

WAYS TO BEAT THE GAS PUMP

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A PRIMER ON GASOLINE PRICES

Gasoline, one of the main products refined from crude oil, accounts for just about 16 percent of the energy consumed in the United States. The primary use for gasoline is in automobiles and light trucks. Gasoline also fuels boats, recreational vehicles, and various farm and other equipment. While gasoline is produced year-round, extra volumes are made in time for the summer driving season. Gasoline is delivered from oil refineries mainly through pipelines to a massive distribution chain serving 168,000 retail gasoline stations throughout the United States.¹ There are three main grades of gasoline: regular, mid-grade, and premium. Each grade has a different octane level. Price levels vary by grade, but the price differential between grades is generally constant.

What are the components of the retail price of gasoline?

The cost to produce and deliver gasoline to consumers includes the cost of crude oil to refiners, refinery processing costs, marketing and distribution costs, and finally the retail station costs and taxes. The prices paid by consumers at the pump reflect these costs, as well as the profits (and sometimes losses) of refiners, marketers, distributors, and retail station owners.

What Do We Pay for in a Gallon of Regular Grade?

Federal, State, and local taxes are a large component of the retail price of gasoline. Taxes (not including county and local taxes) account for approximately 31 percent of the cost of a gallon of gasoline. Within this national average, Federal excise taxes are 18.4 cents per gallon and State excise taxes average about 20 cents per gallon. Also, eleven States levy additional State sales and other taxes, some of which are applied to the Federal and State excise taxes. Additional local county and city taxes can have a significant impact on the price of gasoline.

Refining costs and profits comprise about 13% of the retail price of gasoline. This component varies from region to region due to the different formulations required in different parts of the country.

Distribution, marketing and retail dealer costs and profits combined make up 13% of the cost of a gallon of gasoline. From the refinery, most gasoline is shipped first by pipeline to terminals near consuming areas, then loaded into trucks for delivery to individual stations. Some retail outlets are owned and operated by refiners, while others are independent businesses that purchase gasoline for resale to the public. The price on the pump reflects both the retailer's purchase cost for the product and the other costs of operating the service station. It also reflects local market conditions and factors, such as the desirability of the location and the marketing

strategy of the owner.

Why do gasoline prices fluctuate?

Even when crude oil prices are stable, gasoline prices normally fluctuate due to factors such as seasonality and local retail station competition. Additionally, gasoline prices can change rapidly due to crude oil supply disruptions stemming from world events, or domestic problems such as refinery or pipeline outages.

Seasonality in the demand for gasoline - When crude oil prices are stable, retail gasoline prices tend to gradually rise before and during the summer, when people drive more, and fall in the winter. Good weather and vacations cause U.S. summer gasoline demand to average about 6% higher than during the rest of the year. If crude oil prices remain unchanged, gasoline prices would typically increase by 5-6 cents from January to the summer.

Changes in the cost of crude oil - Events in crude oil markets were a major factor in all but one of the five run-ups in gasoline prices between 1992 and 1997, according to the National Petroleum Council's study, U.S. Petroleum Supply - Inventory Dynamics. About 47 barrels of gasoline are produced from every 100 barrels of crude oil processed at U. S. refineries, with other refined products making up the remainder.

Crude oil prices are determined by worldwide supply and demand, with significant influence by the Organization of Petroleum Exporting Countries (OPEC). Since it was organized in 1960, OPEC has tried to keep world oil prices at its target level by setting an upper production limit on its members. OPEC has the potential to influence oil prices worldwide because its members possess such a great portion of the world's oil supply, accounting for about 38% of the world's production of crude oil and holding more than two-thirds of the world's estimated crude oil reserves.

Rapid gasoline price increases have occurred in response to crude oil shortages caused by, for example, the Arab oil embargo in 1973, the Iranian revolution in 1978, the Iran/Iraq war in 1980, and the Persian Gulf conflict in 1990. Gasoline price increases in recent years have been due in part to OPEC crude oil production cuts, turmoil in key oil producing countries, and problems with petroleum infrastructure (e.g., refineries and pipelines) within the United States.

Product supply/demand imbalances - If demand rises quickly or supply declines unexpectedly due to refinery production problems or lagging imports, gasoline inventories (stocks) may decline rapidly. When stocks are low and falling, some wholesalers become concerned that supplies may not be adequate over the short term and bid higher for available product. Such imbalances have occurred when a region has changed from one fuel type to another (e.g., to cleaner-burning gasoline) as refiners and marketers adjust to the new product.

