

Commuting on a Motorcycle: Money Savings

👤 JULIE 📅 AUGUST 27, 2015 📁 LIFE, SAVE MONEY, MIND & BODY, BODY & MIND 💬 4 COMMENTS

Have you ever wondered about unconventional ways to save money and live more simply? A few years ago, when I quit my job to go back to school, we racked our brains trying to find ways to keep/ increase our food budget, while slashing any/everything else. One solution we came up with, which worked marvelously thus far, was commuting on a motorcycle.

In previous posts, I've mentioned that in 2013 Danny and I attended a weekend certification course together to get motorcycle licenses. Though you may not necessarily think that I am the motorcycle "type" (if there is such a thing), I was shocked at just how much I connected with and loved riding. As I said in *Olympic Mindfulness*, it was the first and most mindful and fully-engaging activity I had ever done other than yoga.

Like many 20-something-year-olds, Danny wanted to get a motorcycle anyway, and considering that we had very recently married, I didn't want to object (though I was a little nervous, prior to the class). With the decision for me to quit my job and return to school, however, getting a bike just for fun wasn't a viable option. He had a huge pickup truck, but no motorcycle... yet.

The decision to sell the truck was difficult only in the sense that it was beautiful, in excellent shape, and paid off. When we considered, however, the costs of maintaining it, as compared to many other vehicle options, we decided we should look into another mode of transportation; a motorcycle was an excellent solution. (Unfortunately, we didn't find much information on people who had made it work, so that's partly why we want to share; and we hope to publish a post specifically on the other items needed to make it work year-round-stay tuned!) When we looked into the costs of a motorcycle, I was quite surprised at how easy it could (potentially) be. Plus, living in a beautiful place with reasonably mild winters, like our home of Richmond, VA, made the decision even easier. According to the map below, Richmond boasts an average of 320 rideable days per year!

If you're interested in whether you could make this happen in your own commute, check out this awesome map (sold in poster form [here](#)) from **Aerostich** regarding the average number of riding days per city across the country:

