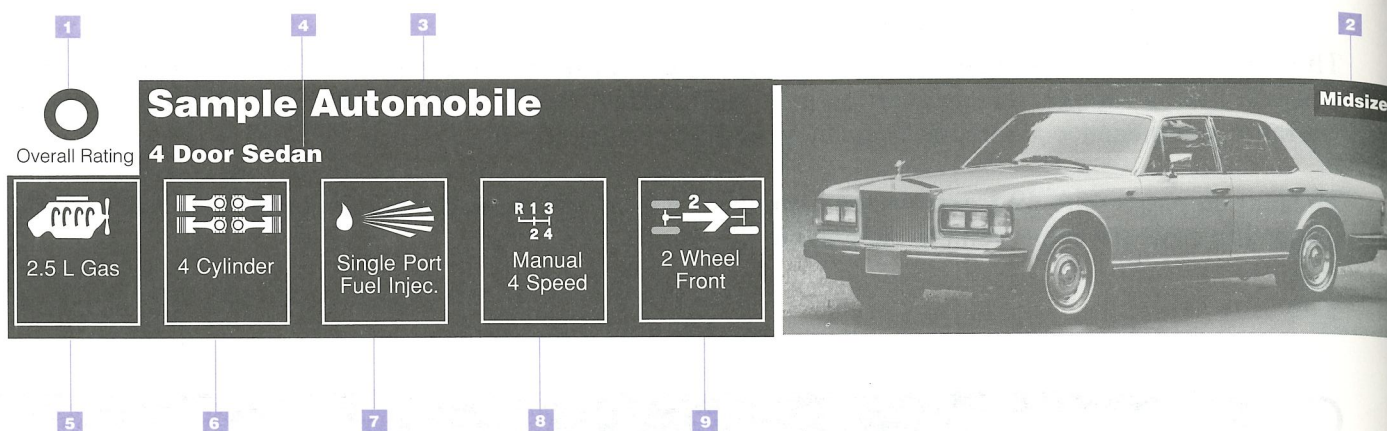
This section will give you an in depth explanation of every aspect of the vehicle charts. On pages 40A-43A you will find a sample vehicle chart divided into distinct sections: vehicle description; purchase price; warranty, maintenance and repair frequency; and ownership costs.

The text on pages 45A-49A explain the formulas we used and the assumptions we made to calculate the ownership costs for every vehicle included in this book.



It is very important for a new car buyer to make the distinction between price and cost. The consumer who compares vehicles based only on purchase price is using a set of criteria that can be misleading. The true cost of owning a car is not the money you exchange for the "pink slip," the true cost is what you pay after you drive your new car off the dealer's lot. These costs include depreciation, interest payments, insurance, state fees, fuel, maintenance, and repairs. Therefore, when you shop and compare new cars, use the purchase price to evaluate the cars which fit your budget, and use the expected ownership costs to determine the car that is the best value.

Vehicle Description



1 The overall ownership cost rating of the vehicle. The rating is based on comparing the ownership cost of the vehicle to the average ownership cost of similarly priced vehicles over a five-year period.

2 The category of the vehicle, defined as follows:

Compact	An automobile with a wheelbase over 98.9 and under 104.9 inches.
Compact Wagon	A wagon with a wheelbase over 98.9 and under 104.9 inches.
Large	An automobile with a wheelbase over 110 inches.
Large Wagon	A wagon with a wheelbase over 110 inches.
Luxury	Priced over 22K with the exception of "Sport" vehicles
Midsize	An automobile with a wheelbase over 104.9 and under 109.9 inches.
Midsize Wagon	A wagon with a wheelbase over 104.9 and under 109.9 inches.
Sport	A performance oriented vehicle.
Subcompact	An automobile with a wheelbase under 98.9 inches.
Subcompact Wagon	A wagon with a wheelbase under 98.9 inches.

3 The brand name and model name of the vehicle

4 The number of doors and body style of the vehicle, defined as follows:

Convertible	An open-topped vehicle.
Coupe	usually 2 door and bucket seat design, including a traditional hood and trunk.
Hatchback	(also known as fastback or liftback) a sloping design from the rear window backward (often a very steep slope). The rear window and rear "trunk" lid are often one piece.
Sedan	(also known as hardtop or notchback) Usually a 4 door design, including a traditional hood and trunk.
Wagon	Usually square-looking rear end with rear cargo door that provides for expanded cargo area behind the seats.

5 The engine type, defined as follows:

Gas	Standard piston powered engine
Turbo	Turbocharged piston engine
Diesel	Diesel design piston engine requiring diesel fuel
Turbodiesel	Turbocharged diesel design piston engine
Rotary	Wankel engine (no pistons)

6 Cylinders

The number of cylinders. In a rotary engine, this number is equal to the number of chambers.

7 Engine aspiration

Carburetor - Mechanical air/fuel mixing device (least advanced).
Fuel Injection - A pump/injector method of metering fuel. This may be electro/mechanically controlled or electronically controlled.
Comp. Fuel Injection - Electronically controlled fuel injection.

8 Transmission

Manual 3-speed, Manual 4-speed, Manual 5-speed, Automatic 3-speed, Automatic 4-speed, Automatic 5-speed

9 Drive

Front Wheel Drive	Front wheels deliver power.
Rear Wheel Drive	Rear wheels deliver power.
4 WD On-Demand	All wheel drive that the driver manually engages (a.k.a. Part time) and disengages
4 WD Full-Time	All wheel drive that automatically delivers power (a.k.a. Full time) to wheels as needed.

Purchase Price

Car Item	Dealer Cost	List
Base Price	\$9,216	\$10,320
Options		
Auto 3 Speed Trans..	\$417	\$490
2.3 L Eng.	\$561	\$660
Air Conditioning	\$574	\$675
Power Steering	Std	Std
Cruise Control	\$149	\$175
All Wheel Drive	NA	NA
AM/FM w/Cass.	\$125	\$147
Tilt Wheel	\$106	\$125
Power Windows	\$242	\$285
*Options Price	\$1,552	\$1,825
*Total Price	\$10,768	\$12,145
Target Price	\$11,669	
Destination Charge	\$400	
Avg. Tax & Fees	\$724	
Total Target \$	\$12,793	
Average Dealer Option Cost:	91 %	

1 The left hand column identifies all car items. Each line represents a different item, such as the Base Price and various Options.

