

 **Luxury** CLD-S01-E02 · OCT 10, 2026

The Cost of Owning a Superyacht

\$301,561 a day

what each day on board really costs, if you use it 28 days a year

// THE SHORT VERSION

A four-year-old 50-meter (165 ft) superyacht costs about **\$40,000,000**. Running it costs about **\$4,043,700 a year**, about 10% of its price. Add lost value and lost investment return and the true cost is about **\$8,443,700 a year**: about **\$23,133 for every day you own it**. Most owners use their yacht a few weeks a year. Used 28 days, each day on board costs **\$301,561**.

01 What it costs to buy

ITEM	PRICE
4-year-old 50 m yacht	\$40,000,000
New 50 m from a top European yard (multi-year build)	\$45,000,000 - \$70,000,000

02 The running costs (a year)

BILL	A YEAR
Crew of 12 (captain about \$160,000) + food, flights, insurance, training	\$1,163,700
Fuel (about 60,000 gallons; 100 gallons an hour at \$5)	\$300,000
Marinas and harbor fees (Monaco Grand Prix week, best berth: about €110,000)	\$380,000
Insurance (about 1%)	\$400,000

Maintenance	\$800,000
Refit fund (\$3M every 5 years)	\$600,000
Management, flag, satellite	\$250,000
Extras: jet skis, flowers, wine, laundry	\$150,000
Total	\$4,043,700 (about \$11,079 a day)

03 The invisible bills (a year)

BILL	A YEAR
Value loss (\$40M → \$28M in 5 years)	\$2,400,000
Lost return on \$40M at 5%	\$2,000,000
True yearly cost	\$8,443,700 (five years: \$42,218,500)

04 Per day used

DAYS ON BOARD A YEAR	COST PER DAY
365 (every day you own it)	\$23,133
28	\$301,561 (about \$3.49 a second)
9	about \$938,000

05 Charter it out, sell it, or charter someone else's?

- **Charter it out** 10 weeks at \$350,000: \$3.5M, minus the broker's 15% and about \$900,000 of wear, you keep about **\$2,075,000**. Your yearly cost falls to about **\$6.37 million**.
- **Sell it:** under the standard MYBA terms the broker takes 10% of the first \$10M, 5% of the next \$10M and 2.5% above: about **\$2,000,000** on \$40M. You keep about \$38M, which earns about **\$1.9 million a year** at 5%.

- **Charter someone else's:** about \$350,000 a week + 35% advance for fuel, food and harbor fees + a 7.5% crew tip = about **\$498,750 a week**. The interest on \$38M pays for almost **4 weeks a year**. Owning only beats chartering past about **17 weeks a year**.

// YOUR TURN

Your yacht, your numbers

Yacht price

\$10M

\$40M

\$120M

Running costs

\$4.04M

Running costs, a year

\$1M

\$4.04M

\$12M

Lost value

\$2.4M

Value lost a year

0%

6%

12%

Lost return

\$2M

What the money could earn elsewhere

0%

5%

10%

True yearly cost

\$8.44M

Days on board a year

1 days

28 days

120 days

EACH DAY ON BOARD

\$301,561

The video's case

\$301,561

Yours

\$301,561

move a slider, I'll redo the math

// THE VERDICT



Use it under about 17 weeks a year?



Charter someone else's.

// TIPS IF YOU'RE THINKING OF BUYING



0 of 7 checked

tap a tip when you've got it covered



Charter first

A season of charters tells you the size, layout and how many weeks you really use.



Budget 10% of the price a year

for running costs, before value loss.

- ☐ **Get a full survey and sea trial**
before you sign, plus the class and flag papers.
- ☐ **Ask who pays the broker**
In Europe it's usually the seller on a sliding scale; in the U.S. it's often a flat 10%.
- ☐ **Plan the refit**
Big yards book years ahead; refits every few years can cost millions.
- ☐ **If you charter it out**
use an experienced charter manager, and expect extra wear.
- ☐ **Crew is the yacht**
A good captain and crew protect your investment; turnover is expensive.

// THREE QUESTIONS TO ASK BEFORE YOU BUY ANYTHING BIG

QUESTION 1 OF 3

What does it cost when you're not on it?

QUESTION 2 OF 3

How many days will you really use it?

QUESTION 3 OF 3

What's the cheaper way to get the same days?

// SOURCES 11

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These are typical numbers built from the published sources above, rounded for clarity; your own deal will differ. This is education, not financial advice: check with a licensed professional before you buy.

Hey Byte · the full breakdown, online with the video: <https://heybyte.pages.dev/breakdowns/luxury/superyacht/>