

The Car Owner Brief

ISSUE 01

THE DEALER ESTIMATE DECODED

Which lines to approve, which to question, and which to refuse.

MONEY AND DEALER

14 PAGES

SAMPLE ISSUE

Welcome to The Car Owner Brief

Every Sunday, one topic that helps you spend less on your car and worry less about it. This is the sample issue, complete, so you can see exactly what members get.

Why we wrote this one first

Almost every owner has stood at a service counter with an estimate in hand, not sure which lines the car needs and which ones are being sold. Nobody teaches you how to read that page. This Brief does, and it works for any make.

How to use it

1 minute

Read page 3. Five points, and you have the whole idea.

15 minutes

Read the guide, pages 5 to 11. It takes one example estimate apart line by line.

At the shop

Print pages 13 and 14: the checklist and the exact questions to ask.

What you will be able to do after reading

- ✓ Sort any estimate into work that is due, work that needs a reason, and work you can refuse
- ✓ Find and read the maintenance schedule for your own car
- ✓ Tell whether a quoted price is in the normal range
- ✓ Ask the questions that get you a straight answer, without knowing how a car works

Independent, and written for owners

No manufacturer, dealer or parts brand pays to be in The Car Owner Brief. Where we use a number, we name where it comes from.

This is general information, not professional advice. It cannot replace an inspection of your own car. Have a qualified technician look at your vehicle before you decide on a repair, and follow the maintenance schedule and warranty terms for your model. Prices are published figures at the time of writing and differ by vehicle and region. The Car Owner Brief is not affiliated with or endorsed by any vehicle manufacturer or by the organizations named.

The whole Brief in five points

1. **An estimate mixes two things.** Work your car is due for, and work the shop would like to sell. They look the same on paper.
2. **Your maintenance schedule is the referee.** It is in your owner's manual. If a line is in the schedule at your mileage, it is due. If it is not, it needs a reason.
3. **One question sorts most lines.** "Which page of my maintenance schedule calls for this?"
4. **Optional work can wait. Safety work cannot.** Worn brakes, bad tires and leaks are a yes. A fuel system cleaning on a car that runs fine is a question.
5. **You are allowed to say "not today".** Ask for the estimate in writing, take it home, and get a second price for the big lines.

Do this before your next service

Find the maintenance schedule in your owner's manual and put a bookmark at your current mileage. That one page answers most of what a service advisor will ask you to approve.

Approve

In the schedule at your mileage, or a safety item.

Question

Recommended by the shop, not by the maker.

Refuse

Not in any schedule, no problem to fix.

Upkeep is one of the big costs of owning a car

$1,656

Maintenance, repairs and tires per year for an average new car at 15,000 miles (11.04 cents per mile).

AAA, Your Driving Costs 2025

$500–$600

The average bill for an unexpected repair.

AAA, 2017

1 in 3

U.S. drivers who could not pay an unexpected repair bill without going into debt.

AAA survey, 2017

Most of that money is well spent. Oil, brakes, tires and filters wear out, and replacing them on time is cheaper than replacing what they protect.

The problem is the part you cannot judge. A service estimate lists work in the shop's words, at the shop's prices, and asks for a signature. Unless you know which lines your car is due for, every line looks equally necessary.

What a written estimate should tell you

The U.S. Federal Trade Commission says a written estimate should identify the condition to be repaired, the parts needed and the expected labor charge, and that you should get a signed copy.

- ✓ What is wrong, or what service is due
- ✓ Which parts are needed, with prices
- ✓ The labor charge
- ✓ That the shop will contact you before doing more work than you approved

If the estimate is one number with no lines

Ask for it split out. You cannot approve half of a total.

Every estimate has three kinds of lines

The lines on an estimate are not labeled this way, but each one falls into one of three groups. Sorting them is most of the work.

