



## Article Side

The Secret to Saving 14% at the Gas Pump! by [Hiteshbhoi](#)

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If you know the smart way to purchase your gas you can save a considerable amount of money. The following strategies could save you 4 percent, 5 percent, 10 percent or even 14 percent of your gas costs.

In this article you will learn the secret to using two strategies that together should provide you with a significant discount on your gas costs.

There are a number of alternatives that will result in savings. Among the best is the use of credit cards that offer rebates. By using the right cards you can lower your costs without having to change your driving habits or do any special maintenance on your car.

Many gas companies offer credit cards that pay rebates on gas purchases. The typical card will rebate you 10% on your gas purchases for the first two or three months and then rebate you 5% on your gas purchases thereafter.

For example currently Hess Oil has a credit card that will pay 10% for the first 60 days for Hess gas purchases and 5% for Hess gas purchases after 60 days.

Marathon Oil has the same 10% for 60 days 5% thereafter program. Speedway has an 8% for 60 days and 4% thereafter credit card program. All these cards also offer 1% rebates on other purchases and can be used anywhere Visa or MasterCard is accepted.

The examples just listed are issued by gas companies. There are also general market credit cards that will provide you with discounts off your gas costs.

Many credit card companies offer cards that have special rebate amounts for gasoline. For example: currently Discover Card is issuing a Discover Gas Card that will give you back a rebate of 5 percent of the gas you purchase with the opportunity to increase it to 10 percent at selected retailers. It also gives you a 1 percent rebate on other purchases.

Another example: Chase has a gas MasterCard that will give you a rebate of 5% for gas purchases and 2% for purchases everywhere else.

The advantage to using a general market card as opposed to a gas credit card is that you can use the general market credit card to buy gas at any station and get the high rebate. The gas company card only pays you the high rebate at the gas company's own stations.

On the other hand the gas company credit card will generally pay you a premium of 10 percent or 8 percent for the first 60 days where the general market card may not.

That is the main strategy for getting a discount of anywhere from 4 percent up to 10 percent. Certainly any rebate is welcome in light of the cost of gasoline. 4% is good and 10% is even better. But there may be a way to cut your cost of gas even more. Maybe even to 14%.

Here's how. Many gas companies offer pre paid gas cards or gas gift cards. In many cases these prepaid cards will offer a bonus or discount. For example in some cases you can purchase a \$50 gas card for \$48.

That means you pay \$48 for the card but the card allows you to buy \$50 worth of gas. That is the same as getting a 4% discount. In most cases you must buy these prepaid cards at the gas outlet.

Now here is where the extra savings comes in. If you purchase the prepaid card using the gas company credit card during the initial period when you are getting a 10% rebate you will get a 10% rebate on the prepaid card.

Then if you are buying a prepaid card that gives you a 4% discount, the \$50 dollar card for \$48 cost, you are compounding your savings.

You are getting a 10% savings on the rebate and you are getting a 4% savings on the prepaid card. In total you are getting a 14% savings!

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