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Budget Advice for a Balanced Life

July 2008 Newsletter

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July 2008: Car Talk/Gas Talk

We're spending more and driving less:

http://www.usatoday.com/news/nation/2008-06-19-drivingless_N.htm. Every day I see a new article on how to reduce gas consumption. I sifted through the suggestions and put a few to the test. Here are some safe, simple and cost effective do-it-yourself solutions to improve fuel efficiency without sacrificing your standard of living.



Actionable

1. **Keep tires properly inflated.** According to fueleconomy.gov under-inflated tires can lower gas mileage by 2% through increased friction with the road. Edmunds.com puts the number at 5%. Either way, it's a quick and easy fix with an added benefit of improved vehicle safety and longer tire tread life.
2. **Replace your air filters every 15,000 miles (more often if you frequently drive on dirty roads).** Your air filter keeps impurities from damaging the inside of the engine. Not only will replacing a dirty filter improve gas mileage by up to 10%, it will protect your engine. Don't know how? It's easy! Watch this video: <http://video.about.com/autorepair/Replacing-Air-Filter.htm>.
3. **Remove excess weight from your car.** Stop using your trunk for storage and you will improve fuel efficiency 2% for every 100 pounds of loose weight.
4. **Keep windows shut while driving on highways.** When driving in town the A/C is a efficiency killer, but close your windows on highways or an increase in drag will reduce fuel economy by 10%.

Behavioral: Be a Hypermiler.

Hypermilers are drivers who exceed EPA estimated mileage on their vehicles by modifying their driving habits. A few simple adjustments can improve overall fuel economy by up to 8% for city and 33% for highway driving. Hypermiling also makes you a safer, calmer and more aware driver. All it takes is a rational head and a patient foot.

1. **Cruise (control) on highways:** Cruise control cuts down on unnecessary speed fluctuation. It also prevents the tendency to gradually drive faster over long trips. Edmunds.com's measured the mpg for a Land Rover LR3 and a Ford Mustang on cruise control at 70 mph versus driver controlled with fluctuations between 65 and 75 mph. On cruise, the Land Rover got 14% better mileage while the Mustang improved 4.5%.
2. **Zero to 60 in 20 seconds?** Your car's engine requires more fuel when you accelerate quickly. In Edmunds.com tests accelerating from zero to sixty in 20 seconds cut fuel consumption for the Land Rover LR3 by 35%, the Mustang by 27%.
3. **Coast to Zero:** Stop and go driving guzzles gas, especially in city traffic. Avoid it when it's prudent and you can improve fuel economy by up to 8%. Two suggestions: (1) time lights, don't floor it on green only to have to stop at the next red and (2) limit quick stop and go behavior by coasting - instead of accelerating - towards a yellow/red light or stop sign.

Test A: Your need for speed

Does hyper-miling mean longer commute times? I tested this concept by making two round trips to my dentist's office. The round trip journey is 16.2 miles. The route I took included residential, business and highway driving. To

face similar traffic congestion, I left at 1215PM on a Tuesday and Wednesday. Trip A (a.k.a. the rabbit), I drove aggressively. Trip B (a.k.a. the turtle), I hypermiled.

Results: Trip A (rabbit) took just over 29 minutes while Trip B (turtle) completed in 30 minutes, 20 seconds. A minute difference, but the turtle was safer and cheaper. Another plus, I was less agitated by stop lights and slow drivers. Traffic and stops are the great neutralizer. Simply put, saving a minute is not worth the added financial and emotional costs.

Test B: How much can hypermiling really save?

I only fill up once every 2-3 weeks. About 90% of my driving occurs in town so my fuel efficiency is on the low end for my car. I created a log and compared my mpg after two fill-ups. For the first fill up I drove normally and averaged 17.8 mpg. For the second, I hypermiled and averaged 19.3 mpg, an 8% increase! Annually this amounts to about a \$150 savings. Not much, but I'm driving safer and smarter while saving a few dollars without any sacrifice.

How about you? According to Cambridge Energy Research the average American drives 13,600 miles per year. The National Highway Traffic Safety Administration determined the average mpg of vehicles sold is 24.7. Test these numbers:

Assumptions:

Average annual miles: 13,600

Average mpg: 24.7

Driving Conditions: 50/50 city/highway = 20% improvement in fuel economy by hypermiling

Average hyper mpg: 29.65

Cost per gallon: \$4

Results: \$383 annual savings!

Number of Gallons Used Annually: 550 (13,600/24.7)

Annual Cost = \$2,200 (550 gallons x \$4 per gallon)

Number of gallons hypermiling: 458 gallons (13,600/29.65 mpg)

Annual Cost = \$1,832 (458 gallons x \$4 per gallon)

Annual Savings: \$363 (\$2,200 – \$1,832)

Find out your savings: <http://www.fueleconomy.gov/Feg/findacar.htm>

In closing, if you live for the thrill of the ride, it won't be easy becoming a hypermiler, but try, it's really not that difficult.

GivingGrinch.com Newsletter Updates

May 2008: Bottled Water Consumption in Decline: <http://www.msnbc.msn.com/id/25211545>.

June 2008: Tips for Air Travel. I received a few comments regarding all the new fees associated with air travel. The reality is airlines now spend 73% of ticket revenue on fuel. To put it in perspective, the average American household spends 5% of their budget on fuel. Get use to a la carte pricing and know the costs in advance by visiting RickSeaney.com before you travel: <http://rickseaney.com/domestic-airline-fee-chart/>

Your Suggestions: Keep them coming: advice@givinggrinch.com. You can find the master list of GivingGrinch.com suggestions on this page: <http://www.givinggrinch.com/2.html>

Physiological (Basic needs - food, warmth, water and other necessities critical to our survival).

Two food and beverage tips from Kristin in Michigan:

1. Make a week's worth of lunches on Sunday and put them in a spot in the refrigerator that you can grab and go. For example - a sandwich (ham lasts a week), yogurt, carrots, and an apple (or other fruit) are easy to transport, won't go bad sitting and won't smell up the office when you eat it
2. Take tea bags or instant coffee bags to work. All you have to find is hot water to get your caffeine fix.

Three tips to reduce water consumption:

1. Water your grass at night when evaporation and wind minimize water waste
2. Cut shower time in half (sing elsewhere)
3. Turn off running water when brushing or shaving

Safety (Our desire for a predictable, orderly world secure from injustice and uncertainty).

Reliable transportation is a safety need. Here are four tips to reduce transportation expenses:

1. Car pool
2. Public transportation
3. Bike to shorter distances
4. Minimize trips by grouping your errands

Social (Our desire for belonging and acceptance).

It's summer time; spend your weekends enjoying many free events your area has to offer: public festivals, free concerts in the park, etc. Submitted by Andy Sarasota, FL.

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Upcoming Seminars

MeetUp.com: Houston Simplicity Group Presents Budget Advice for a Balanced Life (FREE EVENT)

Location: [Brain O'Neill's Irish Bar](#) (Rice Village)

Time/Date: **3 August, 3:00 PM**

More Information (visit website for updates): [MeetUp.com](#)

Leisure Learning Unlimited: Budget Advice for a Balanced Life

Location: Houston, Texas (Galleria Area - Westheimer & Chimney Rock)

Time/Date: **14 August, 7:00 PM and 20 September, 1:30PM**

Registration: [Leisure Learning U: Financial Planning -> Money Management -> Budget Advice for a Balanced Life](#)

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