

OWNER COST COMPARISON

	Sole Ownership	NBC Boating Club Membership ¹
Average Fixed Annual Costs		
Annual Loan Payment (210 Boston Whaler Outrage) ⁵	\$9,900	0
Insurance	1400	0
Spring service, bottom paint, waxing	1900	0
Summer slip	2000	0
Repairs	850	0
Washing, 10X/season, @ \$100.each.	1000	0
Fall service and shrinkwrap	1580	0
Winter storage	1550	0
Depreciation (average, annual) ²	10,200	0
Boating Club membership	0	6,995
Total Fixed Cost	\$30,380	\$6,995⁶
Total 1-year cost	\$30,380	\$6,995
Total 2-year cost	\$60,760	\$13,495³
Total 3-year cost	\$91,140	\$19,995³
		(over \$70,000 3 year cost savings vs. sole ownership.)

- 1) based on Captain's Choice 20 plan
- 2) Straight line 15% on \$68,000.
- 3) Deduct \$495./yr. for NBC loyalty renewal discount
- 5) Monthly payment on \$68,000 purchase price: \$825. Terms: 10 year @ 8%
- 6) NBC fee subject to MA sales tax

When does it make more sense to own your own boat?
 If you are experienced enough to safely operate at night and wish to do so, you will need your own boat.

If enjoy spending free time working on the boat – washing, waxing etc.-as some of our owners do, or if you need a boat to hunt or fish after October 15 , or if you need a boat for lobstering, shellfishing or *professional* fishing, sole-ownership is the way to go.