



17 Ways You Waste Money on Your Car

Don't spend a nickel on your car without good reason. Bone up, wise up and don't let anyone lead you astray.

Cars make us irrational. We call them our babies and lovingly wax them every Saturday, or we turn up the radio to drown out the sound of a dragging muffler. Either of these extremes will cost you money, sometimes a lot of it.

Walking the line between obsession and neglect means you never spend a nickel without a good reason -- and good reasons can include spending money on something that's not broken.

Here are the 17 ways you waste money on your car:

1. Premium gas instead of regular.

Buy the cheapest gasoline that doesn't make your car engine knock. All octane does is prevent knock; a grade higher than the maker of your car recommends is not a "treat."

2. Taking false economies.

Better to replace a timing belt on the manufacturer's schedule than to have it break somewhere in western Nebraska. Better to pop for new tires than to ride that low-profile rubber right into a tree.

3. Using a dealer for major services.

Independent shops almost always will do the same work for less money. Call around, owner's manual in hand, to find out. Some dealers may tell you using outside garages violates the car's warranty. This is a lie.

4. Using a dealer for oil changes.

Dealers sometimes run dirt-cheap specials, but otherwise you'll usually find changes cheaper elsewhere.

5. Going to any old repair shop.

At the very least, make sure it's ASE-certified (a good housekeeping seal of approval from the nonprofit National Institute for Automotive Service Excellence). From there, look for a well-kept shop with someone who's willing to answer all your questions. Estimates must include a provision that no extra work will be done without your approval. Be courteous and pay attention. A good mechanic is hard to find.

6. Changing your antifreeze every winter.

Change it only when a hydrometer suggests it will no longer withstand temperatures 30 degrees below the coldest your area sees in winter. Every two years is about right. But you also should keep your cooling system happy by running the air conditioner every few weeks in winter to keep it lubricated, checking for puddles underneath the car and replacing belts and hoses before they dry and crack.

7. Replacing tires when you should be replacing shocks.

If your tires are wearing unevenly or peculiarly, your car may be out of alignment or your shocks or struts worn out.

8. Letting a brake squeal turn into a brake job.

Squeal doesn't necessarily mean you need new rotors or pads; mostly, it's just annoying. Your first check -- you can probably see your front brakes through the wheels on your car -- is to look at the thickness of the pads. Pads thicker than a quarter-inch are probably fine. If your brakes emit a constant, high-pitched whine and the pads are thinner than a quarter-inch, replace them. If your car shimmies or you feel grinding through the pedal, then your brake rotors need to be turned or replaced.

9. Not complaining when your warranty claim is rejected.

Check the National Highway Transportation Safety Administration (NHTSA) to see if a technical service bulletin (TSB) has been issued about the component in question. Manufacturers often will repair known defects outside the warranty period (sometimes called a secret warranty). It helps if you've done your homework and haven't been a jerk.

10. Not keeping records.

A logbook of every repair done to your car can help you decide if something's seriously out of whack. Didn't I just buy new brake pads? With a log and an envelope stuffed with receipts, you'll know who did the work and when, and whether or not there's a warranty on the repair. And a service logbook helps at resale time, too.

11. Buying an extended warranty.

Most manufacturers allow you to wait until just before the regular warranty expires to decide. By then you should know whether your car is troublesome enough to require the extended warranty. Most of them aren't worth the price.

12. Over insuring.

Never skimp on liability, but why buy collision and comprehensive insurance on a junker you can probably afford to replace? Add your deductible to your yearly bill for collision and comprehensive coverage, then compare that total with the wholesale value of the car. If it's more than half, reconsider.

13. Assuming the problem is major.

If your car is overheating but you don't see a busted hose or lots of steam, it might be the \$5 thermostat, not your radiator. Or it may be that ominous "check engine" light itself that's failed, not your alternator.

14. Not changing the fuel filter.

Have it replaced as a part of your maintenance -- every two years or according to the manufacturer's schedule -- rather than when it becomes clogged with grit, leaving you stranded at the most inconvenient time.

15. Not knowing how to change a tire.

Have you even looked at your spare? Make sure it's up to snuff and all the parts of your jack are there. Changing a flat yourself is not only cheaper, it's faster, too.

16. Not keeping your tires properly inflated.

Check them once a month; otherwise, you're wasting gasoline, risking a blowout and wearing them out more quickly.

17. Car washes.

Five bucks for long lines and gray water? Nothing shows you care like doing it yourself.