

# Working Solutions

## Making Ends Meet in Today's Economy

As gasoline prices increase, many individuals are having a difficult time trying to make ends meet. Whether it is driving more efficiently or budgeting expenses, there are several ways that you can save money. These are just a few recommendations from the Federal Trade Commission (FTC) that may help offset rising gasoline prices.

### First, become aware of your driving habits and try to drive more efficiently.

- Avoid aggressive driving such as speeding, rapid acceleration and abrupt braking. It can lower gas mileage by 33 percent at highway speeds and by five percent around town.
- Follow posted speed limits. Gas mileage decreases rapidly at speeds above 60 miles per hour and it is also safer to observe the speed limit.
- Remove excess weight from the trunk. An extra 100 pounds in the trunk can reduce a typical car's fuel economy by up to two percent.
- Avoid unnecessary idling. It wastes fuel, costs you money and pollutes the air. Turn off the engine if you anticipate a wait.
- Use overdrive gears and cruise control when appropriate. They improve the fuel economy of your car when you're driving on a highway.

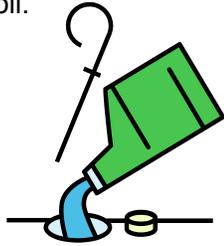
### It is important to provide regular maintenance on your vehicle so that you maximize its performance.

- Keeping your engine tuned and according to your owner's manual can increase gas mileage by an average of four percent.
- By keeping your vehicle's tires properly inflated and aligned you can increase gas mileage up to three percent.
- Maintenance also includes replacing the air filter, which 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.



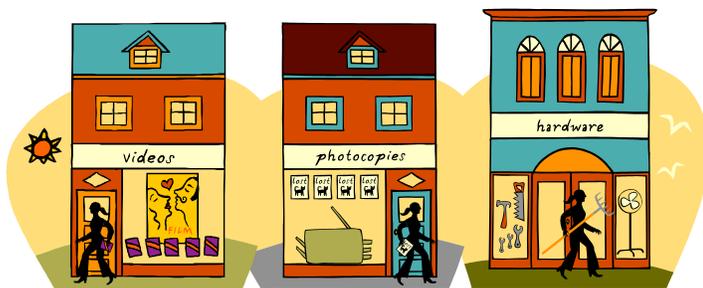
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- Gas mileage can also improve by regularly changing the oil and by using the manufacturer's recommended grade of motor oil.



### Plan and combine trips to save gas.

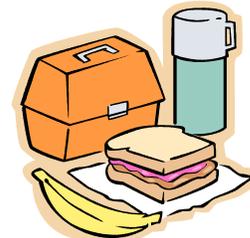
- Combining errands into one trip saves you time and money. Several short trips taken from a cold start can use twice as much fuel as a longer multipurpose trip covering the same distance when the engine is warm. Trip planning ensures that traveling is done when the engine is warmed-up and efficient. 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.
- If possible, take advantage of carpools and ride-share programs. You can cut your weekly fuel costs in half. Consider using public transit if it is available to you.



There are other ways to cut costs that will also help you save money. You can start by developing a clear picture of your daily and regular expenses. If possible, create a simple spreadsheet that will help track them. Only after grouping, categorizing and analyzing your expenses can you see patterns. Also, organize your bills and statements so that you don't miss any payments that way you can save money on

missed payment fees. Another area to look at is your credit cards and utilities. Make sure you request lower credit card interest rates. Sometimes credit card companies are willing to lower your interest rate if you request it or negotiate with them. See what types of packages are available for combining your internet, cable and telephone service. Combining them can cost less and may be billed together on one statement. You may even find that you are ready to get rid of your home phone and only use a cell phone.

Some other cost saving recommendations pertain to home energy efficiency. Use compact fluorescent light bulbs instead of incandescent bulbs. Compact florescent light bulbs use less energy and last longer. Purchase energy efficient appliances the next time you are in the market for an appliance. Check your home insulation periodically to make sure you have enough layers. Determine if you need to close vents in rooms that are not being used.



If you eat out frequently for lunch or dinner, a cost savings tip is to eat out less. By eating out less and increasing the number of times you take your lunch to work, you can save money and this can help you follow a budget. It will take some planning and organizing but it can have a direct and immediate impact on your wallet.

Whether you are considering making changes in response to rising gas prices or simply to establish a budget, try to be aware of your stress levels. While feeling overwhelmed and frustrated is normal, there is help available. Sometimes preparing a budget together with your spouse, friend or a counselor can make the entire process less stressful. If you need additional support or help to get started on a plan of action, please remember your EAP, Alliance Work Partners, can offer assistance.

Source: Federal Trade Commission  
<http://www.fueleconomy.gov/FEG/drive.shtml>