2 Dealer Cost is the dealer's factory invoiced cost for each car item. It is the price paid by the dealer, less any special manufacturer's rebate or incentive.

3 List price. This is the manufacturer's suggested list price for the particular car item.

4 The Base Price refers to the price of the base car without any options, destination charges, taxes, or other fees. It does include all standard features. A standard feature on one car may be an option on another car, so comparing base car prices is not always a fair comparison. We've adjusted for such discrepancies by adding in the same options to every car in each class to arrive at a Total Price, as shown in item 7.

5 The option list. The list includes the most popular major options in use today. Each feature has one of four designations. If the feature is a standard feature of the specific vehicle, then it is shown as "Std." If the feature is not available for the vehicle, then it is shown as "NA." If the feature is available only as part of a package, then it is shown as "Pkg Only." If the feature is available as an option, then both its dealer cost and its list price are shown.

Shading- Any option that is shaded is included in the total price of the vehicle, as well as in all ownership cost calculations. (In this example, since "Auto 3 Speed Transmission" is a shaded option, its price is included in the total price of the vehicle, while the fuel mileage used to determine fuel costs is based on the automatic transmission.)

	Cruise Control	Air Cond.	Auto Trans.	Power Steer	4 Wheel Drive	AM/FM Cassette	Tilt Wheel	Power Windows
Subcompact	No	No	No	No	No	No	No	No
Compact	No	Yes	Yes	Yes	No	Yes	No	No
Midsize	No	Yes	Yes	Yes	No	Yes	No	Yes
Large	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Luxury	Yes	Yes	Yes	Yes	No	Yes	No	No
Sport	No	Yes	No	No	No	No	No	No
Subcompact Wagon	No	No	No	No	No	Yes	No	No
Compact Wagon	No	Yes	Yes	Yes	No	Yes	No	No
Midsize Wagon	No	Yes	Yes	Yes	No	Yes	No	No
Large Wagon	Yes	Yes	Yes	Yes	No	Yes	No	Yes

In an effort to make a true "apples to apples" comparison, we include the same optional equipment on similar vehicles. (It would not be fair for one Compact car to be evaluated with a manual transmission, while another is evaluated with automatic transmission.)

The options that we shade differ by class, as shown in the table below. We shade only those options that make sense for that class. For instance, air conditioning is included for all Luxury vehicles, but is not included for any Subcompact vehicle.

Optional engines are shaded based on the average horsepower of vehicles in the class. For instance, if the average horsepower of Compact vehicles is 100, and if the standard engine in a specific vehicle has 100 horsepower, then we do not shade its optional engine. However, if the standard engine was only 85 horsepower, and the optional engine was 100 or more horsepower, then we do shade it.

6 The Options Price is the sum of the prices of all options that are included in the pricing analysis (shaded area). To make the fairest comparisons, all vehicles in a given vehicle class are analyzed with the same set of major options. Other options are listed for convenience, but are not included in the analysis.

7 Total Price is the total of the base car price and the options price.

8 The Target Price is the price that you can reasonably expect to negotiate for the vehicle as configured. It includes an average acceptable mark-up for the dealer, which varies from model to model based on market conditions. Recent market conditions have been included in the Target Prices shown.

9 The destination charge is usually the same anywhere in the country, but may vary in some locations. We have shown figures for the middle portion of the United States.

10 47 out of 50 states have a sales tax on vehicles, which ranges from 1.5% to 7.5%. We have shown an average tax rate of 5%, based on the price of the specific vehicle shown. Furthermore, most states have annual registration fees, which are often paid to the dealer at the time of new car delivery. An average figure is used here based on the price of the specific vehicle. You can refer to Figure 11 on page 52A to determine the precise figure for your state.

11 The Total Target is the grand total price that you can reasonably expect to pay for the vehicle as configured. It is the sum of the Target Price, plus all taxes, destination fees, and registration fees.

12 The Average Dealer Option Cost is the average percent of list price that the dealer pays for options. You can use this to estimate the dealer's cost for any option not specifically shown in the chart. For example, if the Average Dealer Option Cost shown is 91%, and the suggested retail price of leather seats is \$400, then the dealer's cost for the leather seats is about .91 x \$400, or \$364.

Included (Shaded) Options by Category

* Only the shaded options are included in the Options Price and Total Price figures. Other options are listed for your information.

NOTE: For all items in this section, the rating symbol compares the expected dollar expense for the specific vehicle against the average expected dollar expense for vehicles of the same category. Parts prices are manufacturer labeled, while labor rates are the national average for the brand.

2 The average cost of a minor tune-up (replacing the air cleaner and spark plugs, inspecting the distributor cap, rotor, and ignition wires, checking compression, and adjusting the ignition timing and idle speed).

4 The full warranty on the vehicle. The full warranty typically covers parts and labor for any factory installed part that is defective in material or workmanship under normal use. This typically excludes tires, emission system parts (covered by a separate warranty), expendable maintenance items, glass breakage, and air conditioning lubricant. Some manufacturers, GM for example, include a deductible on each repair after a specific number of miles.

