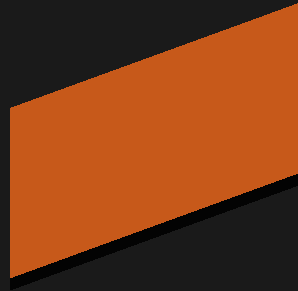


— MY EVERYDAY DRIVER

The Repair Estimate Decoder

You have an estimate in your hand and no idea whether it's fair. Sixteen pages to take it apart, line by line, and find out what you're actually being asked to buy.



Free. Written by a 25-year automotive professional who spent years writing the estimates this book teaches you to read.

M·E·D

MYEVERYDAYDRIVER.COM

EDITION 1 · 2026

— START HERE

How this works

Most people who get handed a repair estimate feel one of two things: they either accept it because arguing feels rude, or they refuse it because the number is scary. Both are guesses. This book replaces the guess with a process.

What you'll do, in about twenty minutes

1. **Sort the estimate** into what's safety, what's maintenance, and what's a suggestion. Most estimates arrive as one undifferentiated list, and that is where the confusion starts.
2. **Decode the lines** — parts vs. labour, hours vs. rate, diagnostic fees, shop supplies, and the words that mean "we haven't looked yet."
3. **Ask the six questions** on page 10 and write down the answers.
4. **Run the triage on page 14**, which tells you whether this is one you can decide yourself or one worth a second opinion.

WHAT THIS BOOK WILL NOT DO

It will not tell you whether *your specific estimate* is fair. Nobody can do that from a template — it depends on your vehicle, your symptoms, your local labour rate, and what the technician actually saw. What this does is get you to the point where you know which question you are really asking, and whether you need help answering it.

Print pages 6 through 15

Those are the working pages. The rest is reference you read once. If you are standing at a service counter right now, jump to page 10 — the six questions work on their own.

- ? If the car is unsafe to drive, stop reading and deal with that first.** Brakes that grind or go to the floor, steering that feels loose or wanders, a wheel that wobbles, or anything on fire or leaking fuel is not a budgeting question. Page 4 lists what genuinely cannot wait.

— ANATOMY

What's actually on the page

Every estimate, from every shop, is built from the same handful of parts. Once you can name them, the document stops being intimidating.

LINE ITEM	WHAT IT IS, AND WHAT TO WATCH
Parts	The components themselves. Should name the part. "Front brake pads and rotors" is a line item; "brake work" is not.
Labour	Almost always hours × a rate , not a flat guess. Most shops bill from a standard labour guide, so the hours for a given job on a given car are fairly consistent. Ask for both numbers.
Labour rate	The shop's hourly charge. Varies enormously by region and shop type. This is a published number — ask for it.
Diagnostic fee	Charged for the time to find the fault. Legitimate — diagnosis is skilled work. Ask whether it is credited toward the repair if you proceed. Many shops do.
Shop supplies	A percentage covering rags, cleaners, small hardware. Common and usually capped. A large uncapped percentage is worth questioning.
Hazmat / disposal	Disposal of oil, coolant, old tires. Small and legitimate.
Sublet	Work sent to another shop — alignment, machining, upholstery. Fine, but you should know it is happening.
Tax	Usually on parts, sometimes on labour, depending on your state.

Three words that change the meaning of a line

"RECOMMENDED"

The technician thinks you should do it. It is an opinion, and a legitimate one, but it is not the same as "this failed."

"MAY NEED"

They have not confirmed it. Often it means the real fault is behind this part and they will not know until it comes apart.

"WHILE WE'RE IN THERE"

Sometimes genuinely smart — replacing a \$30 part that costs four hours of labour to reach is good economics. Sometimes it is padding. The test: *would this part be worth replacing on its own next year?* If yes, doing it now saves you the labour twice. If no, it is padding.

