

# Auto: How to Save Money on Car Expenses

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Car ownership is one of the largest personal expenses. While it may be a permanent expense, there are many ways you can save on car related expenses. The more you do to save now, the more it will help you later on. The amount that can be saved varies between individuals so there is no exact formula to tell you how much you could save, but in today's economy, every saving counts.

## Gas and Driving

You have no control over fuel prices but you do have control over your car's fuel efficiency. In order to save the most on gas costs, purchase a [car with good fuel economy](#). There could be up to a 30% difference with cars in the same category so be sure to do your research. If you have a vehicle with cruise control, use it. Using cruise control on the highway maintains your car's speed and saves gas. Drivers who want to save on gas should also consider slowing down. In general, gas mileage begins to fall off at around 50 miles per hour.

## Insurance

The car insurance market is competitive so a firm [understanding in insurance policies](#) is key to getting the best prices. This knowledge will help you when it is time to make a claim and know what kind of coverage is provided by your policy. You should also reassess your insurance every year. Companies often offer

competitive prices and benefits to either get new customers or keep their current ones. And analyze how much you can save by raising your deductible. Insurance agents more than likely won't reach out to you if you do not take the time to ask. Whether you have yet to purchase insurance or you are ready for your annual review, you should always compare companies because[cheap car insurance policies can be found online](#).

## Maintenance

There are many costs associated with a car beyond the initial purchase. From fuel and maintenance to insurance and monthly payments, you will be paying to drive your car for as long as you have it. In the good hopes that you will take good care of your vehicle, that will be for at least the next several years. A properly maintained car will keep you on the road for years and save you money. It is crucial that you keep your car tuned. A poorly tuned car can spike up your gas costs up to 30%. You should also make sure that you are getting regular oil changes. Routine oil changes extend the life of your car's engine and could save you thousands on potential repairs.

## Depreciation

Cars depreciate in value as soon as it leaves the lot but there are some measures you can take to[decrease your depreciation costs](#). Consider buying a less expensive car. The less it is worth, the less it can depreciate. Don't go out and splurge on a car just because you think it looks pretty and you can afford it. Instead, you should be purchasing a car that fits your needs. Keep in mind that not every car depreciates at the same rate. Do some window shopping and purchase a car that has a good resale value.