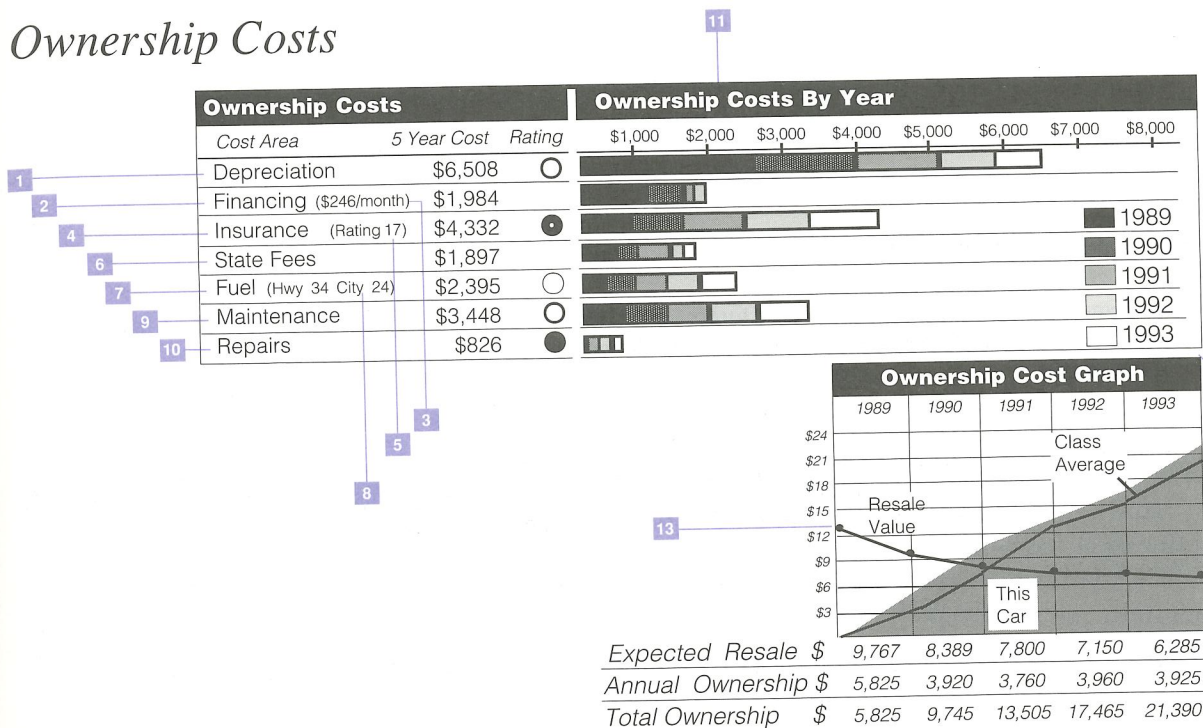
6 Rust-through coverage. This applies to perforation only, generally meaning complete rust-through in a sheet metal panel. Surface corrosion resulting from stone chips or paint scratches are typically not covered.

7 Maintenance Warranty. With this coverage, all routine repairs and oil changes will be paid for when the work is performed at an authorized dealer (includes wiper blades, brake pads, light bulbs, wheel alignments, and other wear items).

8 The average cost of an extended service contract. This type of coverage typically pays for repairs that occur after the manufacturer's warranty runs out. Unlike the manufacturer's warranty, service contracts are purchased separately from the car.

9 The ratings for this section are based on historical information that shows whether or not a car has a history of problems in any of the mechanical areas listed. (Refer to page 48A for more details on repair frequency ratings.)

Ownership Costs



NOTE: For all items with rating symbols, the symbol compares the expected cost for the specific vehicle against the average expected cost for vehicles of the same category and/or price range.

- 1 The total cost of depreciation after five years. (See page 45A)
- 2 The total cost of financing after five full years. Financing cost includes the interest on a loan, but not the principal. (See Page 47A)
- 3 The monthly payment. (See page 47A)
- 4 The total cost of insurance after five years. (See page 46A)
- 5 The insurance rating for this vehicle. A "+" next to the rating indicates that this vehicle has a surcharge. If there is an "e" next to the rating, then the actual number was not available and we have made an estimate. (See page 46A)
- 6 The total cost of state fees after five years. (See page 47A)
- 7 The total cost of fuel after five years. (See page 47A)
- 8 The EPA reported miles per gallon figures for the specific vehicle. "Hwy" refers to highway driving.
- 9 The total cost of maintenance after five years. (See page 48A)
- 10 The total cost of repairs after 5 years. (See page 48A)

11 Ownership Costs By Year. In this graph, each cost area is represented by a horizontal bar that shows the total of that cost over a five-year period. The bar is broken up into different shaded sections, with each section representing one year between 1989 to 1993. For example, look at the depreciation bar in the sample chart. The bar consists of five shaded segments that extend to \$6,508. This is the total amount of depreciation for this vehicle over the next five years. However, if you wanted to be more specific, you can measure the distance of a shaded segment to find out the depreciation for a single year. For instance, note that the shade representing 1990 extends from about \$2,700 to \$4,000. The difference between these two figures, \$1,300, is the amount of

depreciation for 1990. (In some cost areas, most often "Repairs," it can be difficult to distinguish where one shade ends and the next begins. However, since shorter bars always mean less cost compared to longer ones, it is a positive sign when shaded segments are extremely close together.)

12 Ownership Cost Graph. This graph illustrates the vehicle's annual and cumulative expected ownership costs. (If you need a quick reference, both the annual ownership costs and the total cumulative costs are listed in the table beneath the graph.) The vertical axis shows dollar costs; the horizontal axis shows the years 1989-1993. The gray shaded area ("This Car") shows the cumulative ownership costs over a five-year period. To determine a vehicle's cumulative costs for any specific point in time, pick a time along the top of the graph, trace a line down from that point to the top of the gray shaded area, and then trace a line across to the dollar axis on the left. For example, put your finger in the middle of the year 1991 and trace a line down until you reach the top of the gray shaded area. Now trace across to the dollar figure on the left. The total cumulative cost at this point in time is \$12,000. The "Class Average" line represents the average cumulative ownership costs for vehicles in the same class and price range. If the top of the gray shaded area is beneath the class average, then the vehicle's expected ownership costs will be less (better) than average. If the gray shaded area is above the line, as in the above sample graph, the overall cost will be more (worse) than average.

13 The resale value line graphs the vehicle's expected resale value over time. This line allows you to determine exactly what this vehicle will be worth at any point during the five-year period.

Why are there no rating symbols for "Financing" and "State Fees?" Because these two costs are *mathematically derived* from the purchase price of the car, using our economic assumptions. If two cars have the exact same purchase price, they will have the exact same finance charge and state fees. On the other hand, these two cars could have very different depreciation, insurance, fuel, repair, and maintenance costs.