— THE SINGLE MOST USEFUL MOVE

Three buckets, not one list

A shop hands you one list because that is how the software prints. But those lines are not equal, and treating them as one number is what makes a \$1,900 estimate feel impossible. Sort every line into one of these three.

BUCKET 1 – SAFETY. DO IT NOW.

If it affects stopping, steering, seeing, or staying attached to the road, it is not a budget decision.

- Brakes — pads at or near metal, leaking lines, a pedal that sinks
- Tires — below 3/32", cords showing, sidewall bulges, a bad date code
- Steering and suspension — loose tie rods, ball joints, broken springs, blown struts
- Lights that don't work, wipers that don't clear
- Fuel leaks, exhaust leaks into the cabin, an overheating engine
- Anything the technician says makes the car unsafe to drive home

BUCKET 2 – MAINTENANCE. SCHEDULE IT.

Real, due, and worth doing — but on your timeline, not today's.

- Fluids, filters, spark plugs, belts and hoses at their interval
- Transmission service, coolant, brake fluid
- Anything the owner's manual schedules by mileage
- Wear items that are worn but not yet at their limit

BUCKET 3 – SUGGESTIONS. DECIDE LATER.

Not wrong to offer, not urgent to accept.

- Flushes not in the manufacturer's schedule
- Additives, treatments, protectants, and coatings
- Cosmetic work
- "While we're in there" items that fail the test on page 3
- Anything described as "may need" that has not been confirmed

FROM THE SHOP FLOOR

Take the maintenance list home and check it against your owner's manual. You will often find half the list isn't due yet. That is not a shop being dishonest — service software generates recommendations from mileage alone, and it does not know what you had done elsewhere last year.

— WHAT TO BE ALERT TO

Signals worth slowing down for

None of these proves anything on its own. Two or three together is a reason to get another opinion before you authorise the work.

IN THE DOCUMENT

- ☐ No itemisation — one number for "repairs" with no parts or hours shown
You cannot compare or question what you cannot see.
- ☐ Labour hours not stated, only a labour dollar total
- ☐ Parts not named, only categories
- ☐ No written estimate offered at all
Many states require one on request above a threshold. Ask for it in writing regardless.
- ☐ Shop supplies as a large uncapped percentage
- ☐ The total on the estimate differs from the number you were told verbally

IN THE CONVERSATION

- ☐ **A price quoted before anybody looked at the car**
A noise could be a loose heat shield or a failing wheel bearing. Anyone who quotes before looking is guessing, or has already decided what they're going to sell you.
- ☐ Urgency that does not match the symptom
"You can't drive this off the lot" about a car you drove in on, with no safety item named.
- ☐ Refusal to show you the old part, or the worn part still on the car
If they can show it, it's probably real. If they can't or won't, ask why.
- ☐ The recommendation changes when you mention a budget
- ☐ Discomfort with the sentence "I'd like to think about it overnight"
- ☐ A long list where every single item is marked urgent
Real cars rarely have eleven simultaneous emergencies.

AROUND THE WORK ITSELF

- ☐ Being asked to approve additional work by phone without a revised written estimate
- ☐ A final bill materially above the authorised estimate, with no call beforehand
Most states require your authorisation for overages above a set percentage.
- ☐ The same repair recurring within a year
Either the part failed or the cause was never found. Ask which, and ask about the warranty.
- ☐ No warranty offered on parts or labour
Reputable shops warranty their work. Twelve months / twelve thousand miles is common.

✓ **What a good shop sounds like:** "Bring it in and we'll take a look." They quote after they look. They show you the part. They tell you which items can wait, without being asked. They put it in writing and they are relaxed about you taking a day to think.

— FILL THIS IN

The estimate, on the record

SHOP NAME

PHONE / ADVISOR'S NAME

DATE OF ESTIMATE

ESTIMATE OR RO NUMBER

VEHICLE — YEAR / MAKE / MODEL

MILEAGE

ESTIMATE TOTAL

SHOP'S HOURLY LABOUR RATE

If it is not on the estimate, ask. It is a published number.

