

IntelliChoice[®]

**THE
COMPLETE
CAR COST
GUIDE™**

2001

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

The information in this booklet is an excerpt from *The Complete Car Cost Guide*, chosen by Library Journal as "the best reference book of the year." Call 1-800-CAR-BOOK for ordering information.



From the Publisher

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John H. Hammond, Jr.

John H. Hammond, Jr.
President



How to read the Vehicle Charts

Purchase Price: The "Total Price" includes all options that are shaded. All vehicles are comparably equipped, so you can make an "apples-to-apples" comparison. The "Total Target Price" is based on an estimate of the current market price for the car ("Target Price"), and includes destination charges and average federal and state taxes and fees.

Ownership Costs (5yr): This graph illustrates the vehicle's total expected ownership costs after a five year period and how it compares to the average cost of vehicles in its class. Additionally, the cost per mile is shown on the bottom of each bar.

Rating Symbols

All vehicles are rated on a scale ranging from excellent to poor, compared to vehicles of a similar price and style.



Ownership Cost Value: The ownership cost value rating is a summary of a vehicle's economic value, considering its purchase price and overall ownership costs. This rating compares a vehicle's economic value to that of other vehicles of similar price and style.

Warranty/Maintenance: This section tells you how well the vehicle is protected, and compares it with other vehicles. Also included are the average costs of major tune-ups, minor tune-ups, and brake service.

Ownership Cost By Year: In this graph, each cost area is represented by a horizontal bar that shows the total cost over a five-year period. The bar is broken up into differently shaded sections, with each section representing one year from 2000 to 2004.

Resale Value: This bar graph shows the expected resale value of the vehicle over five years. The difference between the original price and what the owner can sell the vehicle for after five years is the cost of depreciation, which often is the largest standing cost in the first few years of ownership and can be a key factor in deciding which vehicle to buy.

All information, prices and projections presented are as calculated by the publishers of *The Complete Car Cost Guide*. Actual resale price may vary based on condition, mileage, model, options and method of purchase of your vehicle. For complete details, consult *The Complete Car Cost Guide*.

To learn more about *The Complete Car Cost Guide* and other publications produced by IntelliChoice write to: IntelliChoice, Inc., 471 Division Street, Campbell, CA 95008-6922, or call toll free 1-800-CAR-BOOK, or visit IntelliChoice on the World Wide Web at www.intellichoice.com



Saturn SL2 4 Door Sedan



Compact

Purchase Price

Vehicle Item	Dealer Cost	List
Base Price	\$11,219	\$12,895
Anti-Lock Brakes	\$431	\$495
Traction Control	Grp	Grp
Automatic 4 Speed	\$748	\$850
Optional Engine	N/A	N/A
Air Conditioning	Std	Std
Cruise Control	Pkg	Pkg
Power Windows	Pkg	Pkg
Power Locks	\$322	\$370
Power Mirror(s)	Pkg	Pkg
Keyless Entry	Inc	Inc
AM/FM Stereo CD	\$252	\$290
Steering Wheel, Tilt	Std	Std
Rear Defroster	Std	Std
*Options Price	\$1,070	\$1,230
*Total Price	\$12,289	\$14,125
Target Price	\$14,125	
Destination Charge	\$495	
Avg. Tax & Fees	\$830	
Total Target \$	\$15,420	
12 Month Price Increase:	None	

Ownership Costs (Projected)

Cost Area	5 Year Cost
Depreciation	\$7,583
Financing (\$260/month)	\$3,248
Insurance	\$8,390
State Fees	\$597
Fuel (Hwy 36 City 25)	\$3,637
Maintenance	\$1,474
Repairs	\$755

Ownership Costs By Year (Projected)



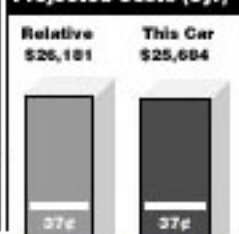
Warranty/Maintenance Info

Major Tune-Up	\$95
Interval	60K
Minor Tune-Up	\$117
Interval	30K
Brake Service	\$233
Extended Life Coolant	Yes
Extended Life Transmission Fluid	No
Overall Warranty	3 yr/36k
Drivetrain Warranty	3 yr/36k
Maintenance Warranty	N/A
Rust Warranty	5 yr/100k

Resale Value



Projected Costs (5yr)