Figure 8

Ownership Costs (Assumptions)

<i>Annual Inflation</i>	5.0%												
<i>Annual Mileage</i>	14,000 miles												
<i>Dealer Cost/Manufacturer Suggested List Price/Destination Fees</i>	As reported by manufacturers. Dealer actual cost may be somewhat lower than listed dealer cost due to manufacturer allowances.												
<i>Target Purchase Price</i>	Based on dealer cost of an individual car model with options shown. Varies by market condition, by car class, and by individual car model. Target price is always more than dealer cost, usually below list price, but sometimes higher.												
<i>Average State Sales/Use tax</i>	5% is used as a nationwide average. Refer to Figure 11 on page 52A to determine the exact figure for your state.												
<i>Average State Registration fees</i>	1% of target purchase price. Refer to Figure 11 on page 52A to determine the exact figure for your state.												
<i>Resale Value</i>	There is a large range in used car prices, ranging from a low "wholesale auction" price, to a high "private party" transaction price. Prices here are assumed to be close to the private party price. Each individual vehicle will follow a pattern set by earlier models, by brand, by country of origin, by vehicle class, by vehicle price range, and by area of country.												
<i>Insurance</i>	Principal operator is under age 65, all drivers have more than six years experience, no chargeable accidents, personal use, living in suburban/urban community, with: <table> <tr> <td>Collision</td><td>\$300 Deductible</td></tr> <tr> <td>Comprehensive</td><td>\$300 Deductible</td></tr> <tr> <td>Personal liability</td><td>\$100,000/\$300,000</td></tr> <tr> <td>Medical</td><td>\$25,000</td></tr> <tr> <td>Property</td><td>\$50,000</td></tr> <tr> <td>Uninsured driver</td><td>\$25,000/\$50,000</td></tr> </table>	Collision	\$300 Deductible	Comprehensive	\$300 Deductible	Personal liability	\$100,000/\$300,000	Medical	\$25,000	Property	\$50,000	Uninsured driver	\$25,000/\$50,000
Collision	\$300 Deductible												
Comprehensive	\$300 Deductible												
Personal liability	\$100,000/\$300,000												
Medical	\$25,000												
Property	\$50,000												
Uninsured driver	\$25,000/\$50,000												
<i>Finance Costs</i>	20% down payment on a 48 month loan. Annual interest rate of 11.00%.												
<i>State Fees</i>	These are state registration fees. See above.												
<i>Fuel</i>	U.S. Government EPA mileage figures. Mileage is 60% highway, 40% city. Fuel cost is \$1.00 per gallon.												
<i>Repairs</i>	Based on actual average repair costs paid on 1983, 1984, 1985, 1986, 1987, and 1988 model vehicles. Figures based on pool of over 250,000 vehicles.												
<i>Maintenance</i>	All service intervals done at manufacturer's suggested intervals where stated. Other services done at IntelliChoice intervals. Cost per service is based upon industry standard service times and national labor rate averages by brand.												

Ownership Costs

The following pages describe the methods and formulas we use, as well as the basic assumptions we make for each ownership cost area shown in the vehicle charts.

Depreciation

The vehicle charts show, for each new vehicle, the projected annual and cumulative amount of depreciation after five years. A rating symbol gives you an easy way to compare one car's depreciation to all other cars of a similar price. Additionally, the charts have a resale value line that shows the expected resale value of the car at any point over the next five years.

We project the future value of a car, and thus the expected depreciation, on the basis of several factors. First and foremost, we assume that the vehicle will be purchased at the Total Target Price, which is the total "out-the-door" price that the buyer should expect to pay. We then factor in the historical depreciation of that model of car. Next, we consider the depreciation trends by brand, by vehicle size and class, by price, and by country of origin. For example, we forecast the expected depreciation of a new Ford Mustang, first considering previous Mustang depreciation rates, then factoring in depreciation records of Fords, of compact cars, of cars between \$10,000 and \$14,000, and of American cars. When actual history is lacking in a particular area, we focus more on other areas. For instance, since there is very little historical information available for the Mazda 929, we rely more on the depreciation history of Mazda models in general. To this scientific method, we add our own economic and model-specific expectations to determine the most likely depreciation rate for that particular car.

Depreciation is determined by a car's resale value, and can vary somewhat depending on where you're selling the car, who you're selling it to, optional equipment, and the condition and mileage of the car. We assume values for the Western United States (East coast values are a few percent higher), and that your car is sold to a private buyer. Furthermore, in our resale value/depreciation calculations, we consider the cost of optional equipment (the shaded options in the vehicle charts). Additionally, we assume that the car is in good, but not mint condition, and that you've driven it approximately 14,000 miles per year.

Depreciation is determined by a car's resale value, and can vary somewhat depending on where you're selling the car, who you're selling it to, optional equipment, and the condition and mileage of the car.

It's almost always true that an older car will cost less to insure than a newer car of the same model. However, over time, inflation makes the premium increase faster than the age of the car makes it decrease, so the overall cost goes up.

Insurance

The vehicle charts show the insurance industry numeric rating (see Figure 4) of each car, courtesy of Insurance Services Office. The higher the rating, the more expensive collision and comprehensive insurance will be. Additionally, the charts show, based on the assumed coverages and deductibles, how much you can expect to spend on insurance over five years. Our rating symbol lets you easily compare the cost of insuring different cars in the same class and price range.

Many personal and geographic factors determine your exact insurance premium. We assume that you're under age 65 and that you live in a suburban/urban community. You have a good driving record, drive about 14,000 miles per year, and have no inexperienced drivers in your household.

Insurance rates vary tremendously depending on where you live. We assume that you live in a suburban part of California (a competitive insurance state), and that you pay an average price for your insurance coverage. (If you are a resident of California, please note that we do not take into consideration the possible impact of Proposition 103.) You can refer to Figure 9 on page 50A to adjust the insurance figures to match your state's figures.

You may be wondering why the annual insurance premium shown in the vehicle charts goes up every year, especially since you may know that it generally costs less to insure a used car than a new one. It's almost always true that an older car will cost less to insure than a newer car of the same model. However, over time, inflation makes the premium increase faster than the age of the car makes it decrease, so the overall cost goes up.

