

EV Financing & Incentives Planner (2025 Edition)

By VeCharged | Expert Insights from Rahul

SECTION 1: VEHICLE & PRICING DETAILS

- Make & Model: _____
- Trim / Variant: _____
- MSRP (\$): _____
- Dealer Price (\$): _____
- Delivery Fee / Extras (\$): _____
- Total On-Road Price (\$): _____

Tip: Always compare out-the-door price after dealer and government incentives, not just MSRP.

SECTION 2: FEDERAL & STATE INCENTIVES

- Federal Clean Vehicle Credit: Up to \$7,500 (Income $\leq$ \$150k)
- Used EV Credit: Up to \$4,000 for cars under \$25,000
- State Rebate (CA, NY, CO, etc.): _____
- Utility Provider Rebate: _____

Federal Reference: IRS Clean Vehicle Credit 2025 (irs.gov/credits-deductions/clean-vehicle-credit)

Rahul's Note: Some states offer point-of-sale credits - dealer deducts it instantly from price.

SECTION 3: LOAN & FINANCING DETAILS

Record and compare lender offers:

- Lender: _____ | APR (%): _____ | Tenure (Months): _____ | EMI (\$): _____
- Lender: _____ | APR (%): _____ | Tenure (Months): _____ | EMI (\$): _____

Tip: Ask lenders about "Green Auto Loans" - often 0.5%-1% cheaper APR for EVs.

SECTION 4: CHARGING SETUP COSTS

Estimate your initial investment:

- Home Level 2 Charger: _____
- Installation & Permits: _____
- Solar Integration (if any): _____
- Public Charging Subscription: _____
- Total Setup Cost: _____

Rahul's Advice: Many utilities offer \$400-\$800 credits for charger installation - apply early.

SECTION 5: TRUE OWNERSHIP COST CALCULATOR

Compare annual running costs.

- Electricity (charging): _____
- Maintenance & Servicing: _____
- Insurance: _____
- Taxes & Fees: _____
- Total Annual Ownership Cost: _____

Use VeCharged's EV Cost Comparison Calculator to compare with gas vehicle costs.

SECTION 6: EV PAYBACK PERIOD ESTIMATOR

Formula: $\text{Payback (years)} = (\text{Charger} + \text{Install Cost}) / \text{Annual Fuel Savings}$

Example: \$1,200 setup / \$600 annual savings = 2 years payback.

SECTION 7: FINAL DECISION MATRIX

Rate 1-10 each factor.

- Incentive Value: _____
- Interest Rate: _____
- Running Cost: _____
- Brand Reliability: _____
- Long-Term Value: _____

Total Score: _____ / 10

8-10 = Excellent | 6-7 = Fair | ≤ 5 = Reassess or Wait

Expert Tips from Rahul:

"Always confirm VIN eligibility for tax credits before financing - many buyers lose incentives due to sourcing rules."

"If possible, use your credit refund to install a home charger - your first year's ROI in convenience."