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**Driving To Savings: Car Tips To Save You Money**

**By Jeffrey Strain**

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Although the most interesting method to save on car operating costs came from my chemistry teacher in high school (Buy your gasoline in the early morning or at night when it is cold outside. Gas becomes denser in cooler temperatures. Since gas pumps only measure the volume of fuel – not the density – you'll get better overall gas mileage for your money by purchasing fuel when it's cool outside rather than in the heat of the day), the moment that will determine the true amount you can save on your car costs comes before you even buy a car. The simple fact is that the type of car you decide to purchase will have the largest impact on the expenses you incur during the lifetime of it.

Even if a large sports utility vehicle is your dream car, it's probably a lot more than you really need. Taking some time to make a list of the things you'll use the car for will help determine the difference between your true needs and your wants. It's important to remember that each additional want you add above what you really need will cost you not only at the time of purchase, but in most cases well down the road with an increase in maintenance and operating costs.

The size of the car you decide to purchase will have a direct effect on its operating costs. Purchasing the smallest car possible for your driving needs will save you a tremendous amount in gasoline charges. Small cars weigh about half as much as larger cars which results in about half as much fuel being used.

Once you have decided on the size of car, it's worthwhile taking the time to research the safety ratings of the different cars in that size range. Not only will this improve your chances of staying alive in an accident, it will likely reduce your car insurance costs. A quick call to your car insurance company will tell you the tale. Remember, if you keep your car for 7 years, a \$25 a month difference in insurance costs adds up to over \$2,100 over the lifetime of the car.

Once you have a car, taking some simple steps can reduce your operating costs by hundreds of dollars. For example, if you reduce your gas consumption by \$20 a week, it will save you over \$1,000 a

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year. Most people can easily save this amount (and often much more) by simply changing their driving habits and paying a little more attention to their cars.

By far the best way to reduce your car expenses is to use your car only when necessary. Cars are extremely convenient and this causes people to use them much more often than they really need to. By simply asking yourself, "Is this trip really necessary?" you can greatly decrease the amount you drive.

For short trips close to home, try walking or riding your bicycle. Not only will you save money on your car expenses, you'll also get some healthy exercise. When you go shopping or run errands, take a little time to plan and combine them all into one outing instead of several. Of course, car pooling and using mass transportation systems when possible are always excellent ways to reduce car expenses. If you can find a different way to commute to work rather than by your car, there is a good chance that this will result in a discount in your car insurance.

There are also a number of steps you can take to reduce your driving expenses while using your car. Here's a quick list of some actions you may want to consider while driving.

\*\*\* Take the time to check your car's tire pressure each month. Under inflated tires reduce fuel efficiency by 2% for every pound they are under inflated. Under inflation also causes premature tire wear giving your tires a shorter use life.

\*\*\* Drive at the speed limit. Cars use about 20% more fuel driving at 70 miles per hour than they do at 55 miles per hour.

\*\*\* Avoid driving fast in low gears. Driving at high speeds in the improper gear can reduce fuel efficiency by up to 40%.

\*\*\* Avoid using air conditioning whenever possible. Air conditioning reduces fuel economy by 10% to 20%.

\*\*\* Don't open windows when traveling at high speeds. Open windows on the highway can reduce fuel efficiency by 10%. It is much better to use the ventilation system. Also remember to remove car racks and other items which make your car less aerodynamic when they're not being used. Use cruise control to maintain a steady pace on the highway to increase fuel economy.

\*\*\* Avoid rough roads. Driving on roads made of dirt or gravel can reduce fuel economy by up to 30%.

\*\*\* Don't let your car idle. Even on cold mornings, there's no need to let your car idle for more than 30 seconds. Newer cars are designed to be driven almost immediately and letting your car idle longer is a waste of gas. In addition, it's more efficient to turn off your car and turn it on again than to let it idle for more than 45 seconds while waiting.

\*\*\* Remove all excess weight from your car. Many people use their car trunk as a storage space adding unneeded pounds to the car's weight. This unnecessary weight reduces the car's fuel

efficiency.

\*\*\* Try to accelerate gently, brake gradually and avoid stops when driving. Gunning engines, quickly accelerating, and abrupt stops all waste fuel. Try to avoid driving during rush hour periods when you know traffic will be stop and go. If you do find yourself in stop and go traffic, try to maintain a crawl. When approaching hills or steep slopes, accelerate before the hill. Accelerating once on the slope will consume much more gas.

\*\*\* Service your car regularly while paying special attention to oil and filters. Blocked air flow from clogged air filters will increase fuel waste. Also check your car's alignment since this can cause engine drag which will also increase gas waste.

\*\*\* Periodically calculate your car's fuel efficiency. A loss in fuel efficiency is an indication of possible mechanical problems.

To really see how much you can save by using the above information, don't change your driving habits this week, but take note of the number of miles your drive and calculate your car's current fuel economy. The following week begin initiating any of the above ideas which you aren't currently utilizing. You are sure to be surprised by how much you can save over your regular driving habits, and

you'll be able to enjoy some extra money jingling in your pockets.

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Jeffrey Strain has published hundreds of money saving articles and the creator of the Daily Money Saving Challenge Program. He is the co-owner of

— a website dedicated

to saving you money.

### **How to buy a used Car at 90% savings off the book value**

**By Steve Li**

To buy a used car is a great idea for saving money. Everyone knows that a new car lost 65% of its value in the first 5 years. But the case would be more extreme for a 1 to 2 years old car, it will lost its value 30–40%.

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If you don't mind to drive a used car (I mean a 2 to 5 years old car, it looks pretty new) rather than a new car, you may save much money to pay many other bills. If you want to keep the car not too old, you may resell it after driving for 2 to 3 years and buy another newer one. The value of the car will only drop 15% or less for a 5 years old car. Therefore, your driving cost for 2–3 years would only be 10–15% of the car's original value.

The price quote above was only the price you buy from an ordinary car dealer. However, you can buy it much cheaper through some special channel.

Have you ever heard that around the country, hundreds of thousands of vehicles get repossessed by various institutions ranging from banks to US Customs, and everyone of those cars is going to be sold at an auction, online or traditional. Usually, before, only car dealers with a special license could benefit from these incredible savings, however, with a membership at some special organization, you can join the ranks of the lucky ones and find bargains that you could only dream of. Almost nothing will be out of your range as a member of this site – you will be able to get a car you always wanted but could not afford to spend so much money on.

By the way, many people may ask why wouldn't everyone buy a car this way, instead of the usual going to the dealer or classified ads routine? The secret is : because this is a very protected source of revenue for the majority of car dealerships and is not advertised to the general public. But, if you are a member you can have access rights to the direct source and buy your vehicle with up to 90% savings off the book value price.

In conclusion, buy a used car through a special organization can help you save up to 90% off the book value. You can keep the car pretty new according to the strategy I suggested. So enjoy a pretty new car with an affordable price.

Steve Li is the webmaster of

.

By subscribing to his twice–weekly ezine get a FREE REPORT "Driving To Savings: Car Tips To Save You Money", send a blank email to:

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