Of all car costs, insurance is the most variable. Your actual rates will probably differ somewhat from those found in *The Complete Car Cost Guide*. However, when comparing cars, the difference between our projections and your actual rates will be consistent from car to car. If you need more precise information, we recommend that you call a local insurance agent to determine the actual insurance costs for each automobile that you consider.

Finance Costs

The vehicle charts show the total interest charges you can expect to pay for the car over five years. They also show your monthly car payment if you purchase the car at the “target purchase price.”

There is no rating symbol for finance costs. This is because these costs do not depend on the car you buy, but are related to the purchase price. If two different cars are purchased for the same amount, they will have the same finance cost.

Our financial projections are based on the latest economic information. We assume that you will put down 20% immediately and take a 48 month, 11.00% loan.

If you’re considering a loan with terms other than these, you can use Appendix C to determine your monthly payment.

Even if you pay cash for your car instead of borrowing money to pay for it, you should factor a finance cost into the cost of ownership. The reason for this is that if you didn’t invest the money in the car, it could be in the bank earning interest.

State Fees

The charts show the amount you can expect to pay in state taxes and registration fees over five years. Our state fee calculations assume annual state fees of 1% of the current value of the vehicle.

Registration fees and taxes vary by state. You can use Figure 11 to determine the exact fee structure for your state.

Fuel

The vehicle charts show EPA (U.S. Environmental Protection Agency) fuel mileage figures for both “highway” and “city” driving. If automatic transmission is standard or is a shaded option, the fuel figures are for automatic transmission; otherwise, the figures are based on manual transmission. The charts also show the amount you can expect to pay in fuel expenses over a five-year period. A rating symbol gives you an easy way to compare this vehicle’s fuel expense against all other vehicles of a similar class and price.

To determine actual fuel costs, we assume that vehicles will perform closer to the “highway” mileage figure. We assume that fuel will cost \$1.00 per gallon, and that you will drive 14,000 miles per year.

Maintenance

The vehicle charts show the amount you can expect to pay for routine maintenance expenses over five years. A rating symbol gives you an easy way to compare a particular car's maintenance costs against all other cars of a similar class and price. The charts also show average costs to perform the standard maintenance services of a major tune-up, a minor tune-up, and a standard brake service.

We include the following services in determining our maintenance cost figures:

- Oil changes
- Major tune-ups
- Minor tune-ups
- Brake services
- Alignments
- Front bearing service
- Cooling system maintenance
- Shock absorber service
- Muffler replacement
- Hoses and belts
- Fluids and filters
- Tires
- Batteries
- Regular inspections

We assume that services take place at an authorized dealer location, using standard flat labor times, an average hourly labor rate for each individual brand, and manufacturer's suggested retail prices for parts, where available. You can often get better prices than these. (We're using them for consistency from car to car.)

Wherever a manufacturer has suggested mileage or time interval to perform a particular service, we factor in that time or interval. If the manufacturer does not specify, we apply our own intervals to particular services.

Repair costs in the charts take into account the manufacturer's warranties.

Repairs

The vehicle charts show the amount you can expect to pay for repair expenses over five years. A rating symbol lets you easily compare this car's repair costs against all other cars of a similar class and price. The charts also show the manufacturer's warranties for full coverage, powertrain coverage, corrosion coverage, and maintenance coverage. Repair costs in the charts take into account the manufacturer's warranties

All warranties listed in the charts are those provided by the manufacturer to the original new car purchaser.

In the case of pricing for service contracts, we assume coverage for 6 years and 100,000 miles (with the exception of Chrysler products, for which we assume coverage of 7 years and 100,000 miles for domestically produced vehicles, and 6 years and 75,000 miles for imported vehicles). Pricing is based on purchasing "aftermarket" coverage from the selling dealer (not the extended warranties offered directly by the manufacturers).

Additionally, the charts show a "trouble index" for specific mechanical areas of the car. The index symbol rates the frequency of repair for each mechanical area against other cars of the same class. These areas are:

Engine: All internally lubricated parts, water pump, intake and exhaust manifolds, rotor chamber, bearings, rotors, and rotor seals (Rotary Engines)

Brakes: Master and wheel cylinders, hydraulic lines, disc calipers, vacuum assist booster, seals and gaskets

Transmission: All internally lubricated parts, transmission case, transfer case, torque converter

Steering: All internally lubricated parts contained in the steering box, power steering pump, steering column, idler arm, seals and gaskets

Cooling: Fan clutch and fan, electric fan motor

Air Conditioning Unit: Compressor, valves, evaporator, condenser, bearings, seals and gaskets

Suspension: Control arms, ball joints, shafts and bushings, strut, radius arm

Electrical: Alternator, starter, wiring harness, solenoid, distributor, voltage regulator

Repair costs aren't as straightforward as other running costs, such as those for fuel and tune-ups, but a repair history of sample cars shows that specific models tend to break down in predictable ways. One model may have a high incidence of transmission trouble, another may be notorious for needing electrical system work, and so on. Some kinds of repair work are more costly than others, some cars are more expensive to repair, some cars need more work than others, and some car parts are more costly than comparable parts for other makes. We have taken all of this into account in predicting the repair costs in *The Complete Car Cost Guide*.

Repair costs aren't as easily estimated as other running costs, such as those for fuel and tune-ups, but a repair history of sample cars shows that specific models tend to break down in predictable ways.



Hyundai Excel GS

Overall Rating

2 Door Hatchback



1.5 L Gas



4 Cylinder



Carburetor



Manual
5 Speed



2 Wheel
Front



Subcompact

Exact Photo Not Available

Purchase Price

Car Item	Dealer Cost	List
Base Price	\$6,757	\$7,949
Options		
Automatic 3 Speed	\$422	\$485
Optional Engine	N/A	N/A
Air Conditioning	\$588	\$735
Power Steering	\$221	\$260
Cruise Control	N/A	N/A
All Wheel Drive	N/A	N/A
AM/FM Stereo Cassette	\$88	\$135
Tilt Steering Wheel	N/A	N/A
Power Windows	N/A	N/A
*Options Price	\$0	\$0
*Total Price	\$6,757	\$7,949
Target Price	\$7,560	
Destination Charge	\$275	
Avg. Tax & Fees	\$392	
Total Target \$	\$8,227	
Average Dealer Option Cost: 85%		

The GS is the top-of-the-line 2-door hatchback.