Gasoline may be less expensive in one summer when supplies are plentiful vs. another summer when they are not. These are normal price fluctuations, experienced in all commodity markets.

However, prices of basic energy (gasoline, electricity, natural gas, heating oil) are generally more volatile than prices of other commodities. One reason is that consumers are limited in their ability to substitute between fuels when the price for gasoline, for example, fluctuates. So, while consumers can substitute readily between food products when relative prices shift, most do not have that option in fueling their vehicles.

Ways To Beat The Gas Pump

1. Shop around You can try to shop around in your local area for the cheapest gas that you can find but you shouldn't go too far out of your way to try and get that best price unless you're already traveling in that direction anyway.

Once you start driving around looking for the gas pump that can beat the one in your neighborhood you start to increase the amount of money that you spend on your driving expenses.

Since your goal is to save money you would be defeating the purpose by driving around for too long.

2. Paying for your gas the smart way

One of the ways that you can save money at the gas pump is by using a [gasoline reward credit card](#). When you have a gas card you'll be able to get 5 or 10 percent rebate back on the purchase of your gas.

This can amount to as much as \$75 to \$300 each year. If you have multiple drivers in your family you'll want to make sure that every car driving person carries a gasoline credit card with them so that you can take advantage of multiple gas sales.

Many gasoline companies are joining up with other retailers to give you numerous savings at the gas pump. You'll be able to not only save on your gas purchase, but you'll be able to earn points towards your next purchase with participating retailers.

Find the Best Gas Reward Credit Cards, [click here](#)

3. Buy your gas in the morning or evening

Gasoline becomes denser in colder temperatures. Gas pumps are set to measure the volume of the fuel that you pump and not the density. This means that if you fill up your gas tank in the cooler morning temperatures, or in the colder evening hours, that you'll be getting better gas price economy. Try to fill up your gas tank later in the evening to avoid the rush of day hours.

4. Use the Internet

Using the Internet to find the lowest gas prices is a great way to have all the information that you need before getting into your car to fuel up. There are several sites on the Internet that will help you find the cheapest gas in your area. One of these sites is GasBuddy. GasBuddy has all the information for both the United States and Canada to help you find the lowest gas price on the day that you are filling up your gas tank.

When you use GasBuddy you'll be able to save that much more each time you buy gas for your vehicle. www.GasBuddy.com/

5. Keep a fuel log

Invest in a small notebook and pen for your car and write down all your gas purchases and mileage that you travel. Start to develop the habit of knowing exactly how much that you are spending in fuel costs.

6. Keep an eye on your gas consumption

The more aware you are of the amount of fuel that you use the more you can do to try to reduce your gas costs.

If you notice that your gas efficiency is decreasing it could be an indicating factor that your car needs servicing.

Make weekly comparisons with your fuel log that you keep in you car to see how much your gas consumption is going up and your mileage per gallon is going down. If you are finding that you are constantly

7. Buy gas from a busy station

Try to buy your gas from a gas station that is consistently busy and therefore has its underground tanks filled on a regular basis. Gas stations that are slow will have gas that has been sitting in underground tanks for longer periods of time, leading to gas contamination.

This contamination can mean that the gas you are purchasing is less powerful than fresh gas and will decrease your fuel economy.

8. High octane gas

For most cars these days, buying higher-octane gas is a waste of your money. Regular unleaded has approximately 87 octane already and is fine for your vehicle.

By avoiding buying high-octane gas you'll be saving a large amount of money over a period of time.

High octane gas is always more expensive at the gas pumps so the next time that you feel guilty for filling up your SUV with regular gas you can be assured that no harm will come to your vehicle.

9. Avoid topping off

Try to avoid "topping off" at the gas pumps. When you purchase just a bit of gas at the gas station the pump doesn't have enough time to really activate, resulting in short bursts of fuel that may short change you from the amount of gas that you are purchasing.

The best time to replenish your gas tank is when you have half a tank or less left in your vehicle, or when you find a gas price that you just can't afford to miss

10. Avoid running your gas tank too close to empty

Try not to drive your car when the gas gauge is on empty.

You may think that you using very little gas when your car is on empty, but you are in fact using more gas because your vehicle is running less efficiently as it tries to accelerate and decelerate in a normal fashion.

Keep your gas level above the quarter tank mark if at all possible.

11. Keep your car well tuned

One of the best things that you can do is to keep your vehicle as well tuned as you possibly can.