Cumulative Costs

	2001	2002	2003	2004	2005
Annual	\$4,804	\$3,114	\$2,012	\$2,418	\$3,208
Total	\$4,804	\$10,048	\$15,060	\$20,478	\$25,684

Ownership Cost Value



Saturn SW2 4 Door Wagon



Small Wagon

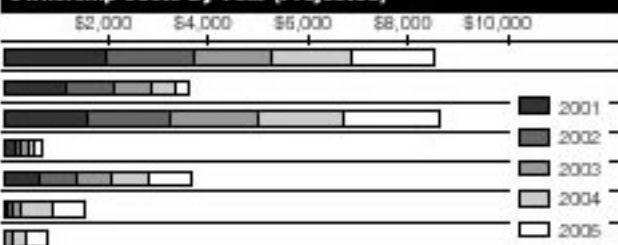
Purchase Price

Vehicle Item	Dealer Cost	List
Base Price	\$12,432	\$14,290
Anti-Lock Brakes	\$431	\$495
Traction Control	Grp	Grp
Automatic 4 Speed	\$748	\$850
Optional Engine	N/A	N/A
Air Conditioning	Std	Std
Cruise Control	Pkg	Pkg
Power Windows	Pkg	Pkg
Power Locks	\$322	\$370
Power Mirror(s)	Pkg	Pkg
Keyless Entry	Inc	Inc
AM/FM Stereo CD	\$252	\$290
Steering Wheel, Tilt	Std	Std
Rear Defroster	Std	Std
*Options Price	\$1,070	\$1,230
*Total Price	\$13,502	\$15,520
Target Price	\$15,520	
Destination Charge	\$495	
Avg. Tax & Fees	\$908	
Total Target \$	\$16,893	
12 Month Price Increase:	None	

Ownership Costs (Projected)

Cost Area	5 Year Cost
Depreciation	\$8,509
Financing (\$265/month)	\$3,558
Insurance	\$8,587
State Fees	\$653
Fuel (Hwy 36 City 25)	\$3,637
Maintenance	\$1,474
Repairs	\$755

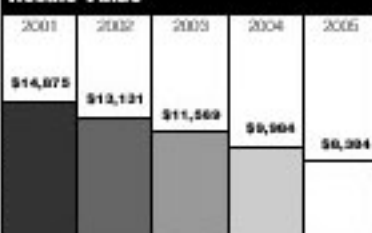
Ownership Costs By Year (Projected)



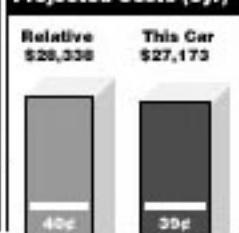
Warranty/Maintenance Info

Major Tune-Up	\$95
Interval	60K
Minor Tune-Up	\$117
Interval	30K
Brake Service	\$233
Extended Life Coolant	Yes
Extended Life Transmission Fluid	No
Overall Warranty	3 yr/36k
Drivetrain Warranty	3 yr/36k
Maintenance Warranty	N/A
Rust Warranty	5 yr/100k

Resale Value



Projected Costs (5yr)



Cumulative Costs

	2001	2002	2003	2004	2005
Annual	\$5,774	\$3,209	\$2,165	\$2,571	\$3,234
Total	\$5,774	\$11,063	\$16,268	\$21,839	\$27,173

Ownership Cost Value



* Includes shaded options

** Other purchase requirements apply

*** Price includes other options



Refer to Section 3: Annotated Vehicle Charts for an explanation of these charts.