Option Packages: 1. Passive Restraint System: Autmtc Drvr Seatblts, Autmtc Pssngr Seatblts. Cost: \$64; List: \$75.

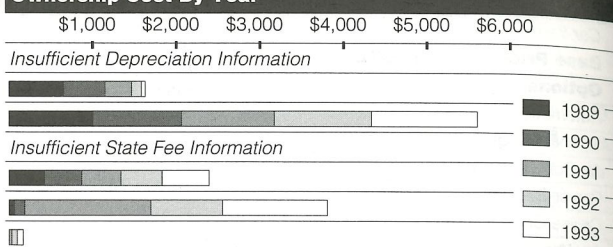
Ownership Costs

Cost Area	5 Year Cost Rate
Depreciation	
Financing (\$170/month)	\$1,583
Insurance (Rating 11)	\$5,557
State Fees	
Fuel (Hwy 37 City 28)	\$2,345
Maintenance	\$3,759
Repairs	\$124

Warranty/Maintenance Info

Major Tune-Up	\$118
Minor Tune-Up	\$78
Brake Service	\$213
Overall Warranty	3 yr/36k
Drivetrain War.	3 yr/36k
Rust Warranty	3 yr/ unlim. mi
Maintenance War.	N/A
Ext. Service Contract	\$355

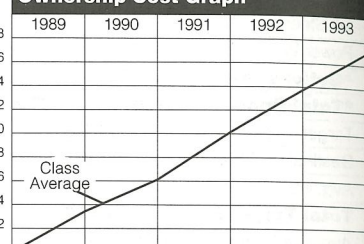
Ownership Cost By Year



Repair Frequency

Engine	
Trans.	
Cooling	
Suspension	
Brakes	
Steering	
Air	
Electrical	

Ownership Cost Graph



Expected Resale Value

Insufficient Information

Annual Ownership Cost

Insufficient Information

Total Ownership Cost

Insufficient Information



Hyundai Excel L

Overall Rating

4 Door Sedan



1.5 L Gas



4 Cylinder



Carburetor



Manual
4 Speed



2 Wheel
Front



Subcompact

Purchase Price

Car Item	Dealer Cost	List
Base Price	\$5,869	\$6,449
Options		
Automatic Trans.	N/A	N/A
Optional Engine	N/A	N/A
Air Conditioning	\$588	\$735
Power Steering	\$221	\$260
Cruise Control	N/A	N/A
All Wheel Drive	N/A	N/A
AM/FM Stereo Cassette	\$192	\$295
Tilt Steering Wheel	N/A	N/A
Power Windows	N/A	N/A
*Options Price	\$0	\$0
*Total Price	\$5,869	\$6,449
Target Price	\$6,618	
Destination Charge	\$275	
Avg. Tax & Fees	\$345	
Total Target \$	\$7,238	
Average Dealer Option Cost: 91%		

Option Packages: 1. Excel Option Package: Body Mouldngs, Tntd Glass, Pssngr Rmte Mrrr. Cost: \$131; List: \$175. 2. Passive Restraint System: Autmtc Drvr Seatblts, Autmtc Pssngr Seatblts. Cost: \$64; List: \$75.

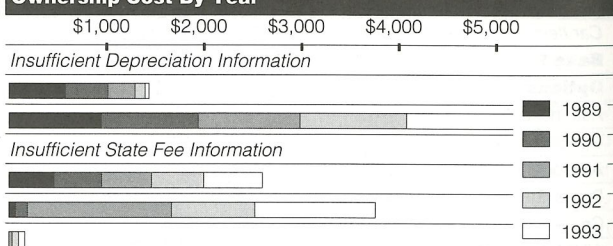
Ownership Costs

Cost Area	5 Year Cost Rate
Depreciation	
Financing (\$150/month)	\$1,393
Insurance (Rating 10)	\$5,225
State Fees	
Fuel (Hwy 33 City 27)	\$2,559
Maintenance	\$3,717
Repairs	\$124

Warranty/Maintenance Info

Major Tune-Up	\$118
Minor Tune-Up	\$78
Brake Service	\$213
Overall Warranty	3 yr/36k
Drivetrain War.	3 yr/36k
Rust Warranty	3 yr/ unlim. mi
Maintenance War.	N/A
Ext. Service Contract	\$355

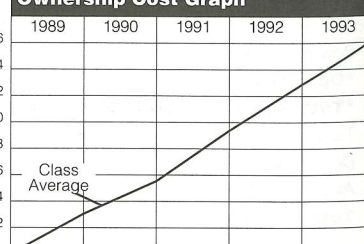
Ownership Cost By Year



Repair Frequency

Engine	
Trans.	
Cooling	
Suspension	
Brakes	
Steering	
Air	
Electrical	

Ownership Cost Graph



Expected Resale Value

Insufficient Information

Annual Ownership Cost

Insufficient Information

Total Ownership Cost

Insufficient Information

page

114



Poor



Worse Than
Average



Average



Better Than
Average



Excellent



Insufficient
Information

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Buick Electra T-Type

Overall Rating

4 Door Sedan



3.8 L Gas



6 Cylinder



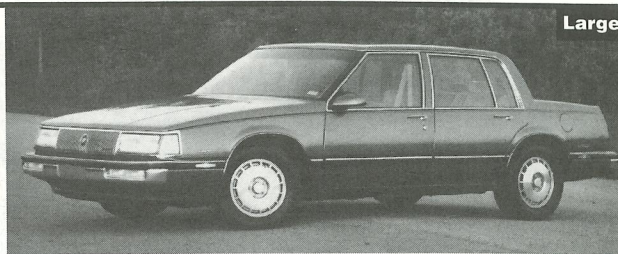
Computer Fuel Injec.



