

How to Save Real Money When Running the Family Car

Your car will serve you well, and cost effectively, if you take the time to learn a few basic maintenance skills. Ready to start? Let's go.

There are many areas where you can save real money when running your car. Some of these are:

- Actual running expenses
- Minimizing servicing costs
- Reducing the slide in value as it gets older

Let's look at each of these areas in turn.

Actual Running Expenses - save on day-to-day running costs

- Go easy on the throttle and the brake pedals. If you anticipate the traffic and road conditions a little more, you can save fuel and brake pad wear. Don't be in such a hurry, go easy on the car controls.
- Keep the tires at the correct pressure. If they look to be wearing unevenly, get them checked. Get a wheel alignment done at least once a year.
- Shop around for the best fuel deal. Use coupons or dockets always.
- When it's time for new tires, shop around. Don't be afraid to ask "What is your best price?" Compare prices and brands. Get to know the most suitable tire for your type of driving needs. Play off one retailer against another. The same goes for brake pads. Don't just accept any quote.

Minimizing Service Costs - keep these to a minimum

- Learn to do your own oil change and greasing. This is not a very arduous job. I actually enjoy the time under the car. Changing the oil, oil filter and greasing only needs to take less than 1/2 an hour altogether, but can save you a substantial amount of money. Just be sure doing this does not void your warranty. You can also easily change the air filter saving you even more money.
- Get to know the normal noises your car makes. If at any time these change, see if you can work where the noise is coming from. That way when you go to your mechanic you won't have to say "Just fix it", you will be able to offer some ideas as to the cause of the problem.
- Keep an eye out for loss of any fluids. This is often a cause of large maintenance costs. Check regularly to ensure the radiator water level, engine oil level, brake fluid level, automatic gearbox oil level, power steering oil and/or clutch fluid levels are all close to, or at, the "full" mark.
- Look at the garage floor. Has oil been dropped on it recently? Was it from the back or the front of the car? Don't let oil leaks go unchecked. Get them looked at right away.
- If you choose to do your oil changes, shop around for the best price on good oil and filters.
- If your car requires some specialized servicing or repair, shop around. Get competing quotes. Play off one repairer with another to get the best price.

Minimizing the Value Slide - get the most for your car when you sell

- Keep the car clean inside and out.
- Keep the car polished at least once a year. Twice a year is better. Use a good brand of polish
- Use floor mats always. Keep them clean. Keep the carpets vacuumed regularly.
- Keep a log book of all monies spent on the car and at what mileage/kilometers they were done. Keep the receipts. This will help you get the best price when you sell if prospective buyers can see you looked after the car well.
- Use a good quality vinyl or leather protector on your dash, seats and door trims to save them from cracking and discoloration, as they get older.
- Look for rust spots. These can occur around the windscreen, under the doors, in the door sills and other parts of the body. If you notice any, treat them immediately with a good brand rust killer. If you feel unqualified, get a specialist to fix it right away.
- If you see stone chips, treat them right away. These can turn into rust spots if not cared for. You could either use a auto paint spray can of the same color or touch it up with a small paint brush and touch up paint.
- The value of your car will be enhanced at sale time if you keep it as close to original condition as possible. Try to look after the car and keep it looking like it would have been when it was new.

These are just some ways you can minimize your car ownership costs and maximize the amount you receive when you go to sell the car.

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About the Author

Bruce Hokin has designed a simple budget tool called ["5 Steps to Freedom Personal Budget."](#) It based on his extensive background as a qualified, experienced accountant, manager, consultant and financial adviser. You can download this powerful budget assistant today and be on your way to financial freedom within the hour. It is available at his website www.freedom-personal-budgets.com.