

The Maintenance Fee Calculator

See How Much You'll Waste Over the Next 10 Years
(And How to Stop It)

A Free Financial Report by ExitMyContract.com

If you own a timeshare, you may believe you've locked in affordable vacation access for life. This report reveals the true financial picture - and the numbers are alarming.

Average Annual Maintenance Fee \$1,120+ <i>and rising every year</i>	Industry Fee Increase Rate 8% per year <i>compounding automatically</i>	10-Year Out-of-Pocket Cost \$26,000+ <i>before special assessments</i>
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This report is provided as a free public service. All figures are based on industry averages from consumer advocacy organizations and timeshare owner surveys. Individual results vary.

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THE AVERAGE TIMESHARE OWNER'S HIDDEN COSTS

Most timeshare owners only think about the maintenance fee on their statement. But that's just the beginning. When you add up every recurring charge, the true annual cost is nearly double what's advertised.

Cost Item	Annual Cost	Notes
Annual Maintenance Fee	\$1,120	Industry average, 2025
Special Assessments	\$167	Avg \$500 every ~3 years
Exchange Fees (e.g. RCI / II)	\$200	To use a different resort
Reservation / Booking Fees	\$75	Per transaction
Guest Certificate Fees	\$50	When a guest uses your week
Storage / Admin Fees	\$60	Often buried in fine print
Opportunity Cost (est.)	\$150+	Money not earning interest
TRUE ANNUAL COST (TOTAL)	\$1,822+	Before fee increases

IMPORTANT: Maintenance fees include a mandatory 8% annual escalation clause in most contracts. This means even if you never use your timeshare, the bill grows automatically every year.

Why Owners Keep Paying

Because the contract says so. Unlike a gym membership, timeshare maintenance fees are typically a contractual obligation tied to a deeded property interest. Missing payments triggers the same consequences as a mortgage default - credit damage, collections, and in many states, judgments that can follow you (and your heirs) for decades.

THE 10-YEAR PROJECTION

The table below uses an 8% annual fee increase - the documented industry average. Starting from \$1,120 in Year 1, here is what you are committed to paying:

Year	Annual Maint. Fee	Assessments & Extras	TRUE Annual Cost	Cumulative Total
1	\$1,120	\$702	\$1,822	\$1,822
2	\$1,210	\$730	\$1,940	\$3,762
3	\$1,306	\$759	\$2,066	\$5,827
4	\$1,411	\$790	\$2,201	\$8,028
5	\$1,524	\$821	\$2,345	\$10,373
6	\$1,646	\$854	\$2,500	\$12,873
7	\$1,777	\$888	\$2,666	\$15,538
8	\$1,919	\$924	\$2,843	\$18,381
9	\$2,073	\$961	\$3,034	\$21,415
10	\$2,239	\$999	\$3,238	\$24,653

TOTAL WASTED IN 10 YEARS: \$24,653

And that's before legal fees, resale losses, or inheritance complications.

These numbers assume you use your timeshare every single year - and enjoy every minute of it. Most owners report using their timeshare fewer than 3 times in a decade, making the per-use cost exceed \$8,000 to \$10,000 per vacation.

THE 20-YEAR HORROR

If you think the 10-year number is bad, keep reading. Timeshare contracts do not expire. They are designed to last forever - and so are the fees.

10 YEARS \$24,653 <i>Already gone</i>	15 YEARS \$44,467 <i>Growing fast</i>	20 YEARS \$72,158 <i>Life-altering loss</i>
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What \$72,158 Could Buy Instead

- X A full down payment on a home**
Real equity, real value, real ownership
- X 40+ luxury international vacations**
\$2,000/trip x 40 = choices you never get with a timeshare
- X A grandchild's full college fund**
4 years at a state university, fully funded
- X A retirement income supplement**
20 years of \$4,000/year, invested at 6%
- X A small business launch fund**
Capital that could generate income instead of drain it

REALITY CHECK: The average timeshare was purchased for \$22,000. That means over 20 years, owners pay \$72,158 in fees on top of the original purchase price. The TOTAL cost of ownership exceeds \$100,000 - for access to a vacation week you could book on Airbnb for \$1,200.