This means taking note of those regularly scheduled maintenance checkups that you so often ignore.

12. Change the oil in your car

Change the oil in your car on a regular basis. When you keep the oil in your car clean you reduce the wear that is caused by friction in the moving parts of your car's engine.

Keeping track of your last oil change will save you money at the gas pump and increase your fuel consumption

13. The right grade of oil

Make sure that you are using the right grade of oil that is required by your car or truck. Oil grades are measured in viscosity, which determines how much the oil can resist flow.

Grades of oil include:

0W (this is the thinnest) ("W" stands for winter)

5W to 25W

20 to 60 (60 is the thickest)

Check with the owner's manual that comes with your car for more information about the grade of oil that is required by your car.

14. Avoid fast getaways at the stoplight

Accelerate slowly when the light turns green. The faster that you accelerate the more gas that you are going to consume.

Make sure you start at the stoplight slow and steady so that you conserve as much fuel as possible while you are going from a stopped position into a driving mode.

It may be tempting for younger people to accelerate and race away from the stoplight. Don't fall into this trap and you can save up to 20 percent in fuel costs just by being a safe driver.

15. Remove weight from your car

If you are not specifically hauling around some heavy material make sure that you remove it from your car.

This means not using your car as a storage box for unwanted items that you don't know where to put. The more weight that you carry in your car, other than passengers, the more fuel that you are going to consume as you drive.

16. Turn off your car

Studies show that it's more fuel efficient to turn off your car than it is to let it idle for much longer than about 45 seconds.

If you are in a long line up at the bank, waiting for someone outside the store, or waiting for an accident up ahead to clear you can turn off your car engine and save yourself some money and fuel.

17. Avoid sudden stops and turns

When you are driving your vehicle you should try to avoid braking suddenly or starting abruptly.

Studies indicate that when you brake gradually, start slowly, and avoid those sudden stops that you can increase your fuel consumption. Drive responsibly and with care to avoid these stops and starts.

18. Drive the speed limit

Make sure that you observe the speed limit. Your gas mileage will decrease rapidly when you travel at speeds over 60 mph.

For every 5 mph that you drive over the 60 mph mark you are adding an extra 10 cents onto each gallon of gas that you purchase.

19. Avoid rush hour

If at all possible you should try to avoid driving during peak rush hours. When the traffic is crawling along you'll be wasting gas and creating wear and tear on your car.

20. Keep your foot off the brake

Try to avoid the habit of keeping your foot on the brake, even lightly, when you are driving. When you rest your foot on the brake you use more gas than you would otherwise and you also will wear out your brakes much sooner

21. Tighten the gas cap

It may seem like a small thing to do, but tightening the gas cap on your car will prevent gas from evaporating and escaping into the air.

If you have a gas cap that doesn't fit tightly, or you've lost your gas cap, buy a new one to replace it.

22. Cruise control

When you are driving on the highway you should be using cruise control whenever possible to maintain a steady pace.

This will help to increase your fuel consumption.

23. Use gas saving products

Although the studies are still inconclusive you might want to consider using gas

saving products to save you money at the gas pump.

24. Choose a fuel efficient vehicle

With the information provided to you by the EPA you can make a wise choice when it comes to buying your next car. There are many guides out there to help you with your decision.

Never make a rush decision when you are buying your car or truck. Take your time and make sure that you comparison shop to make sure that you are getting the best deal that you can.

Visit.... <http://www.car4less.com> for Free Car Price Quotes and Auto purchase information

Online car buying guide, [click here](#)

25. Walk You will definitely save on gas if you leave your car at home. Try walking to close destinations, or take your bike. Today's society seems to think that we need to drive everywhere that go.

Here are more tips from the to help you get better gas mileage:

- Drive more efficiently. Stay within posted speed limits. Gas mileage decreases rapidly at speeds above 60 miles per hour.
- Avoid "jackrabbit" starts and stops. Accelerate slowly when starting from a dead stop. Don't push the pedal down more than one-quarter of the way; this allows the carburetor to function at peak efficiency. You can improve gas mileage up to five percent around town if you avoid jerky starts and stops.
- Use overdrive gears and cruise controls when appropriate. They improve the fuel economy of your car when driving on a highway.
- Keep windows closed when traveling at highway speeds. Open windows cause air drag, reducing your mileage by 10 percent.
- Avoid rough roads whenever possible. Dirt or gravel can rob you of up to 30 percent of your gas mileage.
- Remove excess weight from the trunk. An extra 100 pounds can reduce a typical car's fuel economy by up to two percent.

