



RESOURCE

Trailer Basics: Tow Ratings, Tongue Weight, and What They Mean

A tow rating, a payload rating, and a hitch rating are three different limits, and a loaded trailer only needs to fit under the smallest one, not any single number.

This is background vocabulary, not a substitute for your vehicle and hitch manufacturer's documentation. Always follow the manufacturer's stated ratings over any figure here or anywhere else.

Three separate limits, and the loaded trailer has to clear all three

A tow rating is the maximum weight your vehicle can pull. A payload rating is the maximum weight your vehicle itself can carry, including tongue weight and passengers. A hitch rating is the maximum your specific hitch hardware is rated for. A loaded trailer setup has to fit under the smallest of the three, not just the tow rating most people focus on. [Tow Vehicle and Boat Trailer Advisory Check](#) runs your numbers against all three ratings together.

Tongue weight: the number that gets skipped most often

Tongue weight, the downward force the trailer puts on the hitch, is typically supposed to fall within a target percentage of the total loaded trailer weight. Too little and the trailer can sway; too much and it overloads the hitch and the vehicle's rear axle even when total tow weight is well within the tow rating. [Boat Trailer Tongue-Weight Target](#) checks that balance directly.

Try it: what towing actually adds to fuel cost

Enter a round-trip distance and your solo versus towing fuel economy. The chart shows the incremental fuel cost towing adds per trip and per season, the same math [Towing Fuel-Cost Increment](#) uses.

Round-trip miles Fuel price/gallon (\$) Solo
fuel economy (mpg) Towing fuel economy (mpg)

12

Launch trips/year 20

Incremental cost/trip



\$5.83

Incremental cost/season



\$116.67

A "realistic loaded weight" is rarely the trailer's dry weight alone

Boat dry weight, engine weight, a full fuel tank, gear, and passengers riding in the tow vehicle (not the boat) all add up, and the trailer's own weight is part of the total too. [Loaded Boat Trailer Weight Planner](#) builds that realistic total from all of those pieces instead of just the trailer's advertised dry weight.

What to actually check before towing a specific boat and trailer combination

- Your vehicle's documented tow, payload, and hitch ratings, from the manufacturer, not an estimate or a dealer's verbal claim.
- A realistic loaded weight that includes fuel, gear, and passengers, not just the trailer's advertised dry weight.
- Tongue weight specifically, since it's the number most likely to be wrong even when total tow weight looks fine.
- Whether a desired boat actually requires a different tow vehicle, and what that upgrade would cost against a lighter alternative, see [Tow Vehicle Upgrade vs Boat Choice](#).