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Saturn SL 4 Door Sedan



Compact



SL2 Model Shown

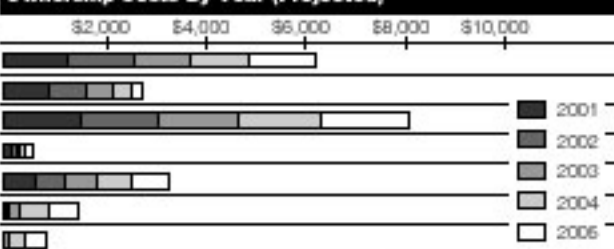
Purchase Price

Vehicle Item	Dealer Cost	List
Base Price	\$9,619	\$10,570
Anti-Lock Brakes	\$431	\$495
Traction Control	Grp	Grp
Automatic Transmission	N/A	N/A
Optional Engine	N/A	N/A
Air Conditioning	\$835	\$860
Cruise Control	N/A	N/A
Power Windows	N/A	N/A
Power Locks	N/A	N/A
Power Mirror(s)	N/A	N/A
Keyless Entry	N/A	N/A
AM/FM Stereo Cass/CD	\$491	\$540
Steering Wheel, Tilt	Std	Std
Rear Defroster	Std	Std
*Options Price	\$835	\$860
*Total Price	\$10,454	\$11,530
Target Price	\$11,530	
Destination Charge	\$465	
Avg. Tax & Fees	\$685	
Total Target \$	\$12,680	
12 Month Price Increase*	N/A	

Ownership Costs (Projected)

Cost Area	5 Year Cost
Depreciation	\$6,139
Financing (\$214/month)	\$2,672
Insurance	\$8,038
State Fees	\$493
Fuel (Hwy 40 City 29)	\$3,206
Maintenance	\$1,410
Repairs	\$755

Ownership Costs By Year (Projected)



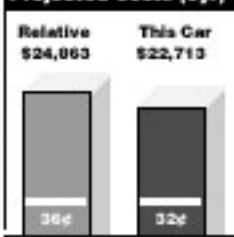
Warranty/Maintenance Info

Major Tune-Up	\$95
Interval	50K
Minor Tune-Up	\$117
Interval	30K
Brake Service	\$233
Extended Life Coolant	Yes
Extended Life Transmission Fluid	No
Overall Warranty	3 yr/36k
Drivetrain Warranty	3 yr/36k
Maintenance Warranty	N/A
Rust Warranty	6 yr/100k

Resale Value



Projected Costs (5yr)



Cumulative Costs

	2001	2002	2003	2004	2005
Annual	\$4,512	\$4,405	\$4,358	\$4,005	\$4,020
Total	\$4,512	\$8,917	\$13,275	\$18,080	\$22,713

Ownership Cost Value



Saturn SL1 4 Door Sedan



SL2 Model Shown

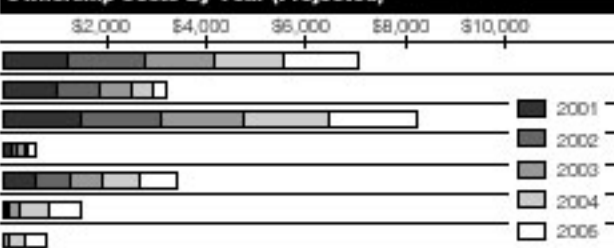
Purchase Price

Vehicle Item	Dealer Cost	List
Base Price	\$9,992	\$11,485
Anti-Lock Brakes	\$431	\$495
Traction Control	Grp	Grp
Automatic 4 Speed	\$748	\$860
Optional Engine	N/A	N/A
Air Conditioning	\$835	\$860
Cruise Control	Pkg	Pkg
Power Windows	Pkg	Pkg
Power Locks	\$322	\$370
Power Mirror(s)	Pkg	Pkg
Keyless Entry	Inc	Inc
AM/FM Stereo Cass/CD	\$444	\$510
Steering Wheel, Tilt	Std	Std
Rear Defroster	Std	Std
*Options Price	\$1,905	\$2,190
*Total Price	\$11,897	\$13,675
Target Price	\$13,675	
Destination Charge	\$465	
Avg. Tax & Fees	\$804	
Total Target \$	\$14,944	
12 Month Price Increase*	None	

Ownership Costs (Projected)

Cost Area	5 Year Cost
Depreciation	\$7,011
Financing (\$252/month)	\$3,148
Insurance	\$8,210
State Fees	\$578
Fuel (Hwy 38 City 27)	\$3,406
Maintenance	\$1,453
Repairs	\$755

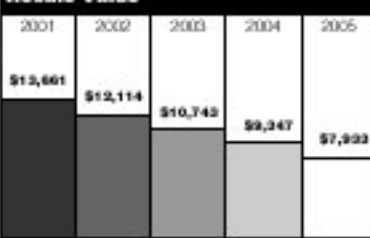
Ownership Costs By Year (Projected)