- Properly maintain your car. Keep the engine tuned, tires inflated and aligned, change the oil on schedule, and check and replace air filters regularly. Replacing clogged filters can increase gas mileage up to 10 percent.

More Tips to improve your Gas Mileage

Driving more efficiently

Drive Sensibly

Aggressive driving (speeding, rapid acceleration and braking) wastes gas. It can lower your gas mileage by 33 percent at highway speeds and by 5 percent around town. Sensible driving is also safer for you and others, so you may save more than gas money.

Observe the Speed Limit

While each vehicle reaches its optimal fuel economy at a different speed (or range of speeds), gas mileage usually decreases rapidly at speeds above 60 mph.

As a rule of thumb, you can assume that each 5 mph you drive over 60 mph is like paying an additional \$0.20 per gallon for gas.

Remove Excess Weight

Avoid keeping unnecessary items in your vehicle, especially heavy ones. An extra 100 pounds in your vehicle could reduce your MPG by up to 2%. The reduction is based on the percentage of extra weight relative to the vehicle's weight and affects smaller vehicles more than larger ones.

Avoid Excessive Idling

Idling gets 0 miles per gallon. Cars with larger engines typically waste more gas at idle than do cars with smaller engines.

Use Cruise Control

Using cruise control on the highway helps you maintain a constant speed and, in most cases, will save gas.

Keeping your car in shape

Keep Your Engine Properly Tuned

Fixing a car that is noticeably out of tune or has failed an emissions test can improve its gas mileage by an average of 4 percent, though results vary based on the kind of repair and how well it is done.

Fixing a serious maintenance problem, such as a faulty oxygen sensor, can improve your mileage by as much as 40 percent.

Check & Replace Air Filters Regularly

Replacing a clogged air filter can improve your car's gas mileage by as much as 10 percent. Your car's air filter keeps impurities from damaging the inside of your engine. Not only will replacing a dirty air filter save gas, it will protect your engine.

Keep Tires Properly Inflated

You can improve your gas mileage by around 3.3 percent by keeping your tires inflated to the proper pressure. Under-inflated tires can lower gas mileage by 0.4 percent for every 1 psi drop in pressure of all four tires. Properly inflated tires are safer and last longer.

Use the Recommended Grade of Motor Oil

You can improve your gas mileage by 1-2 percent by using the manufacturer's recommended grade of motor oil. For example, using 10W-30 motor oil in an engine designed to use 5W-30 can lower your gas mileage by 1-2 percent. Using 5W-30 in an engine designed for 5W-20 can lower your gas mileage by 1-1.5 percent. Also, look for motor oil that says "Energy Conserving" on the API performance symbol to be sure it contains friction-reducing additives.

Planning and combining trips

Combining errands into one trip saves you time and money. Several short trips taken from a cold start can use twice as much fuel as a longer multipurpose trip covering the same distance when the engine is warm. Trip planning ensures that traveling is done when the engine is warmed-up and efficient.

With a little planning, you can avoid retracing your route and reduce the distance you travel as well. You'll not only save fuel, but also reduce wear and tear on your car.

Commuting

If you can stagger your work hours to avoid peak rush hours, you'll spend less time sitting in traffic and consume less fuel.

If you own more than one vehicle, drive the one that gets the best gas mileage whenever possible.

Consider telecommuting (working from home) if your employer permits it.

If possible, take advantage of carpools and ride-share programs. You can cut your weekly fuel costs in half and save wear on your car if you take turns driving with other commuters. Many urban areas allow vehicles with multiple passengers to use special High Occupancy Vehicle (HOV) lanes.

Consider using public transit if it is available and convenient for you.

Traveling

A roof rack or carrier provides additional cargo space and may allow you to meet your needs with a smaller car. However, a loaded roof rack can decrease your fuel economy by 5 percent. Reduce aerodynamic drag and improve your fuel economy by placing items inside the trunk whenever possible.

Avoid carrying unneeded items, especially heavy ones. An extra 100 lbs in the trunk reduces a typical car's fuel economy by 1-2 percent

Choosing a more efficient vehicle

Thinking about buying a new vehicle?

Selecting which vehicle to purchase is the most important fuel economy decision you'll make.

The difference between a car that gets 20 MPG and one that gets 30 MPG amounts to \$550 per year (assuming 15,000 miles of driving annually and a fuel cost of \$2.20).

That's \$2,200 extra in fuel costs in just four years!