WHY THE CAR WENT IN — IN YOUR WORDS, NOT THEIRS

WHAT YOU NOTICED, WHEN IT HAPPENS, HOW LONG IT HAS BEEN GOING ON

This matters more than you'd think. Half of all estimate disputes come from a symptom that was described one way and written down another.

WHAT THEY SAY IS WRONG

THE DIAGNOSIS, IN THEIR WORDS. COPY IT EXACTLY, INCLUDING ANY CODE NUMBERS.

DIAGNOSTIC FEE CHARGED

CREDITED IF I PROCEED?

WARRANTY ON PARTS

WARRANTY ON LABOUR

— LINE BY LINE

Sort every line into a bucket

Copy each line from the estimate. Mark **S** for safety, **M** for maintenance, **?** for suggestion. If you cannot tell which, mark it **?** and it becomes one of your questions on page 10.

[illegible]

— NOW THE NUMBER MAKES SENSE

Three totals instead of one

BUCKET	TOTAL	% OF ESTIMATE
Safety — do now		
Maintenance — schedule it		
Suggestions — decide later		
Fees, supplies, tax		
ESTIMATE TOTAL		100%

THIS IS USUALLY THE MOMENT IT CHANGES

A \$1,900 estimate that turns out to be \$560 of safety work, \$700 of maintenance you can spread across four months, and \$640 of suggestions is a completely different decision from "\$1,900." Same piece of paper. The number did not change — what you know about it did.

CHECK IT AGAINST YOUR OWN MANUAL

Take every maintenance line and look it up in your owner's manual schedule. Write what the manual actually says.

MAINTENANCE ITEM	MANUAL INTERVAL	DUE ON MY CAR?

ITEMS THAT TURNED OUT NOT TO BE DUE	MONEY THAT REMOVES FROM THE ESTIMATE

— A ROUGH CHECK, HONESTLY LABELLED

Does the labour math hold up?

You cannot verify an estimate from a book. What you *can* do is check that the arithmetic is internally consistent and that the hours are in a believable range. This catches errors far more often than it catches dishonesty — and billing errors are common.

THE ARITHMETIC CHECK

Labour hours × shop's hourly rate = labour dollars

Do this for each line and for the total. If the labour dollars do not divide cleanly by the rate, ask why. Sometimes there is a good reason — a diagnostic charge folded in, or a sublet. Sometimes it is a keying error.

TOTAL LABOUR HOURS	× HOURLY RATE	= SHOULD EQUAL
LABOUR TOTAL ACTUALLY SHOWN ON THE ESTIMATE		
DIFFERENCE, IF ANY — AND THEIR EXPLANATION		

THE PARTS CHECK

Look up two or three of the named parts online — a parts retailer or the dealer's site. You are not trying to match the price. Shops buy at one price and sell at another, and a markup is how the business works.

? What you are looking for is an order of magnitude, not a match. A part that retails around \$90 appearing at \$140 is ordinary. The same part at \$600 is a question — and the question might have a good answer, like a different part number, a dealer-only component, or an assembly rather than a piece.

PART	ON THE ESTIMATE	RETAIL ONLINE	RATIO

! Do not take a printout of online parts prices to the service counter as an argument. It reads as an accusation, it usually is not comparing like with like, and it puts a person who was about to help you on the defensive. Use it to decide whether to ask a question, then ask the question on page 10.

— ASK THESE, IN THIS ORDER

The six questions

Polite, specific, and easy for an honest shop to answer. A good advisor will not mind any of them — most will be pleased somebody is engaging.

1

"Which of these do I need to do today for the car to be safe, and which can wait?"

WHY It is the single most useful question in this book. It invites the advisor to be honest and gives them an easy way to be. Most will separate the list for you.

2

"Can you show me the part, or the wear, on the car?"

WHY If they can show it, it's probably real. Many shops now send photos or a video with the inspection. Ask for them.

