



PRINTABLE DECISION CHECKLIST

The \$3,000 Repair Decision Worksheet

Use this worksheet when a repair estimate reaches about \$3,000. It helps you compare keeping your current vehicle with the real cost and risk of replacing it—without treating one dollar amount as an automatic answer.

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Start with the right question

The 3,000 car repair rule is a budgeting prompt, not a legal standard, manufacturer recommendation, or universal formula.

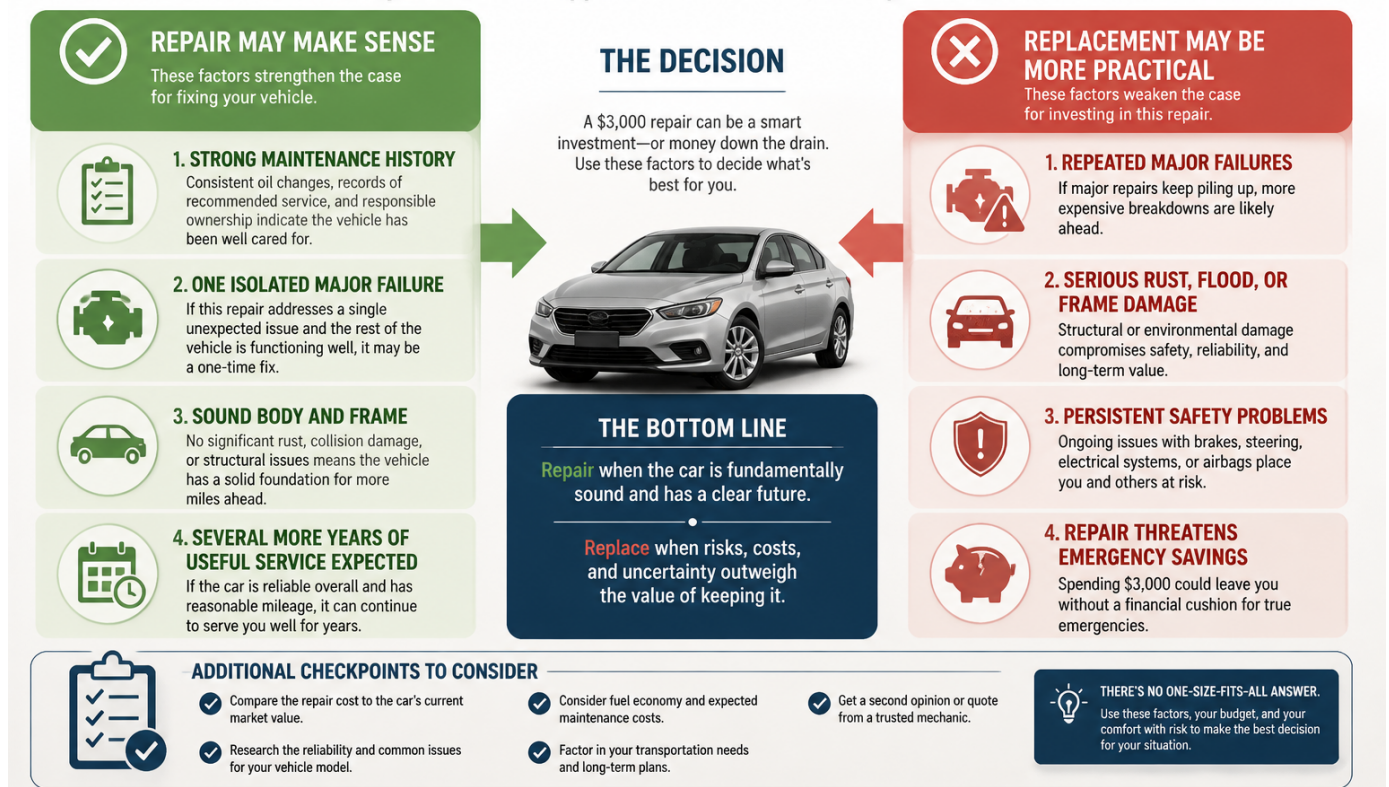
A paid-off vehicle with documented maintenance may be cheaper to keep than a replacement with financing, insurance changes, unknown defects, and immediate maintenance needs.

Compare the repair with the total cost of obtaining dependable replacement transportation—not just a trade-in offer or advertised purchase price.

Vehicle condition, safety, reliability history, structural integrity, warranty coverage, and expected service life matter more than the \$3,000 figure alone.

— SHOULD YOU SPEND \$3,000 TO REPAIR YOUR CAR? —

Key factors that support or weaken a \$3,000 repair decision



INFOGRAPHIE Pros and cons diagram for deciding whether a 3,000 dollar car repair is financially sensible

1. Verify the repair estimate

- Get a written diagnosis**
Ask the repair facility to identify the failed component or system and explain the recommended repair.
- Request an itemized estimate**
Review parts, labor, diagnostic charges, and any related work separately.
- Obtain a second opinion**
Use another qualified repair professional when the diagnosis or estimate is significant.
- Check warranty or coverage**
Review existing warranties, service contracts, recalls, or other applicable coverage before authorizing work.
- Separate urgent work from deferrable work**
Ask which items affect safe operation now and which can be scheduled later.