Scheduled

Listed in your car's maintenance schedule at this mileage or age. The maker decided your car needs it now. Examples: engine oil and filter, engine air filter, spark plugs, coolant at the listed interval.

How to spot it: you can find it in the schedule yourself.

Recommended

Suggested by the shop. Sometimes they found a real problem, such as a torn belt or a leaking seal. Sometimes it is a service the shop sells to every car that comes in.

How to spot it: it comes with a reason ("we found...") or with no reason at all. Ask which.

Add-on

Not in any maintenance schedule and not fixing a problem. Nitrogen for your tires, engine "treatments", most "conditioners" and "protection packages".

How to spot it: the name describes a product, and nothing is wrong with the car.

A shop that found a real problem can show it to you. Ask to see the part on the car before you approve.

The FTC notes that some repair shops create their own maintenance schedules that call for more frequent servicing than the manufacturer recommends, and advises asking the shop to explain why it recommends service beyond the schedule.

Your maintenance schedule is the referee

The people who built your car published a list of what it needs and when. Everything on an estimate can be held against that list.

Where to find it

- ✓ **The owner's manual.** Look for "Scheduled maintenance" or "Maintenance schedule" in the index.
- ✓ **A separate booklet.** Some makers put it in a warranty and maintenance guide in the glovebox.
- ✓ **The maker's website.** Many let you look up the schedule by model year or by your vehicle identification number (VIN).
- ✓ **The dashboard.** Many newer cars show a service code or reminder. The manual explains each code.

How to read it

1. **Find your row.** Schedules are organized by mileage, by time, or both. Use whichever comes first.
2. **Check which schedule applies.** Many manuals have a normal schedule and a severe one for short trips, towing, dust or extreme heat. The FTC's advice is to follow the schedule for your type of driving.
3. **Match each estimate line to the row.** A line that is in your row is due. A line that is in a later row is early. A line that is nowhere needs a reason.

The one sentence to remember

"Can you show me where this is in my maintenance schedule?" A good service advisor will open the schedule with you. If the answer is "it is not in there, but we recommend it", you now know which group the line is in.

No manual? Search for your model year and "owner's manual" on the manufacturer's own website. Most are free to download.

An example estimate, sorted

Here is a typical estimate for a five-year-old car in for an oil change. Five extra lines have been added to the visit.

SERVICE ESTIMATE		EXAMPLE
Engine air filter	$78	APPROVE
Brake fluid service	$150	APPROVE IF DUE
Fuel system cleaning	$185	QUESTION
Throttle body service	$140	QUESTION
Nitrogen tire fill	$40	REFUSE
Total of the five lines		**$593**
Worth a question before you sign		**$365**

Example prices. The air filter and brake fluid prices sit inside published price ranges (RepairPal, Kelley Blue Book, RepairSmith); $185 is what one dealer quoted a Consumer Reports reader for a fuel service; the last two are illustrations.

What the sorting shows

Two of the five lines are ordinary maintenance. They belong on the estimate if your schedule says they are due.

The other three add up to more than half the total. None of them is dangerous to do. The point is that you were not asked whether you wanted them: they were written on the estimate next to the work your car needs, in the same type, as if they were the same kind of thing.

The next two pages take the five lines one at a time: what the service is, when it is due, and what to ask.

The two lines that are usually real

Engine air filter

APPROVE WHEN DUE

What it is. A paper filter that keeps dust out of the engine. It is a wear item and every schedule lists it.

When it is due. At the mileage in your schedule, or sooner if you drive on dusty roads. The interval differs by maker, so use your own schedule.

What to ask. "Can I see the filter?" It takes a technician a minute to show you. A filter that is grey and packed with debris is done. A filter that still looks clean and is not yet due can wait.

Worth knowing. RepairPal describes most engine air filters as extremely easy to replace. The part costs a fraction of the installed price (see the cost page). If you are comfortable opening two clips under the hood, this is the easiest saving on the list.

