



Image credit – PA

How can I cut down costs when driving?

The cost of living is on the up in the UK. With energy prices on the rise and inflation increasing, Brits are facing a tough time when it comes to paying for everyday items and services. A car, for many people, is a crucial way of getting around but it too comes with its costs.

So how can you make sure you're running your car as efficiently and cost-effectively as possible? We've got some tips to help drive down the cost of motoring.

Make sure you shop around for insurance

Insurance is one thing everyone driving in the UK needs and it's often seen as one of the biggest costs associated with driving. While it can be tempting to let it automatically renew once your policy comes to an end, this could be adding hundreds of pounds to your insurance policy.

So shop around. There is all manner of comparison sites available online that'll be able to give you the best possible price, though picking up the phone and ringing providers directly can be worthwhile too.

Give an accurate mileage figure

Insurance policies require you to estimate how many miles you'll be travelling in your car. Now, it's worth thinking back to the previous year to determine just how much driving you've done. Overestimating your mileage can quickly ramp up your policy cost, so being as accurate as possible here can help shave off money.

If you can, pay for your insurance in full

It's not an option for everyone, but if you're able to pay for your insurance policy in full rather than monthly then it's well worth doing. By going down this route, you'll avoid paying interest on your policy. Of course, if spreading your insurance policy over twelve months will avoid putting pressure on finances elsewhere, then this option is still valid and ensures that you've got cover.

The same can be said for vehicle excise duty, commonly known as road tax. Though there's the option to split it into smaller monthly payments, you'll save money by paying it in full for a twelve month period.

Make sure your car is well-maintained

Making sure that your car has had regular servicing will help ensure that it's running as efficiently as possible, while technicians will also be able to check to see if there are any issues that could cause a problem later on.

Regular servicing will also bring down day-to-day costs through better fuel economy and lower oil use.



Image credit – Vauxhall

Avoid using premium fuels

Using a premium fuel will increase the cost of filling up, so if you're trying to keep costs down it's a better idea to opt for regular fuel.

Although premium fuels will be required by many sports and performance vehicles, regular petrol and diesel cars will run perfectly well on 'standard' fuel.

Look around for the cheapest fuel

Fuel prices have spiked in recent months, but that doesn't mean that you can't look around for the cheapest fuel possible. Check your local area and make a note of the cheapest station, so that you can head for that one the next time you fill up.

Don't be tempted to drive out of your way for cheaper fuel, mind you, as this doesn't work out cheaper in the long run. It's also worth steering clear of motorway fuel unless you really need to – it comes at a hefty premium over more local stations.



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Image credit – MotorEasy

Check your tyres

Your tyres have a big impact on your car's fuel usage. These days, there are many 'eco' tyre options out there, which offer a lower rolling resistance that, in turn, help to improve your car's fuel economy.

There's no loss of grip or reduction in safety with these tyres, either. If you can, then you could notice a real difference in swapping to an eco-tyre.



Image credit – Goodyear tyres

Make sure your tyres are at the right pressure

If your tyres are in good condition, however, it's a good idea to stick with them. Even so, you should make sure that they're inflated to the correct pressures, as this can have a real impact on fuel usage.

An under-inflated tyre will cause your car to use more fuel, so make sure that they're topped up with air regularly. You'll find the manufacturer's recommended pressures for your car in a panel behind the fuel filler flap, in the door shuts or in the vehicle's handbook.

Leave out any unwanted items from your car

Extra weight in your car uses up fuel, so have a good look around to see if there's anything you could leave out. Additional coats, boxes and bags can all add to a car's weight, so if you don't need them – leave them out.

Also, make sure that any roof racks or top boxes that aren't being used are removed too. These have a huge impact on fuel economy and can quickly drive up how much fuel you're using.