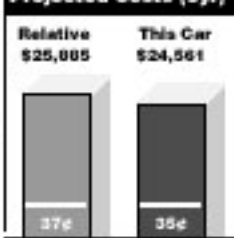
Warranty/Maintenance Info

Major Tune-Up	\$95
Interval	50K
Minor Tune-Up	\$117
Interval	30K
Brake Service	\$233
Extended Life Coolant	Yes
Extended Life Transmission Fluid	No
Overall Warranty	3 yr/36k
Drivetrain Warranty	3 yr/36k
Maintenance Warranty	N/A
Rust Warranty	6 yr/100k

Resale Value



Projected Costs (5yr)



Cumulative Costs

	2001	2002	2003	2004	2005
Annual	\$4,785	\$4,880	\$4,773	\$5,170	\$4,990
Total	\$4,785	\$9,665	\$14,438	\$19,571	\$24,561

Ownership Cost Value



2

* Includes shaded options

** Other purchase requirements apply

*** Price includes other options

● Poor ● Worse Than Average ● Average ● Better Than Average ● Excellent ● Insufficient Information

Refer to Section 3: Annotated Vehicle Charts for an explanation of these charts.

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Saturn SC1 3 Door Coupe



1.9L 100 hp
Gas
Fuel Inject.



4 Cylinder
In-Line



1 3 5
2 4 R
Manual
5 Speed



2 Wheel
Front



Dual Airbags



Subcompact

SC2 Model Shown

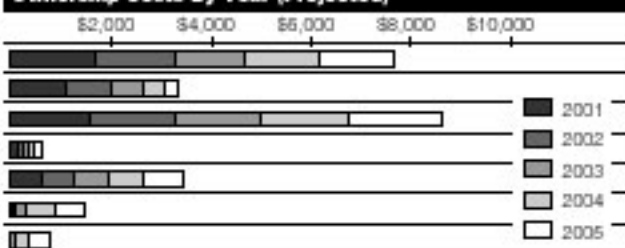
Purchase Price

Vehicle Item	Dealer Cost	List
Base Price	\$10,905	\$12,535
Anti-Lock Brakes	\$431	\$495
Traction Control	Grp	Grp
Automatic 4 Speed	\$748	\$890
Optional Engine	N/A	N/A
Air Conditioning	\$835	\$990
Cruise Control	Pkg	Pkg
Power Windows	Pkg	Pkg
Power Locks	Grp	Grp
Power Mirror(s)	Pkg	Pkg
Keyless Entry	Pkg	Pkg
AM/FM Stereo Cass/CD	\$191	\$220
Steering Wheel, Tilt	Std	Std
Rear Defroster	Std	Std
*Options Price	\$1,583	\$1,820
*Total Price	\$12,488	\$14,355
Target Price	\$14,355	
Destination Charge	\$465	
Avg. Tax & Fees	\$843	
Total Target \$	\$15,663	
12 Month Price Increase:	None	

Ownership Costs (Projected)

Cost Area	5 Year Cost
Depreciation	\$7,651
Financing (\$264/month)	\$3,299
Insurance	\$8,587
State Fees	\$606
Fuel (Hwy 36 City 27)	\$3,406
Maintenance	\$1,453
Repairs	\$755

Ownership Costs By Year (Projected)



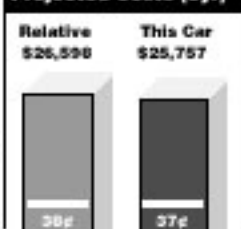
Warranty/Maintenance Info

Major Tune-Up	\$86
Interval	50K
Minor Tune-Up	\$117
Interval	30K
Brake Service	\$233
Extended Life Coolant	Yes
Extended Life Transmission Fluid	No
Overall Warranty	3 yr/36K
Drivetrain Warranty	3 yr/36K
Maintenance Warranty	N/A
Rust Warranty	5 yr/100K

Resale Value



Projected Costs (5yr)



Cumulative Costs

Year	2001	2002	2003	2004	2005
Annual	\$3,250	\$3,027	\$4,901	\$3,330	\$5,129
Total	\$5,250	\$10,277	\$15,208	\$20,628	\$25,757

Ownership Cost Value



Saturn SC2 3 Door Coupe



1.9L 124 hp
Gas
Fuel Inject.