3

"What happens if I wait three months on the maintenance items?"

WHY A real answer names a consequence — "the pads will hit the rotors and then it's rotors too." An answer that is only urgency without a mechanism is worth noting.

4

"How many labour hours is each of these, and what's your hourly rate?"

WHY Both are ordinary business facts. Hesitation here is itself information.

5

"Is the diagnostic fee credited toward the repair if I go ahead?"

WHY Many shops credit it and will not mention it unless asked.

6

"What's the warranty on the parts and the labour?"

WHY It tells you what the shop believes about its own work. It is also the answer you will want in eleven months.

AND ONE MORE, WHEN THE ANSWER IS NOT LANDING

"What would you do if this were your car?" — it asks for judgement instead of a quote, and the answer is usually more honest than anything that came before it.

— WRITE DOWN WHAT THEY SAID

Their answers

Write these while you are still on the phone or at the counter. Memory rewrites service conversations within about an hour.

1 · WHAT'S SAFETY TODAY, AND WHAT CAN WAIT?

2 · DID THEY SHOW YOU THE PART OR THE WEAR? WHAT DID YOU SEE?

3 · WHAT HAPPENS IF YOU WAIT THREE MONTHS?

4 · LABOUR HOURS AND RATE

5 · IS THE DIAGNOSTIC FEE CREDITED?

6 · WARRANTY — PARTS AND LABOUR

HOW THE CONVERSATION FELT

- ☐ ☐ ☐ They separated urgent from non-urgent without being pushed
- ☐ ☐ ☐ They were comfortable with me taking a day to decide
- ☐ ☐ ☐ Answers were specific — parts named, hours given, causes explained
- ☐ ☐ ☐ Nothing changed when I mentioned money

☐ YES ☐ PARTLY ☐ NO

— IF YOU GET A SECOND QUOTE

Comparing two shops fairly

A second quote is only useful if it is for **the same work**. Two estimates that name different repairs are not a price comparison — they are two different opinions about what is wrong, and that is a much more important thing to notice.

ITEM	SHOP A	SHOP B
Shop name		
Their diagnosis		
Parts named		
Labour hours		
Hourly rate		
Parts total		
Labour total		
Warranty		
OEM or aftermarket parts		
Total		

? IF THE TWO DIAGNOSES DISAGREE, STOP COMPARING PRICES

One shop says wheel bearing, the other says tire. One says head gasket, the other says an intake leak. **The cheaper estimate is not the answer — the correct diagnosis is**, and buying the wrong repair cheaply is the most expensive outcome available. This is exactly the situation page 14 sends to a second opinion.

CHEAPEST IS NOT THE QUESTION

A shop charging \$30 more an hour that fixes it right the first time is cheaper than the one that does it twice. Weigh the warranty, whether they showed you the problem, and whether the diagnosis actually explains your symptom.

WHICH EXPLANATION ACTUALLY ACCOUNTS FOR WHAT YOU NOTICED?

— YOUR PLAN

What you're authorising

DO NOW

ITEM	COST	WHY NOW

Authorising today

SCHEDULE – WITH A DATE, OR IT WILL NOT HAPPEN

ITEM	COST	BY WHEN	BOOKED?

DECLINING FOR NOW

ITEM	REASON

SAY IT LIKE THIS

"Let's do the brakes and the tire today. I'd like to hold the transmission service and the induction cleaning for now — can you note that on the order and give me a call before anything else gets added?"

WHY IT WORKS Clear, unapologetic, and it sets the rule about additional work before there is any. You do not owe anybody a justification for declining a suggestion.

- ☐ Revised written estimate received for only the work I authorised
 - ☐ Agreed they will call before performing anything not on it
 - ☐ Asked to keep the old parts
- Your right in many states, and it settles any later question about whether the work was done.
- ☐ Warranty terms in writing

— THE LAST QUESTION

Can you decide this on your own?