Brake fluid service

APPROVE IF YOUR SCHEDULE LISTS IT

What it is. Draining the old brake fluid and replacing it with new fluid. Brake fluid absorbs moisture over time, which lowers its performance.

When it is due. This is where makers differ most. Some list brake fluid by time, every few years. Others list no fixed interval and only call for inspection. Your schedule tells you which kind of car you have.

What to ask. "What interval does the manufacturer give for brake fluid on this car, and when was it last done?" If the car's records show it was done recently, it is not due again.

Do not skip it if it is due. This is a safety system. If the schedule lists it and the interval has passed, approve it.

The pattern

Both lines are real maintenance. The only question is timing, and your schedule answers it.

The three lines to slow down on

Fuel system cleaning

QUESTION

What it is. A solvent run through the fuel injectors and intake, sold under names like "fuel service", "induction service" or "injector cleaning".

What the evidence says. Cars.com notes that fuel injector cleaning is not typically listed on automakers' routine maintenance schedules. Gasoline sold in the U.S. already contains detergent additives. When a reader asked Consumer Reports about a $185 dealer "fuel service", the answer was that a car that is running fine does not need it.

When it is legitimate. When the car has a symptom, such as rough running or hard starting, and the shop has tested and found the injectors are the cause.

What to ask. "What problem did you find that this fixes?"

Throttle body service

QUESTION

What it is. Cleaning the valve that controls how much air enters the engine.

When it is legitimate. As a repair for a specific symptom, such as an unstable idle, that the shop has diagnosed. Check your own schedule: if it is not listed there, it is not routine maintenance for your car.

What to ask. "Is this in my maintenance schedule, or did you find a symptom?"

Nitrogen tire fill

REFUSE

What it is. Filling the tires with nitrogen instead of ordinary air. Ordinary air is already about 78% nitrogen.

What the evidence says. Consumer Reports filled 31 pairs of tires to 30 psi, one of each pair with air and one with nitrogen, and left them outdoors for a year. The air-filled tires lost 3.5 psi and the nitrogen-filled ones 2.2 psi: a difference of 1.3 psi over twelve months.

What to do instead. Check your tire pressure once a month. That does more than the gas inside.

When the answer is yes

Questioning an estimate does not mean refusing work. Some lines should be approved the same day, and it helps to know which.

Safety items the shop can show you

Brake pads worn to the limit, tires at the wear bars or with damage, a leaking brake line, a torn steering or suspension part. Ask to see it. If you can see it, approve it.

Scheduled maintenance that is due

Anything in your row of the maintenance schedule. Postponing it does not save money, it moves the cost and adds risk.

Recalls

Safety recall repairs are normally done by the dealer at no charge to you. You can check for open recalls on your car with your VIN at nhtsa.gov/recalls.

A simple way to rank what is left

ASK THE SHOP	IF THE ANSWER IS	THEN
"What happens if I wait?"	It could fail or become unsafe	Do it now
	It will wear faster or cost more later	Plan it, get a second price
	Nothing specific	Leave it

Second opinions

The FTC advises considering a second opinion for expensive or complicated repairs, or when you have questions about recommended work. It also suggests asking whether there is a diagnostic charge if you have the work done elsewhere.

You can split the visit

Approve the lines that are due and safe today. Take the rest home on paper. An estimate does not expire when you leave the building.

Your warranty does not tie you to the dealer

Many owners approve everything at the dealer because they are afraid of losing their warranty. In the U.S., the law says otherwise.

What the FTC says

You do not have to use the dealer for routine maintenance or repairs to keep your warranty in effect. An independent mechanic, a retail chain shop, or you yourself can do routine maintenance and repairs on your vehicle. It is illegal for a dealer to deny warranty coverage simply because someone else did that work.

What this means at the counter

- ✓ You can decline a dealer's extra services without affecting your warranty.
- ✓ You can have scheduled maintenance done at an independent shop.
- ✓ Warranty repairs and recalls still go to the dealer, because the maker pays for those.