Automatic 4 Speed



2 Wheel Front



Large

Purchase Price

Car Item	Dealer Cost	List
Base Price	\$18,403	\$21,325
Options		
Automatic Trans.	Std	Std
Optional Engine	N/A	N/A
Air Conditioning	Std	Std
Power Steering	Std	Std
Cruise Control	Pkg	Only
All Wheel Drive	N/A	N/A
AM/FM Stereo Cassette	\$112	\$132
Tilt Steering Wheel	Std	Std
Power Windows	Std	Std
*Options Price	\$112	\$132
*Total Price	\$18,515	\$21,457
Target Price	\$20,340	
Destination Charge	\$550	
Avg. Tax & Fees	\$1,045	
Total Target \$	\$21,936	
Average Dealer Option Cost: 85%		

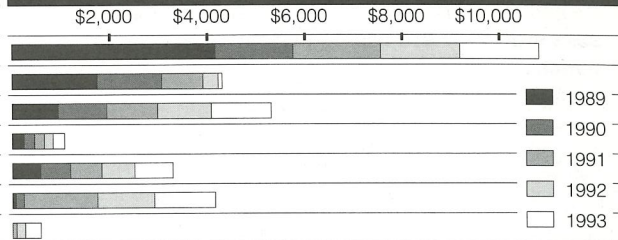
Ownership Costs

Cost Area	5 Year Cost Rate
Depreciation	\$10,734 ●
Financing (\$454/month)	\$4,222 ○
Insurance (Rating 10)	\$5,225 ○
State Fees	\$996 ○
Fuel (Hwy 28 City 19)	\$3,210 ○
Maintenance	\$4,072 ●
Repairs	\$499 ●

Warranty/Maintenance Info

Major Tune-Up	\$137 ●
Minor Tune-Up	\$106 ●
Brake Service	\$186 ○
Overall Warranty	3 yr/50k/\$100/12k ○
Drivetrain War.	3 yr/50k/\$100/12k ○
Rust Warranty	6 yr/100k ○
Maintenance War.	N/A ○
Ext. Service Contract	\$620 ○

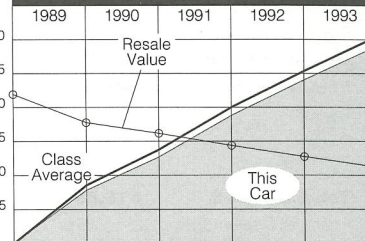
Ownership Cost By Year



Repair Frequency

Engine	●
Trans.	○
Cooling	○
Suspension	○
Brakes	○
Steering	○
Air	○
Electrical	○

Ownership Cost Graph



The Electra T-Type offers ABS and a keyless entry system as optional equipment.

Option Packages: 1. Value Option Group #4: Dvr Mmry Seat, AM/FM Csstte with EQ, Autmc Dy/Nght Mrrr, Dlx Lggs Comp't Trim, L/H Outside Heatd Mrrr, Vlue Option Group #3. Cost: \$2,041; List: \$2,402.

2. Value Option Group #3: Courtsy, Wrm, Cnrmng Lamps, Kylss Entry System, Twilight Sntnl, Rear Reading Lamps, Illmnd Entry System, Pwr Trunk Pl-Dwn, Vlue Option Group #2. Cost: \$1,492; List: \$1,756.

Expected Resale Value	\$17,768	\$16,175	\$14,377	\$12,744	\$11,201
Annual Ownership Cost	\$7,759	\$4,891	\$6,107	\$5,232	\$4,969
Total Ownership Cost	\$7,759	\$12,650	\$18,757	\$23,988	\$28,958



Buick LeSabre

Overall Rating

2 Door Coupe



3.8 L Gas



6 Cylinder



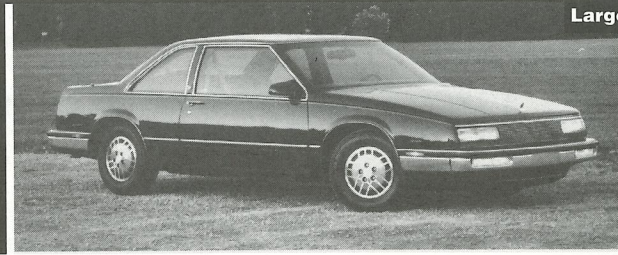
Computer Fuel Injec.



Automatic 4 Speed



2 Wheel Front



Large

Purchase Price

Car Item	Dealer Cost	List
Base Price	\$13,311	\$15,425
Options		
Automatic Trans.	Std	Std
Optional Engine	N/A	N/A
Air Conditioning	Std	Std
Power Steering	Std	Std
Cruise Control	Pkg	Only
All Wheel Drive	N/A	N/A
AM/FM Stereo Cassette	\$112	\$132
Tilt-Telescope Wheel	Std	Std
Power Windows	Pkg	Only
*Options Price	\$112	\$132
*Total Price	\$13,423	\$15,557
Target Price	\$14,522	
Destination Charge	\$505	
Avg. Tax & Fees	\$751	
Total Target \$	\$15,779	
Average Dealer Option Cost: 85%		

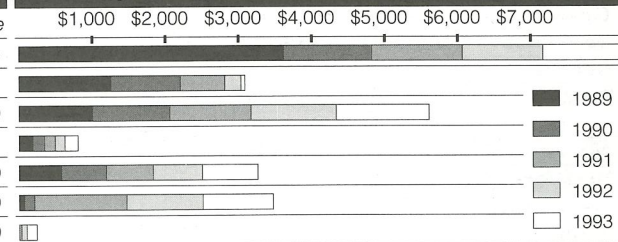
Ownership Costs

Cost Area	5 Year Cost Rate
Depreciation	\$8,185 ●
Financing (\$326/month)	\$3,037 ○
Insurance (Rating 11)	\$5,557 ○
State Fees	\$753 ○
Fuel (Hwy 28 City 19)	\$3,210 ○
Maintenance	\$3,416 ○
Repairs	\$187 ○

