

6 Ways to Save Money on Gas

Over the past few years, we've seen fuel prices increase to record highs, affecting our daily commutes and travel plans. The days of cheap gas are over. To ease the pain at the pump, follow these easy tips:

1 Don't tailgate. By keeping your distance from the car in front of you, you can take your foot off the gas pedal to slow down instead of slamming on your brakes.

Gas Savings: Driving aggressively lowers your gas mileage by **33%** on the highway and **5%** around town.¹

2 Drive the speed limit. Stay within the posted speed limits, and your vehicle will sip fuel instead of gulp it.

Gas Savings: Speeding along at 75 mph, as opposed to 65 mph, can increase fuel consumption by **25%**.²

Close your windows when you're on the highway. While air conditioning reduces fuel efficiency, you'll create more drag on your car with the windows open. However, when you're cruising around town, turn off the AC and run the fan instead.

3 Reduce weight. Remove anything you don't need from the car. This includes ski racks in the summer, bike racks and golf clubs in the winter and luggage racks when you're not traveling.

Gas Savings: Extra junk in the trunk can reduce gas mileage by **2%** or **8 cents/gallon**, while sports racks can reduce gas mileage by **5%**.¹

4 Keep tires properly inflated. Look in your owner's manual or on the side of the door to find the recommended tire pressure for your vehicle. However, don't over inflate them as you'll reduce tire grip and could cause an accident.

Gas Savings: Underinflated tires increase fuel consumption by **3%**.¹

Keep your car in top shape: change the air filter, spark plugs and fluids as advised by your owner's manual. While the fuel savings of a new air filter is debatable, there's no doubt that keeping your car in good condition will improve its performance.

5 Don't idle! Turn your car off if you won't be moving for more than a minute.

Gas Savings: Idling can cost up to half a gallon of gas an hour, especially if your car has a large engine.³

6 Avoid rush hour and combine your trips. By anticipating traffic conditions and combining trips, you'll keep your engine warm and reduce fuel consumption.

Gas Savings: Improves fuel economy by **5-10%**.²

Sources: 1. Seattle Times, April 16, 2011
2. US Federal Trade Commission
3. Investopedia, March 2, 2011



How Much is Your Car **Costing** You?

Commuting to work costs an average of \$60 in total vehicle expenses per 100 miles, up from \$58 in 2011.

Source: AAA, Your Driving Costs: 2012 Edition

Average Annual Driving Costs by Car Type

	Small Sedan	Medium Sedan	Large Sedan	4-Wheel Drive SUV	Minivan
Operating Costs per Mile	16.3 cents	20.1 cents	22.6 cents	24.8 cents	21.4 cents
Ownership Costs per Year	\$4,293	\$5,771	\$7,937	\$7,640	\$6,301
Ownership Costs per Day	\$11.76	\$15.81	\$21.75	\$20.93	\$17.26
Total Annual Cost per 10,000 Miles	\$5,761	\$7,488	\$9,878	\$9,845	\$8,161
Total Cost per Mile (10,000 miles per year)	57.6 cents	74.9 cents	98.8 cents	98.5 cents	81.6 cents
Total Annual Cost per 15,000 Miles	\$6,735	\$8,780	\$11,324	\$11,360	\$9,504
Total Cost per Mile (15,000 miles per year)	44.9 cents	58.5 cents	75.5 cents	75.7 cents	63.4 cents
Total Annual Cost per 20,000 Miles	\$7,684	\$10,024	\$12,716	\$12,830	\$10,801
Total Cost per Mile (20,000 miles per year)	38.4 cents	50.1 cents	63.6 cents	64.2 cents	54.0 cents

Source: AAA, Your Driving Costs: 2012 Edition

If you use your vehicle for business, charitable, medical or moving purposes, visit IRS.gov to see if you qualify for the standard mileage deduction.

Smart Ways to **Reduce Fuel Costs**

- **Carpool to work:** Form a carpool with neighbors or visit ERideShare.com or CarPoolConnect.com to find a carpool near you.
- **Bike or walk if possible:** Both options are good for your health and your wallet.
- **Take public transportation:** Many automobile insurance companies offer discounts to policyholders who take public transportation to work.



The costs associated with owning and driving your vehicle may differ. To calculate your annual cost per mile, use this handy formula.

Operating Costs

Gas per mile _____
 Total miles driven x _____
 Total gas = _____
 Maintenance + _____
 Tires + _____
 Total Operating Costs = _____

Ownership Costs

Depreciation _____
 Insurance + _____
 Taxes + _____
 License and registration + _____
 Finance charges + _____
 Total Ownership Costs = _____

Other Costs

(washing, accessories, etc.) _____

Total Driving Costs:

Total Operating Costs + Total Ownership Costs + Other Costs = _____

Now you have all of the figures you need to calculate your **Cost Per Mile:**

Total driving costs/Total miles driven = _____