

HERE'S

THE

DEAL



WHY YOUR RV WILL  
**PAY FOR ITSELF**

HERE'S

THE

# DEAL

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*The Bottom Line*

*So you're absolutely sure you want an RV. You've spent weeks combing the lots to find the perfect rig with all the comforts of home and features to fit your fancy.*



**GoodLife**  
RV

➔ **But before gettin' hitched to your new ride, maybe you find that you're getting cold feet about your big day.** *Here's the Deal* gives you the lowdown (and translates all that fine print) before you make the big leap. See why that price tag shouldn't give you sticker shock that sends you to the hospital with a heart attack.

## FIXIN' TO BUY

**There's more than one way to get your Good Life.** Most people choose not to pay cash upfront and finance a loan instead. If you do decide to finance your RV, there are a few things you can do to help lighten your payments, shorten the term of your loan and get a lower interest rate.

- » Have a good credit rating by federal reporting agencies (like Equifax, Experian or TransUnion). A higher credit score means a better interest rate and less money overall out of your pocket since your payments will be going toward your principal instead of interest.
- » Provide proof of income (so the bank knows you've got a steady paycheck coming in). A higher income means that you're less risky to take on as a customer. They're more willing to offer you better terms for your loan.
- » A healthy down payment of ten to 20 percent (so you're not upside down the moment you drive it off the lot). This amount goes directly to the cost of the RV and decreases the dollar amount of loan you'll need to qualify for. Smaller loans mean less time paying it off and more money stays in your wallet.
- » Potentially a few others, depending on your lender. The bank you end up financing with might need more information specific to their institution based on their policies.
- » By financing your rig, you are eligible for a second home mortgage deduction on your taxes and you get to keep money in your pockets to spend on decking out your new home.



**Most people choose not to pay cash upfront and finance a loan instead.**



## GET 'ER DONE

**A quick word about maintenance: just like every other vehicle, your new RV will need it.** Plan to spend an average of \$1,300 per year, give or take, for repairs. Maintenance fees vary as widely as the fish stories you swapped 'round the campfire the other night, and depend on how frequently you're using your rig and whether you're driving or docked. Being aware of things like driving and living habits can save you money in repairs.

You'll also need to pay taxes and apply for a title after you purchase your rig, then pay licensing every year on it.

These licensing fees vary from state to state. Since we are located in Iowa, the figures given are from the Iowa DOT website. The title carries a one-time administration fee of \$25. Yearly registration fees depend upon the class and age of your rig, and range from \$0.30 per square foot to a \$400 flat fee.

**Being aware of things like driving and living habits can save you money in repairs.**





DESPITE FUEL COSTS, RVING IS A CHEAPER WAY TO TRAVEL.



## GETTING GAS

### (But Not Like Grandpa Jim)

This is the biggest cost you'll have as an RVer, and the factor that turns most people off from purchasing one of their own. Campers report that the difference between driving their towing vehicle by itself and towing their rig is around a 5–7 MPG drop, depending on how you drive. If you're driving like Crazy Uncle Butch, your MPG is going to take a bigger hit. Grandpa Bill on the other hand, will probably average a little more at the pump.

We can't deny it; fuel is expensive. If you own a diesel-fueled rig, you're looking at an even bigger price tag since diesel prices are usually higher than gas. But don't let these numbers scare you away! Despite the fuel costs, it's still a cheaper way to travel compared to other transportation.



## SNUG AS A BUG

Staying in your RV won't be a free ride, but it's a lot cheaper than staying in hotels. While it's expensive to purchase and travel in an RV, research has found that it is still a cheaper way to experience the world.

An article published in Money Magazine noted that RVers save 60-70% of lodging expenses compared to staying in hotels. Depending on where you decide to stay the night, what types of features you're running in your rig and a slew of other factors, your lodging expenses range from nothing (if you're boondocking without using any power) to hundreds or thousands of dollars if you're staying at an RV resort.

**An article published in Money Magazine noted that RVers save 60-70% of lodging expenses compared to staying in hotels.**



AN RV IS STILL A CHEAPER WAY  
TO EXPERIENCE THE WORLD.



# TRIP 1

## Denver to the Grand Canyon



### YA WANDERLUSTIN' YET?

**Let's take a trip from Denver to the Grand Canyon as an example.** You are traveling on vacation with your significant other and two kids for a seven-day, six-night getaway. The one-way vacation is 657 miles and will take about 10 hours and 10 minutes. If your rig is a large RV, you will get around 10 MPG. This means 65.7 gallons of gas to get to your destination. We used the national average of \$2.22 per gallon for our fuel costs.



You're bound to get hungry, so you should also factor in food - let's say you and your family eat in your rig or around the campfire twice per day and out once per day. Eating out for dinner will cost \$20 per person, per meal, on average. Eating in your rig costs around \$3 per person, per meal.

You'll be movin' on down the road, so let's also factor camping costs. We'll say that you camp out along the way (six nights) at various mid-grade campgrounds. Nothing fancy, but still with the necessities. These particular sites run around \$44 per night and include 30 or 50 amp electric, Wi-fi hotspots, sewer and water hook-ups, and a dump station.

Alright, so when all's said and done, the grand total for your RV adventure from Denver to the Grand Canyon will run around \$1,138. Now let's take a look at the same trip after flying, car rental, eating and lodging expenses for two adults and two kids.

**You're bound to get hungry, so you should factor in food.**



**At over 60% savings, you could take another trip and a half!**

A one-way ticket from Denver to Flagstaff (through Phoenix) ran about \$230 per ticket per person (assuming you only brought a minimum amount of baggage without having to check anything). From there, you'll have to rent a car. Let's assume you rent a family-sized sedan. Next, you will need to pay to eat out for three square meals per day (we'll assume two fast food-style meals and one sit-down meal). You're looking at \$8 per person, per meal in fast food-style meals and \$20 per person per sit-down meal.