You have done the work. For most estimates, that is enough and you should go ahead with confidence. Some estimates are genuinely harder than a workbook can settle, and knowing which kind you have is the point of this page.



DECIDE IT YOURSELF IF ALL OF THESE ARE TRUE

- The diagnosis clearly explains the symptom you actually noticed
- They showed you the worn or failed part, or sent a photo
- The labour math is consistent and the parts are in a believable range
- They separated urgent from non-urgent when you asked
- The total after removing not-yet-due maintenance is money you can live with
- Nothing on page 5 raised more than one signal



GET A SECOND OPINION IF ANY OF THESE ARE TRUE

- **Two shops disagree about what is wrong** — not about price, about the diagnosis
- The repair is **\$1,500 or more**, or a meaningful share of what the car is worth
- The words engine, transmission, head gasket, or timing appear on the estimate
- You are being told to replace something that has already been replaced within a year
- The diagnosis does not explain the symptom, or explains only part of it
- You are weighing this repair against replacing the car
- Three or more signals from page 5
- You have read all of this and it still does not sit right

WHICH APPLIES TO ME, AND WHY

THE HONEST LIMIT OF THIS BOOK

A workbook can teach you to read an estimate. It cannot look at *your* car, *your* symptom, and *your* local labour rate and tell you whether this specific \$2,400 is fair. That takes a person. If you landed in the second box, page 15 is what to do about it.

— IF YOU WANT ANOTHER SET OF EYES

The \$49 Repair-Quote Second Opinion

What you get

- A written review of your estimate within 24 hours
- What is genuinely urgent, what can wait, and what you can decline
- Whether the diagnosis actually explains your symptom
- Whether the parts and hours are in a normal range for your vehicle and area
- The specific questions to take back to the shop

\$49 myeverydaydriver.com/advisory

WHAT TO SEND

- ☐ A photo or PDF of the full written estimate
- ☐ Your filled-in pages 6, 7 and 11 from this book
This is why the review is fast — the work is already done.
- ☐ Year, make, model, engine, and mileage
- ☐ What you actually noticed, in your own words
- ☐ Any photos or video the shop sent you
- ☐ Your city — labour rates are local

✓ **No affiliation with any shop. No commission. No referral fee.** If the quote is fair, I will tell you it is fair — same price as when it is not. That is the entire reason the answer is worth anything.

THE REST OF WHAT'S HERE

- **Used-Car Buyer's Inspection System** — the 46-page workbook for evaluating a car before you buy it
- **Complete Car Owner's Toolkit** — maintenance log, cost tracker, and shop-visit worksheets for the car you own
- **Free tools** — the 10-Minute Car Check and the fix-or-replace checklist at myeverydaydriver.com/resources

THIS BOOK IS FREE FOR A REASON

Most people who use it will not need me. That is fine — a driver who reads their own estimate properly and declines two suggestions has already got their money's worth, and they did not pay anything. Free help first, honestly given, is how this works.

— ABOUT AND LEGAL

Who wrote this

I am Chris Zimmerman. Twenty-five years in the automotive industry — technician, fleet maintenance, service advisor and shop manager. I wrote estimates like the one in your hand for years, and I watched a lot of people sign them without understanding what they said.

This book is free because most of the value is in the sorting, and the sorting does not require me. If it saves you from one unnecessary flush, it has already paid for itself several times over.

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Nothing here determines whether any particular repair, price, or shop is fair, necessary, or appropriate. Prices, labour times, and maintenance intervals vary by vehicle, region, shop, and date, and every figure in this book is a general illustration current only as of publication. Consumer protection rules governing written estimates, authorisation of additional work, and the return of replaced parts **vary by state** — check your own state's rules. This is not legal, financial, or insurance advice.

SAFETY

If a vehicle may be unsafe to drive, do not drive it. Have it towed and inspected by a qualified professional. Never place any part of your body under a vehicle that is not properly supported.

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