

A Basic Irish Learner Driver Guide.to the Costs of Owning and Running a Car

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(1) **If on Hire purchase** or a Personal Loan, then your main payment will be to service that loan. This is going to be a heavy outlay if the Car is relatively new.

(2) **Next comes Insurance**, which as we all know takes a second mortgage to fund. Quite likely this could be annually more than the Car is worth if it's seven or eight years old and you are a first time Male driver.

(3) **Road Tax** is something that we have no control over, the bigger the engine capacity the greater the cost.

(4) **National Car Test**. This came in five years ago and now requires cars of three years and over to be tested every two years. Current cost of the Test is €49.00.

(5) These are the fixed costs that have to be paid whether you drive the car or not.

(6) **A hidden fixed** (well not so fixed) cost is that of Depreciation. Whether you drive the car or not it will be silently losing its value while you sleep. After the first hit which is the biggest; when you drive your car out of the showroom, the annual depreciation will be approximately the same. For the average car about €1200 per year depending on the mileage you clock up. The first years' hit will be maybe two to three times this figure.

(7) Now we can talk about the **running costs** which will obviously depend on the mileage you do; how you drive; the type of roads you most commonly drive on.

(8) **Fuel** comes next and while Diesel was cheaper until recently there is not much between Petrol and Diesel in Ireland currently. However it does pay to shop around and find a reliable Garage that is competitive. One of the key parameters in choosing a Filling Station is whether or not they maintain all their essential services adequately. We are talking about Tyre pressure Gauge, Water and Car wash and Paper Towels for cleaning you up after you have checked your tyres!

(9) **Servicing** should be done on a regular cycle according to your Manual and actual Mileage. Cars vary but the trend with all newer cars now is for a much longer service cycle sometimes as high as 20,000 miles for certain engines. Service costs cannot be calculated that accurately prior to your Car arriving for its appointment since invariably there will be additional things to be attended to or spotted by the Garage once the Car is up on the hoist. **Good Garages** will of course not proceed with any major work that was unforeseen without your go-ahead. This could mean bringing the car back for a second visit on another day. The price for a basic service is readily available and quite often displayed in the reception area.

(10) **Tyres** come next and must be looked after and checked very regularly. Again it's difficult to predict when you will need to replace them since there are many factors in tyre wear. A good careful driver who keeps an eye on the tyres and any unusual wear patterns should get at least 20,000 miles out of a set and probably more.

Switching the tyres round periodically will even out the wear since the front tyres wear out at a much more rapid rate than the rears; due to the fact that the front tyres do all the work and in addition have to support all the weight of the Engine and Transmission.

(11) **Accident repair** costs are an unknown quantity but will be heavy and major mechanical replacements will stretch the bank balance as well. An example of just how expensive it is to run a car is our own bill for four trips into the Garage in just a little over two months...€2000.00

As well as the bill we are talking about approximately three full days off the road so you need to have suitable other profitable activities line up for these situations.

That's enough to be getting on with now go and earn some money to pay for it all! Robin Piggott is a Professional Driving Instructor based in Limerick, Ireland and his website and Blogs provide a wealth of insider tips and strategies to staying safe and staying within budget. Please take the time to visit and save yourself some nasty shocks!

Astral Driving School <http://www.astralmotoring.ie>
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