

Transportation Numbers Worksheet

<i>Time</i>	We spend a lot of time just getting from place to place each day. Add up your typical travel numbers to see how much time you spend in transit.	My Transportation Numbers
Commute time	Calculate your average travel time to and from work/school, including dropping kids off or taking your spouse to work. Times may vary from day to day depending on weather, traffic, etc., so a ballpark figure is fine.	Average total daily commute time: Multiply by the number of days you commute per week to get your average weekly travel time:
Other destinations	Brainstorm other places you go each week and the average time it takes you to get there and back. If you typically combine trips to different places then consider them one destination.	Other destination 1: Other destination 2: Other destination 3: Other destination 4: Other destination 5: Total other weekly travel time:
Average total weekly travel time (commute + other):		
Multiply by four to get your average monthly travel time:		

Transportation Numbers Worksheet

<i>Distance</i>	You might not realize just how much ground you cover on a regular basis. Track your mileage or use Internet tools to calculate your travel distances.	My Transportation Numbers
Mileage	Track your mileage for a week or use an online map (such as Google Maps) to calculate how far you go to work, school and common destinations. Consider combined trips to different places as one destination.	<p>Mileage to and from work/school:</p> <p>Other destination 1:</p> <p>Other destination 2:</p> <p>Other destination 3:</p> <p>Other destination 4:</p> <p>Other destination 5:</p> <p>Total other weekly mileage:</p>
Average total weekly mileage:		
Multiply by four to get your average monthly mileage:		

Transportation Numbers Worksheet

<i>Expenses</i>	Add up your typical monthly transportation expenses.	My Transportation Numbers
Car payments	How much do you spend on car payments each month?	Average monthly car payment:
Insurance	How much do you spend on car insurance each month?	Average monthly insurance payment:
Parking / storage costs	How much do you spend on parking at your home or work, and garage space or other storage per month?	Average monthly parking/storage costs:
Gas and/or public transit fares	How much do you spend on gas or public transit fares per month?	Average monthly gas/fare costs:
Tolls and express lane fees	Add up any tolls or lane fees you pay on a regular basis.	Average monthly tolls/lane fees:
Regular car maintenance	Calculate how much you typically spend on oil changes, tune-ups, car washes, detailing and other upkeep.	Average monthly maintenance costs:
Registration, emissions and licensing	If you renew your vehicle registration yearly, divide that by 12 to see how these expenses average out monthly.	Average monthly registration/ license fees (yearly divided by 12):
Emergency or unexpected car repairs	Estimate how much you have spent over the past year on unplanned car repairs or parts, then divide by 12 to get your monthly average.	Average monthly repair costs:
Other	Any other recurring costs (e.g., personal property tax for vehicles).	Average other costs:
Total average monthly transportation expenses:		
Multiply by 12 to get your average yearly transportation expenses:		

Calculate Your Transportation Expense Ratio

Calculate what percentage of your monthly income goes to your transportation expenses. This calculation can help you decide if you are able to afford a new car loan or if you would benefit from cutting expenses. For example:

Monthly transportation expenses = \$400

Monthly gross income = \$4,000

$$400 \div 4,000 = 0.10$$

(move the decimal two places to the right)

= 10 percent

Monthly Transportation Expenses (total from above)	
(divided by)	÷
Monthly Gross Income (before taxes)	
(move the decimal two places to the right)	=
My Transportation Expense Ratio:	%