BUT I CAN JUST STOP PAYING, RIGHT?

This is the most common question - and the most dangerous misconception. Stopping payments feels like a simple solution. It is not.

CREDIT SCORE DESTRUCTION

Most timeshare resort operators report delinquency to all three major credit bureaus within 30-60 days. A single timeshare default can drop your credit score 100-150 points. That means higher rates on every loan you take for the next 7 years - mortgages, car loans, credit cards, business lines.

COLLECTIONS AND LEGAL ACTION

Timeshare companies routinely hire aggressive collection agencies. Many escalate to legal action within 6-12 months of non-payment. Court judgments can result in wage garnishment and liens against your other property.

THE DEBT FOLLOWS YOUR FAMILY

In many states, timeshare maintenance fee obligations are treated as property debt - meaning they can be inherited. If you pass away while delinquent, your estate may be held liable. Some families have received collection notices for a deceased parent's timeshare years later.

FORECLOSURE ON RECORD

Timeshare foreclosure appears as a real estate foreclosure on your credit report - indistinguishable from a home foreclosure to most lenders. This can make it nearly impossible to qualify for a mortgage for 3-7 years.

What About Reselling It?

The resale market for timeshares is nearly nonexistent. Major consumer protection agencies regularly warn that timeshares listed for resale often sit for years with zero offers. Some owners resort to "selling" for \$1 just to get out of the contract - only to discover the buyer backed out and they still own it.

WARNING: Beware of resale companies that charge upfront fees of \$2,000-\$5,000 to "sell" your timeshare. This is one of the most-reported consumer scams in the travel industry. A legitimate exit should never require large upfront payment without results.

THE REAL COST OF DOING NOTHING

There is one decision that most timeshare owners make without realizing it: the decision to do nothing. Every month that passes without taking action is a month the fees keep accumulating - automatically, silently, relentlessly.

The cost of waiting just ONE MORE YEAR to take action:

If you act TODAY <i>Stop the bleeding now</i>	\$0 more wasted
If you wait 1 year <i>One full year of fees - unrecoverable</i>	\$1,822 more gone
If you wait 5 years <i>Five years, compounding</i>	\$10,373 more wasted
If you wait 10 years <i>A life-changing sum, gone forever</i>	\$24,653 total lost

The Emotional Reality

Beyond the numbers, timeshare owners consistently report the same feelings: guilt every time they don't use it, dread when the annual bill arrives, frustration when they can't get the dates or location they want, and helplessness when they realize they cannot simply walk away.

You bought this believing it would bring joy to your family. That is completely understandable. But continuing to pay for something that causes stress and financial strain is not loyalty - it is a trap. And traps have exits.

The maintenance fee is not paying for your vacation. It is paying for the resort company's operating costs, staff, renovations, and profits - whether you show up or not. You are funding their business. When does it start working for you?

YOUR NEXT STEP

Find Out If You Qualify for a Legal Exit - 100% Free to Check

ExitMyContract.com provides a free, no-obligation cost analysis for timeshare owners. In less than 2 minutes, you can see exactly what you've already paid, what you're projected to pay over the next 10 years, and whether you qualify for a legal contract exit.

What You Get - Free:

- 1 Personalized Cost Analysis**
See YOUR exact 10-year and 20-year projection, not just averages.
- 2 Exit Eligibility Check**
Find out if your specific contract qualifies for a legal exit strategy.
- 3 No Pressure Consultation**
Talk to a real advisor. No sales pitch, no obligation.
- 4 Options Explained Clearly**
Understand every legitimate path available to you, in plain English.

Stop Paying. Start Planning.

Visit [ExitMyContract.com](https://www.ExitMyContract.com) right now for your
FREE Maintenance Fee Analysis & Exit Eligibility Check

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