Finally, lodging expenses for a three-star hotel was \$117 per room per night for your family. So, for your entire seven-day, six-night trip, you're looking at \$2,980. This means that choosing to RV from Denver to the Grand Canyon will save you roughly \$1,842. At over 60% savings, you could take another trip and a half!



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## COST COMPARISON

\$

	RVing	Flying
Fuel	\$146	-
Food	\$728	\$1,008
Lodging	\$264	\$702
Airfare	-	\$920
Car Rental	-	\$350
<b>Totals</b>	<b>\$1,138</b>	<b>\$2,980</b>
<b>Savings</b>	<b>\$1,842</b>	


 \* **WOW** - we could take ANOTHER TRIP AND a half with SAVINGS like this!

## TRIP 2

## Minneapolis to the Everglades



## GOIN' GATOR HUNTIN'

**Not convinced? Let's take another trip (we love traveling)!** This time we'll take two adults and two kids to Florida's beautiful Everglades from Minneapolis for ten days and nine nights. We'll go all out this time and come on back. The kids have school ya know.

This one's gonna take us a whopping 3,582 miles and 52 hours, so get your rig checked before we head out. We'll use the average 10 MPG and \$2.22 per gallon of gas for our calculations again. This brings us to 358.2 gallons of gas to get to sunny Miami and back home.

**When you and your munchkins are hungry, you want food now!**

When you and your munchkins are hungry, you want food now! Again we'll say that you all eat in twice per day and out in town once per day. Eating out for dinner will still cost \$20 per person, per meal, on average. For your eating in costs we'll use the average \$3 per person, per meal.

Again we'll have to take into account camping costs. We'll use the price of mid-grade campgrounds for nine nights with the basic amenities provided. The average cost of a campground is \$30 per night along this route.

Now we'll look at airfare, car rental and a hotel for two adults and two kids. A round-trip ticket from Minneapolis to Miami runs about \$600 per ticket per person. We'll say that you need to check a couple bags at the terminal's bag claim for \$25 each. From there, you'll have to rent a car. Let's assume you rent an family-sized sedan for the ten days you'll be there at the average \$50 per day.





Next, you will need to pay to eat out for three square meals per day (we'll assume two fast food-style meals and one sit-down meal). You're looking at \$8 per person, per meal in fast food-style meals and \$20 per person for the sit-down meal.

Lastly, hotel expenses for a three-star hotel was about \$130 per room per night for two adults and two kids. So, for your entire seven-day, six-night trip, you're looking at \$5,560. This means that

**RVing from Minneapolis to the Everglades and back will save you about \$3,455. That's a 62% savings!**

RVing from Minneapolis to the Everglades and back will save you about \$3,455. That's a grand total of 62% savings! Maybe you should take the kids to Disney while you're there?

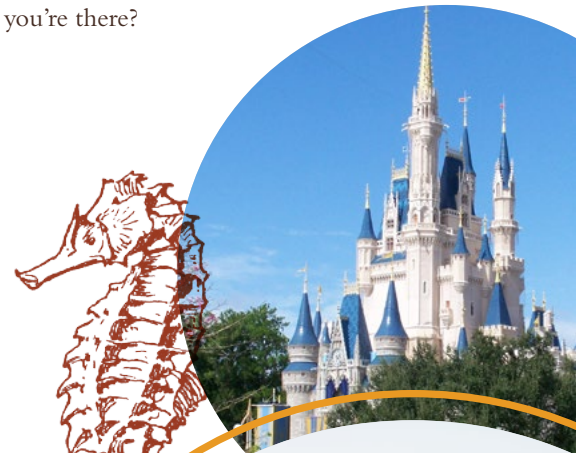
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**COST COMPARISON**

**\$**

	RVing	Flying
Fuel	\$795	-
Food	\$1,040	\$1,440
Lodging	\$270	\$1,170
Airfare	-	\$2,450
Car Rental	-	\$500
Totals	\$2,105	\$5,560
Savings	\$3,455	

★ We could do a whole lot With that extra \$3,455! 🌲🌲🌲



## SO WHAT'S THE DEAL?

**It's easy to see the financial benefits of owning an RV,** and that travelling can become something well within anyone's reach. An RV will easily pay for itself in a few trips, and the extensive savings can't be ignored. These two trips alone save you \$5,297 just by making the decision to take your rig. (Not to mention the quality time you spend with your family and friends.) When you take a few more trips, it's easy to see how owning your own RV will rack up the savings. We'll let you do the rest of the math.

Investing in an RV is a way to take home comforts with you wherever you go, and puts the world at your fingertips. Wanna go to Dixieland next week? Get in and fix yourself for some gumbo! California tomorrow? See that gorgeous Malibu sunset lickety split. Wherever you decide, your Good Life adventure is waiting for you.

**Investing in an RV is a way to take home comforts with you wherever you go, and puts the world at your fingertips.**



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## Are You Living the Good Life?

At Good Life RV, we want to help you find your perfect home away from home. From travel trailers to 40-foot fifth wheels, we can help you find your piece of the Good Life, whether that means tailgating, camping or a cross-country roadtrip.

Visit us online at [GLRV.com](http://GLRV.com), or stop by any of our three locations to learn more.

HAPPY RVING!

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**PAGE 4** Madeleine Deaton - License Plate

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Thomas's Pics - Fire

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Go RVing - RVs in Field

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Alan Eng - Grand Canyon

**PAGE 8** Go RVing - Camping Family  
Screaming Monkey - Grand Canyon

**PAGE 9** Anthony DiLaura - Blue Heron

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Mat Dempsey - Disney World

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