

"Expert" Advice on Saving Gas

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There are a lot of articles circulating the media these days that cover the issue of saving money on gas. We are simply not used to paying such high prices for a commodity that has not been a major part of people's budgets in the past decade or so. Those of us that track our expenses have experienced the shock of looking through the Fuel / Gas sections of our credit card statements and seeing the total for the month go up by several hundred dollars. Our natural reaction is one of anger and outrage. After we are done complaining about the politics and big fat oil companies, we realize that we have to deal with the situation regardless of who or what caused it.

Even a person with an average IQ does not need an expert to tell her that she could save money if she performed proper maintenance and inspection of her vehicle, such as oil and air filter changes, tire rotation and proper inflation. Yet, this sort of advice is what dominates the mainstream media, from online publications and blogs to traditional newspapers. Let's look at some of these intelligence-insulting pieces of advice from the so-called consumer experts out there.

- "Stay within posted speed limits." Was this one given by the State Trooper Association of America? Really, who has done the research to show that you save gas by going 45 vs. 50 MPH? You will certainly NOT save time, which, to you, may be dearer than the premium paid for engaging all of your vehicle's cylinders.
- "Use overdrive gears." Unless you drive a stick shift, most modern cars already have this feature built in. So, next...
- "Remove excess weight from the trunk." This one had to have come from the Family. Those bodies you routinely shove in the back of your black Caddy after a hard day's work really gotta go. Fahgedaboutit! Let your uncle Vinnie take care of them from now on.
- "Bundle your errands." Look, your time is way more valuable than the 33% premium you are having to pay for gas. So chances are, if you did not value your time prior to the gas price hike, you will not be able to change your ways now. Next...
- "Find a commuting partner." This one may actually work for some people, especially those who are good buddies that happen to live in the same neighborhood and work in the same place. But for the rest of us, we would probably PAY that accounting dork three cubes down from you not to bug you again about catching a ride to and from work with you.
- "Avoid unnecessary idling." Picture this. It's 5 PM on Monday. It's 95 degrees outside. You are groggy and dead tired after a long day at work. You come to a dead stop in the peak hour traffic. Unless you are a serious tree-hugger, I promise you that the last thing on your mind will be a thought like this, "Oh, let me turn off my engine so I can bake in this heat and save 21 cents off my gas bill!" Let's not be ridiculous.

There is more of this sort of advice out there. And the higher the gas prices, the more cute ideas these "gas saving experts" seem to put forth, all of them eager to enlighten you with their wisdom. So is there really no practical way of reducing your gas bill, without altering your lifestyle? Well, if you are not a complete loser when it comes to personal finances, you can take advantage of the promotions major credit card companies are currently running to lure the new consumers in. There are offers from MasterCard, Visa, and Discover that allow you to save between \$.15 and \$.30 per gallon. You can do your own research, or you can visit PumpAndSave.com, a website that keeps the best gas card offers current. Don't forget, though, that you will only be able to save if you always pay off your monthly balance in full. For an average driver, the savings will be in the neighborhood of \$25-\$50 per month. \$600 extra in your pocket per year cannot be bad for anyone. In a lot of these deals, you can also take advantage of 0% APR for as long as an entire year.

Sure, gas prices today are biting, but the next time you read an "expert's" advice on how to save money at the pump, have some fun with it. Life is way too short to take gas prices too seriously. Yev Kluyenko, Investment Analyst, Professional Card Player <http://www.pumpandsave.com>