

**RESOURCE**

Home Charging, Public Charging, and Rate Plans

An EV's fuel cost is not fixed the way a gas car's is. It depends heavily on where you charge, what rate plan you are on, and when you plug in, which means the same car can cost noticeably different amounts to run depending entirely on charging decisions, not the vehicle itself.

Is a Level 2 install worth it?

The [Level 2 charger payback engine](#) weighs the installation cost against what you would otherwise spend relying on public charging or slower Level 1 home charging. The answer depends heavily on your annual mileage and how accessible convenient public charging actually is where you live.

Home versus public charging as an ongoing cost

The [home versus public EV charging engine](#) compares your per-kWh home electricity rate against typical public charging pricing, which usually carries a premium. For most drivers with home charging access, this gap is the single biggest lever on annual fuel cost.

Timing charging around your rate plan

If your utility offers time-of-use pricing, when you charge can matter as much as where. The [EV time-of-use charging savings engine](#) quantifies the savings from shifting charging to off-peak hours, which many EVs and chargers can schedule automatically.

Comparing rate plans specifically for EV owners

Some utilities offer EV-specific rate plans with a lower dedicated charging rate in exchange for a separate meter or higher rates elsewhere. The [EV charging rate plan comparison engine](#) weighs a dedicated EV rate against staying on your standard plan.

Finding the public-charging price where home charging wins

If you are deciding whether home charging infrastructure is worth the upfront cost at all, the [public charging price breakeven engine](#) solves for the public-charging price point at which installing home charging becomes the cheaper option, given your driving pattern.

Watch for demand-charge exposure

On a demand-charge rate structure, a large EV charging load can raise your peak demand for the billing period, adding a cost beyond the energy itself. The [EV demand charge risk engine](#) flags whether this applies to your specific rate plan before it shows up as a surprise on a bill.