Even within a size class, there is a tremendous range of MPGs to choose from. For example, similar 2006 model year compact cars range from 20 to 40 MPG.

Choosing the 40 MPG car could save you hundreds of dollars in fuel costs each year.

2006 Most Fuel Efficient Cars

(by EPA Size Class)

	City	Hwy
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Most Efficient Two Seaters

Honda Insight

3 cyl, 1 L, Manual(5)

60

66

Honda Insight

3 cyl, 1 L, Automatic(variable)

57

56

Most Efficient Minicompact Cars

MINI Cooper

4 cyl, 1.6 L, Manual(5), Premium

28

36

MINI Cooper

4 cyl, 1.6 L, Automatic(variable), Premium

26

34

Most Efficient Subcompact Cars

VW New Beetle (Diesel)

4 cyl, 1.9 L, Manual(5)

37

44

VW New Beetle (Diesel) 4 cyl, 1.9 L, Automatic(6)	35	42
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Most Efficient Compact Cars

Honda Civic Hybrid 4 cyl, 1.3 L, Automatic(variable)	49	51
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VW Golf (Diesel) 4 cyl, 1.9 L, Manual(5)	37	44
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Most Efficient Midsize Cars

Toyota Prius (Hybrid) 4 cyl, 1.5 L, Automatic(Variable), Regular	60	51
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Hyundai Elantra 4 cyl, 2 L, Manual(5), Regular	27	34
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Most Efficient Large Cars

Hyundai Sonata 4 cyl, 2.4 L, Manual(5), Regular	24	34
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Hyundai Sonata 4 cyl, 2.4 L, Automatic(4), Regular	24	33
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Most Efficient Small Station Wagons

Pontiac Vibe 4 cyl, 1.8 L, Manual(5), Regular	30	36
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Toyota Matrix 4 cyl, 1.8 L, Manual(5), Regular	30	36
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Scion xB 4 cyl, 1.5 L, Automatic(4), Regular		
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	30	34
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Most Efficient Midsize Station Wagons

Ford Focus Station Wagon
4 cyl, 2 L, Manual(5), Regular

	26	34
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Ford Focus Station Wagon
4 cyl, 2 L, Automatic(4), Regular

	26	32
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2006 Most and Least Fuel Efficient Trucks, Vans and SUVs

EPA Size Classes
(ranked by city mpg)
Make/Model

	City	Hwy
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Most Efficient Pickup Trucks

Ford Ranger Pickup 2WD
4 cyl, 2.3 L, Manual(5), Regular

	24	29
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Ford Ranger Pickup 2WD
4 cyl, 2.3 L, Automatic(5), Regular

	21	26
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Mazda B2300 2WD
4 cyl, 2.3 L, Manual(5), Regular

	24	29
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Mazda B2300 2WD
4 cyl, 2.3 L, Automatic(5), Regular

	21	26
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Toyota Tacoma 2WD
4 cyl, 2.7 L, Automatic(4), Regular

	21	26
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Most Efficient Sport Utility Vehicles

Ford Escape Hybrid FWD

4 cyl, 2.3 L, Automatic(variable), Regular	36	31
Ford Escape FWD 4 cyl, 2.3 L, Manual(5), Regular	24	29
Mazda Tribute 2WD 4 cyl, 2.3 L, Manual(5), Regular	24	29

Most Efficient Minivans

Honda Odyssey 2WD 6 cyl, 3.5 L, Automatic(5), VCM, Regular	20	28
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Most Efficient Passenger Vans

Chevrolet Express 1500/2500 2WD 6 cyl, 4.3 L, Automatic(4), Regular	15	19
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GMC Savana 1500/2500 2WD 6 cyl, 4.3 L, Automatic(4), Regular	15	19
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Most Efficient Cargo Vans

Chevrolet Van 1500/2500 2WD 6 cyl, 4.3 L, Automatic(4), Regular	15	20
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Chevrolet Van 1500/2500 2WD 8 cyl, 5.3 L, Automatic(4), Regular		
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GMC Savana 1500/2500 2WD 6 cyl, 4.3 L, Automatic(4), Regular	15	20
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GMC Savana 1500/2500 2WD 8 cyl, 5.3 L, Automatic(4), Regular		
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Saving money at the gas pumps is as easy as making a few simple changes in your life and your driving habits.

You don't need to make big changes all at once but if you try to adopt as many of the tips and suggestions listed in this free report you'll be able to spend your saved money elsewhere!

Good luck at beating the gas pump!

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