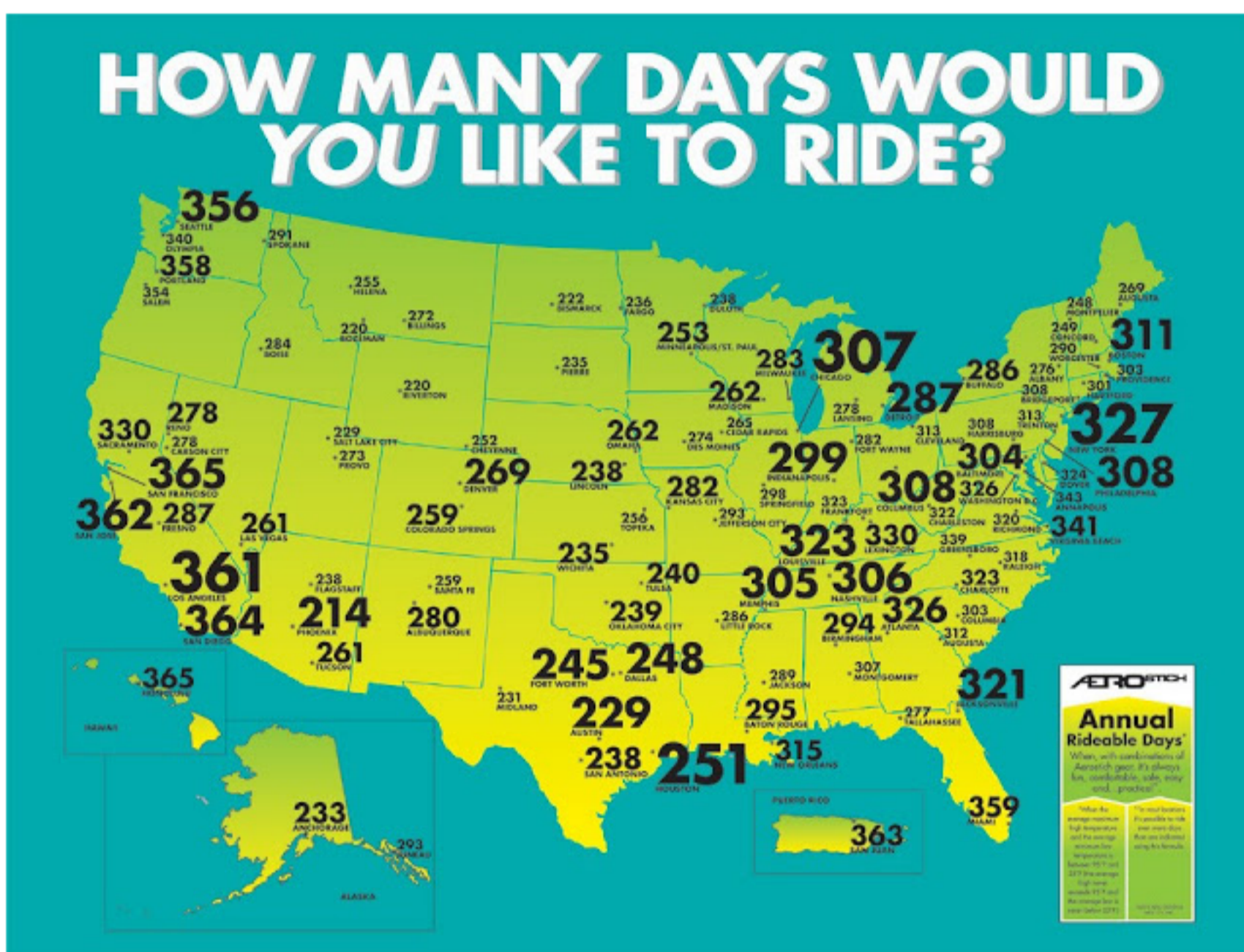


Image Source: Aerostich

We took the certification course in September and days later purchased the bike. It was around October of that year that my husband began driving the motorcycle as his primary vehicle. (We sold his gas-guzzling truck!) Since that time, despite a few snow and storm days, he has driven it as his main transportation. Otherwise, we share my (/our) Toyota Yaris. Doing drop offs, combining errands, and working out a pretty regular car schedule has become easy at this point. (Which, if you know us, is an amazing achievement for us!) I was really nervous at the idea of loss of freedom and/or flexibility, but all that we really needed to do was communicate a little better and sometimes plan ahead (...and then, isn't that essential to a successful marriage, anyhow?)

This week, we decided to calculate how much it has cost to own and operate the motorcycle as compared to the truck in the last year plus.

A few stats:



Truck:

- Dodge Ram 2500
- 4 doors
- 4 x 4
- approximately 12-13 mpg
- "bundle" car insurance, approximately \$30/month
- gas cost: approximately \$225/month
- oil changes as needed

Motorcycle:

- Suzuki 250
- no doors, radio, clock, or even fuel gauge
- approximately 70-75 mpg
- separate motorcycle insurance, approximately \$75/year *
- [*interestingly, there is no difference here in "commuter vehicle" and "weekend cruiser" modes]
- gas cost: approximately \$20/month +
- [+to be fair, he drives less than he had, but these were the actual costs we found, on average]
- Danny can change the oil in the motorcycle fairly easily



We wanted to know how long it would take to pay off the motorcycle in savings from not owning the truck any longer. To make it easy, we looked solely at gas and insurance costs per month between the two vehicles.

Here's what we found:

The truck cost approximately \$255 per month to operate.

The bike cost approximately \$26 per month to operate.

This is a savings of \$229 per month.

As mentioned, this does not include any figures for oil changes, maintenance, or other costs, but it is pretty incredible anyhow. *Who knew?!*

So, according to this rough estimate, we have saved approximately \$5,038 in the 22 months we have not operated the truck, simply by using the motorcycle instead. This is an outrageous feat, but we wanted to know whether it was paid off—not just the motorcycle itself, but the major gear we got to keep it manageable and safe.

Other motorcycle costs:

- Danny's Aerostich* safety suit was custom made and cost about \$1,300
- the bike cost about \$2,000
- his helmet cost about \$500



Danny purchased the motorcycle suit and helmet in "Hi-Viz" to be more visible to other drivers

After all of that is taken into account, we still saved approximately \$1,467—AND he's had a beautiful, fun commute that whole time!

* If you're interested in riding, you should check them out—they are amazing—and they host pop-up events around the country to try things on and talk to happy company employees. We fell in love with this American-made company at a pop-up event in DC.

What creative ways have you used to save money and create a better life?