4 Cylinder
In-Line



1 3 5
2 4 R
Manual
5 Speed



2 Wheel
Front



Dual Airbags



Subcompact

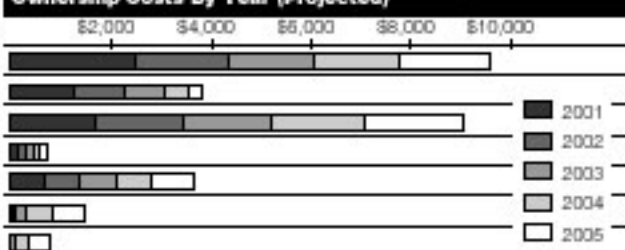
Purchase Price

Vehicle Item	Dealer Cost	List
Base Price	\$13,611	\$15,645
Anti-Lock Brakes	\$431	\$495
Traction Control	Grp	Grp
Automatic 4 Speed	\$748	\$890
Optional Engine	N/A	N/A
Air Conditioning	Std	Std
Cruise Control	Std	Std
Power Windows	Std	Std
Power Locks	Std	Std
Power Mirror(s)	Std	Std
Keyless Entry	Std	Std
AM/FM Stereo Cass/CD	\$191	\$220
Steering Wheel, Tilt	Std	Std
Rear Defroster	Std	Std
*Options Price	\$748	\$890
*Total Price	\$14,359	\$16,505
Target Price	\$16,505	
Destination Charge	\$465	
Avg. Tax & Fees	\$864	
Total Target \$	\$17,934	
12 Month Price Increase:	N/A	

Ownership Costs (Projected)

Cost Area	5 Year Cost
Depreciation	\$9,560
Financing (\$302/month)	\$3,778
Insurance	\$9,006
State Fees	\$680
Fuel (Hwy 36 City 25)	\$3,637
Maintenance	\$1,423
Repairs	\$755

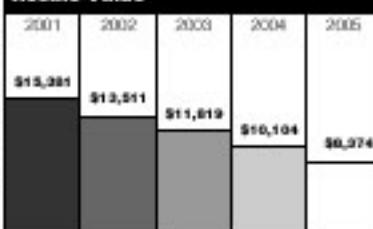
Ownership Costs By Year (Projected)



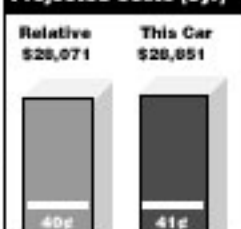
Warranty/Maintenance Info

Major Tune-Up	\$86
Interval	50K
Minor Tune-Up	\$117
Interval	30K
Brake Service	\$233
Extended Life Coolant	Yes
Extended Life Transmission Fluid	No
Overall Warranty	3 yr/36K
Drivetrain Warranty	3 yr/36K
Maintenance Warranty	N/A
Rust Warranty	5 yr/100K

Resale Value



Projected Costs (5yr)



Cumulative Costs

Year	2001	2002	2003	2004	2005
Annual	\$6,472	\$5,265	\$5,453	\$5,772	\$5,989
Total	\$6,472	\$12,057	\$17,510	\$23,282	\$29,351

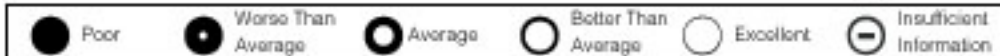
Ownership Cost Value



* Includes shaded options

** Other purchase requirements apply

*** Price includes other options



Refer to Section 3: Annotated Vehicle Charts for an explanation of these charts.

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ownership cost comparison

What is the difference between price and cost?

Price is the amount you must spend to buy the vehicle. As you begin to operate the vehicle, you begin to incur ownership costs such as fuel, insurance, maintenance bills, etc. IntelliChoice® compares vehicles based on the projected costs of operating a vehicle over a five-year period.

Why is ownership cost important?

Vehicles with a similar purchase price can have very different ownership costs over time. Understanding and evaluating these costs are the best steps you can take when determining which vehicles truly deliver the best value.

What do you mean by value?

Value is a relative term, not an absolute term. It is about performing better than the logical expectation. The lower the cost to own and operate compared to what is expected, the better the value. It would be unfair to compare a Saturn S-Series wagon with a Mercedes-Benz luxury sedan. IntelliChoice understands this and compares vehicles within a particular class when determining ownership costs.



Ownership Cost Comparison



Even though vehicles A, B, and C have virtually the same purchase price, vehicle C owner will spend almost \$1,700 more than vehicle B owner and over \$5,000 more than vehicle A owner in the first five years of ownership.