Warranty/Maintenance Info

Major Tune-Up	\$114 ○
Minor Tune-Up	\$83 ○
Brake Service	\$186 ○
Overall Warranty	3 yr/50k/\$100/12k ○
Drivetrain War.	3 yr/50k/\$100/12k ○
Rust Warranty	6 yr/100k ○
Maintenance War.	N/A ○
Ext. Service Contract	\$635 ○

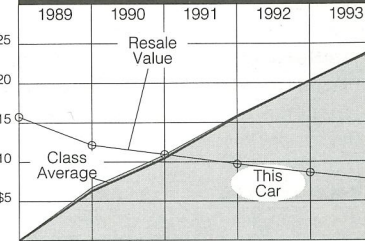
Ownership Cost By Year



Repair Frequency

Engine	○
Trans.	○
Cooling	○
Suspension	○
Brakes	○
Steering	○
Air	○
Electrical	○

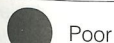
Ownership Cost Graph



The LeSabre has many standard comfort features, along with an overdrive automatic transmission.

Option Packages: 1. Value Option Pkg: Pmrium Option Pkg #2, Dual Illmnd Vnty Mrrrs, 6-Way Pwr Pssng Seat. Cost: \$2,355; List: \$2,771. 2. Premium Option Pkg #2: Plplr Option Pkg #2, 6-Way Pwr Dvr Seat, Pwr Antnna, Mrr- Dvr Elctr Rmte, Mrr- Pass Elctr Rmte. Cost: \$2,229; List: \$2,623.

Expected Resale Value	\$12,159	\$10,953	\$9,714	\$8,608	\$7,593
Annual Ownership Cost	\$6,724	\$4,118	\$5,033	\$4,415	\$4,054
Total Ownership Cost	\$6,724	\$10,842	\$15,875	\$20,290	\$24,344



Poor



Worse Than Average



Average



Better Than Average



Excellent



Insufficient Information

* Includes shaded options

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"Outstanding." Library Journal

"Why didn't someone think of this sooner." Autoweek

"The Complete Car Cost Guide is out to change the way you think about buying a car." USA Today

Sample Model 4 Door Sedan

Overall Rating



2.5 L Gas



4 Cylinder



Computer
Fuel Injec.



Automatic
3 Speed



2 Wheel
Front



Midsize

Purchase Price

Car Item	Dealer Cost	List
Base Price	\$12,210	\$13,695
Options		
Automatic Trans.	Std	Std
2.8 L 6 Cyl. Gas Eng	\$519	\$610
Air Conditioning	\$325	\$400
Power Steering	Std	Std
Cruise Control	Pkg	Only
All Wheel Drive	N/A	N/A
AM/FM Stereo Cassette	\$128	\$150
Tilt Wheel	Pkg	Only
Power Windows	\$179	\$210
*Options Price	\$971	\$1,160
*Total Price	\$13,181	\$14,855
Target Price	\$14,224	
Destination Charge	\$450	
Avg. Tax & Fees	\$734	
Total Target \$	\$15,409	
Average Dealer Option Cost: 84%		

New for 1989 are standard driver side airbags.

Option Pkgs: 1. Seat Package: Leather Steering Wheel, Volt Gauge, Console w/Floor Shift, Trip Computer, 45/45 Divided Bench, Temperature Gauge, Digital Display- Cost \$230 List \$275. 2. Interior Trim: Leather Steering Wheel, Interior Leather Trim- Cost \$386 List \$454.

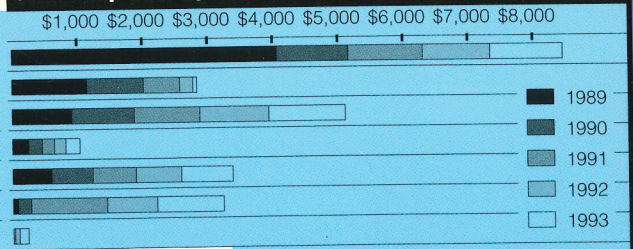
Ownership Costs

Cost Area	5 Year Cost Rate
Depreciation	\$8,400
Financing (\$299/month)	\$2,780
Insurance (Rating 11)	\$5,052
State Fees	\$976
Fuel (Hwy 25 City 18)	\$3,318
Maintenance	\$3,176
Repairs	\$173

Warranty/Maintenance Info

Major Tune-Up	\$189
Minor Tune-Up	\$74
Brake Service	\$209
Overall Warranty	3 yr/50k/\$100/12k
Drivetrain War.	3 yr/50k/\$100/12k
Rust Warranty	6 yr/100k
Maintenance War.	n/a
5 yr. Service Contract	\$850

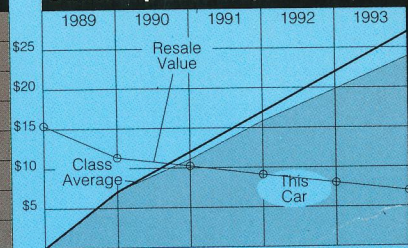
Ownership Cost By Year



Repair Frequency

Engine	○
Trans.	○
Cooling	○
Suspension	○
Brakes	○
Steering	○
Air	○
Electrical	○

Ownership Cost Graph



Rating Symbols: The overall rating is the summary of the car's economic value based on its total expected ownership costs. The rating shows how this vehicle compares to similar vehicles.

Complete Warranty Information: This information lets you know how well a vehicle is protected and includes the typical cost of an extended service contract.

Detailed Ownership Cost Information: This area illustrates how individual costs accumulate over a five-year period and allows you to compare each cost area to other vehicles in the same price range. Also, the resale value line shows what your vehicle will be worth at any time during the next five years.

Dealer Costs and Target Price: This information will help you negotiate the best possible price for a new car.

Average Maintenance Costs: This area lists the cost of a major or minor tune-up and the cost of brake service.

Repair Frequency: This information will allow you to compare a vehicle's expected frequency of repair to vehicles in the same class.

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advice on how to shop for your next car and how to sell your old vehicle
on saving money before and after you've bought a car
Best Values" section

- Financial tables
- State tax, registration fees, and insurance information