

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 **39 per cent**.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 120 km/h, as opposed to 100 km/h, can increase fuel consumption by **20 per cent**.¹

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 travelling.

Gas Savings: Extra junk in the trunk can reduce gas mileage by **2 per cent**, while sports racks can reduce gas mileage by **5 per cent**.²

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 **4 per cent** and cause your tires to lose 15,000 km from their lifespan.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: Drivers who stopped ten times for two minutes per time on a 16 kilometre course used **19 per cent** less gas when they shut off the engine rather than let it idle.²

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 per cent**.³

Sources: 1. Natural Resources Canada, 2011 Fuel Consumption Guide
2. Montreal Gazette, April 11, 2011
3. Natural Resources Canada



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

The Canada Revenue Agency (CRA) offers tax deductions if you use your car for business. Visit <http://www.cra-arc.gc.ca> for more information.

National Average Costs of Leading Vehicle Classes*

	2011 Chevrolet Cruze 1LT	2011 Dodge Grand Caravan SE	2011 Toyota Prius HEV Premium
Average Annual Operating Costs (Variable)[†]	14.7 cents	19.7 cents	9.2 cents
Average Annual Ownership Costs (Fixed)[†]	\$6,239	\$8,429	\$7,840
Ownership Costs per Day[†]	\$17.09	\$23.09	\$21.48
Total Annual Cost Per 12,000 Kilometre	\$8,001.85	\$10,785.85	\$8,944.20
Total Cost per Kilometre (12,000 kilometre per year)	66.7 cents	89.9 cents	74.5 cents
Total Annual Cost Per 18,000 Kilometre	\$8,883.85	\$11,964.85	\$9,496.20
Total Cost per Kilometre (18,000 kilometres per year)	49.4 cents	66.5 cents	52.8 cents
Total Annual Cost Per 32,000 Kilometre	\$11,333.85	\$15,177.85	\$11,484.20
Total Cost per Kilometre (32,000 kilometre per year)	35.4 cents	47.4 cents	35.9 cents

*Leading vehicle classes include small sedans, minivans and hybrids. CAA used the 2011 Chevrolet Cruze, 2011 Dodge Grand Caravan and 2011 Toyota Prius as examples of each class.

[†]Based on 18,000 kilometres of driving per year

Source: Canadian Automobile Association, Driving Costs 2011

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

Expense Item	
Depreciated value of your car	_____
Annual insurance costs	+ _____
Annual taxes	+ _____
Licence and registration fees	+ _____
Annual finance charges	+ _____
Total Fixed Costs	= _____
Gas per kilometre	_____
Number of kilometres driven per year	X _____
Gas cost per year	= _____
Maintenance (Annual average)	+ _____
Tires (Annual average)	+ _____
Total Variable Costs	= _____
Total fixed costs	_____
Total variable costs	+ _____
Miscellaneous costs (car washes, etc.)	+ _____
Total Driving Costs:	= _____
Number of kilometres driven	÷ _____
Total Cost per Kilometre (Total driving costs divided by kilometres driven)	= _____

Smart Ways to **Reduce Fuel Costs**

- **Carpool to work:** Form a carpool with neighbours or co-workers.
- **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.