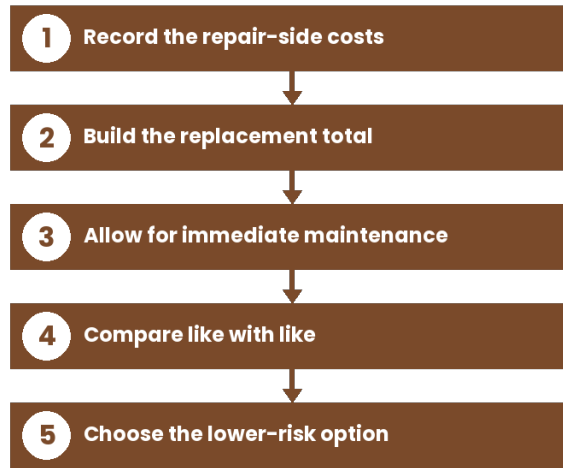
2. Assess the vehicle you already own

- Review recent repair history**
Look for repeated major failures, not only the latest estimate.
- Check maintenance records**
A documented maintenance history can support a more confident keep decision.
- Inspect overall condition**
Consider the body, frame, interior, major mechanical components, and signs of structural damage.
- Evaluate reliability after the repair**
Ask what service life and remaining risk the repair is reasonably expected to provide.
- Identify safety-related concerns**
Brakes, tires, steering, suspension, and structural integrity require qualified professional assessment.

Keep or replace? Compare the evidence

Keeping the vehicle may be more sensible when...	Replacement may deserve closer consideration when...
The diagnosis is clear and the repair addresses a specific failed system.	The estimate follows repeated major failures or several unresolved problems.
The vehicle has a strong, documented maintenance history.	The vehicle has poor maintenance records or significant unknown mechanical risk.
The body, frame, interior, and remaining major components are sound.	There are structural concerns or multiple systems are deteriorating.
The vehicle is paid off and the repair restores dependable transportation.	The repair is unlikely to resolve broader reliability or safety concerns.
The twelve-month cost of ownership is lower than obtaining a dependable replacement.	The full replacement cost is manageable and offers a clearer reliability outlook.

3. Compare twelve-month ownership costs



1 Record the repair-side costs

Start with the written repair estimate, then add other maintenance or repairs you reasonably expect during the next twelve months.

2 Build the replacement total

Include the replacement vehicle's purchase price, taxes, registration, financing, insurance changes, inspection fees, and dealer or documentation charges where applicable.

3 Allow for immediate maintenance

A used replacement may soon need items such as tires, brakes, fluids, or a battery. Check the vehicle and contract rather than assuming it is ready to drive.

4 Compare like with like

Compare the cost of repairing your current vehicle with the cost of obtaining safe, dependable transportation—not merely with its market value or trade-in offer.

5 Choose the lower-risk option

Use cost, safety, reliability history, expected service life, and uncertainty together. Do not let the \$3,000 threshold make the decision by itself.

THE \$3,000 CAR REPAIR RULE



A SIMPLE GUIDE TO DECIDE: REPAIR OR REPLACE?

Compare the projected cost of repairing your vehicle to the cost of replacing it. If the repair cost is \$3,000 or less, repair it. If more, consider replacing it.



REPAIR: CALCULATE YOUR COST

- 1 ADD THE ITEMIZED REPAIR ESTIMATE**
Get a detailed, written estimate from a trusted repair shop.
- 2 INCLUDE EXPECTED MAINTENANCE AND LIKELY REPAIRS**
Add upcoming maintenance and any repairs you expect will be needed soon.
- 3 USE KNOWN SERVICE HISTORY AND CONDITION**
Factor in your vehicle's age, mileage, and overall condition.
- 4 DIVIDE PROJECTED COST BY EXPECTED MONTHS OF USE**
Estimate how many more months you expect to keep the vehicle and divide the total projected cost by that number.

COMPARE THE MONTHLY COST

$$\frac{\text{Total Projected Cost}}{\text{Expected Months of Use}} = \text{Monthly Cost}$$



REPLACE: CALCULATE YOUR COST

- 1 ADD PURCHASE PRICE, TAXES, AND REGISTRATION**
Include the full purchase price plus taxes, title, and registration fees.
- 2 INCLUDE FINANCING, INSURANCE, AND INSPECTION**
Add costs for financing (if any), insurance premiums, and a pre-purchase inspection.
- 3 BUDGET FOR IMMEDIATE MAINTENANCE**
Set aside money for immediate maintenance or repairs after purchase.
- 4 ALLOW FOR UNKNOWN DEFECTS AND FUTURE REPAIRS**
Account for potential unknown issues and future repairs as the vehicle ages.

MAKE YOUR DECISION



REPAIR IF:

The monthly cost of repairing is \$125 or less (equal to \$3,000 / 24 months). That means the total projected repair cost is \$3,000 or less.

OR

REPLACE IF:

The monthly cost of repairing is more than \$125 (more than \$3,000 / 24 months). That means the total projected repair cost is more than \$3,000.



IMPORTANT TIPS

- ✓ The \$3,000 rule is a guideline, not a guarantee.
- ✓ Consider reliability, safety, fuel economy, and your long-term goals.
- ✓ Emotional attachment is important—factor in peace of mind.
- ✓ Always get multiple quotes and do your research.



THE GOAL: MAKE THE SMART FINANCIAL CHOICE THAT KEEPS YOU SAFE AND SAVES YOU MONEY.

DECISION DIAGRAM Compare the repair path with the full replacement path before deciding.

! Do not postpone safety work

Resale value should not determine whether you address a safety-related problem. Have brakes, tires, steering, suspension, and structural integrity assessed by a qualified professional, and follow that assessment before driving or delaying the work.

Your decision record

Repair estimate: _____ Date: _____ Vehicle: _____ Most important repair or safety finding: _____
 Expected repair-side costs over the next twelve months: _____
 Estimated full replacement cost over the next twelve months: _____ Decision: ☐ Repair and keep ☐ Replace ☐ Gather more information Why: _____

The 3,000 car repair rule is a general budgeting guideline, not a guarantee or professional diagnosis. Confirm local taxes, fees, insurance, financing terms, warranty coverage, and safety recommendations before making a decision.