What you need to do in return

1. **Follow the maintenance schedule.** The warranty expects the car to be maintained as the maker specifies.
2. **Keep every receipt.** The FTC advises keeping all service records and receipts, whoever does the work. A folder in the glovebox is enough.
3. **Make sure receipts show the date, the mileage and what was done.**

Dealer or independent shop?

In Consumer Reports' survey of its members' repair experiences, independent shops received the highest scores for satisfaction with price, and nearly all dealerships received the lowest possible rating for price. Independent shops were also the only type rated favorably for willingness to negotiate.

This page describes U.S. federal law (the Magnuson-Moss Warranty Act). Rules in other countries differ. Extended service contracts sold separately can have their own conditions: read yours.

Published prices for the five lines

Prices differ by car and by region. These are published figures, so you can tell whether a quote is in the normal range.

LINE	AT A SHOP	DO IT YOURSELF	SOURCE
Engine air filter	$57–$90	$28–$43 for the filter	RepairPal
	$64–$78	$25–$30 for the filter	Kelley Blue Book
Brake fluid service	$90–$200	Not a beginner job	RepairSmith
Fuel system cleaning	$185 in one dealer quote	Bottle of cleaner: $10–$20	Consumer Reports, GadgetReview
Throttle body service	Ask for the price in writing	–	No published range found
Nitrogen tire fill	Charged per fill or per year	Air: free, or about 75 cents	Edmunds

How to use this page

1. **Compare the quote to the range.** A price inside the range is normal. A price well above it deserves the question "what is included?"
2. **Look up your own car.** Free estimators such as RepairPal and Kelley Blue Book give a range for your model and ZIP code.
3. **Ask what the labor rate is.** Labor is usually the larger part of the bill.

Why we show sources

Every number in a Brief comes with where it is from. Where we could not find a published figure, we say so instead of guessing.

Before you sign

Print this page and take it with you.

BEFORE THE VISIT

- [ ] Find my maintenance schedule and mark my current mileage
- [ ] Write down what was done at the last service, and when
- [ ] Check for open recalls at nhtsa.gov/recalls

AT THE COUNTER

- [ ] Ask for the estimate in writing, with parts and labor on separate lines
- [ ] For each line, ask: "Which page of my maintenance schedule calls for this?"
- [ ] For anything not in the schedule, ask: "What problem did you find?"
- [ ] Ask to see the worn part on the car
- [ ] Ask: "What happens if I wait until the next service?"
- [ ] Approve only the lines I understand

FOR THE BIG LINES

- [ ] Take the written estimate home
- [ ] Look up the price range for my car
- [ ] Get a second price from another shop

AFTER THE WORK

- [ ] Ask for the old parts back
- [ ] Check that the invoice shows the date, the mileage and what was done
- [ ] Keep the receipt with my service records

Word for word

You do not need to know how a car works to ask these. Each one is polite, and each one gets you a fact.

TO SORT A LINE

"Which page of my maintenance schedule calls for this?"

WHEN IT IS NOT IN THE SCHEDULE

"What did you find on my car that this fixes?"

TO SEE IT FOR YOURSELF

"Can you show me the part before I decide?"

TO JUDGE URGENCY

"What happens if I wait until the next service?"

TO SPLIT THE VISIT

"Please do the scheduled items today. I will think about the rest."

TO TAKE IT HOME

"Can I have that estimate in writing, with parts and labor separate?"

If they push back

THEY SAY	YOU SAY
"We recommend it for all cars at this mileage."	"I follow the manufacturer's schedule. Is it in there?"
"It could cause damage later."	"What damage, and how would I notice it starting?"
"The price is only good today."	"Then I will pass on that one."
"It will affect your warranty."	"Can you show me that in the warranty booklet?"

Most service advisors are doing their job well and will answer these without any trouble. The questions are for the visits where something does not add up.