

Escape High Fuel Prices

25 Smart Ways to Pay Less at the Pump

With the arithmetic on every method, so you can see which ones are actually worth your time — and which three lose money.

\$4,234

What the average family of four burns in fuel each year

\$1,005

What a full stack gives back, every year

+41.5%

Move in the national average in twelve months



Read this page and nothing else

Most guides to saving on fuel are lists of tips with no numbers attached. This one runs the arithmetic on every method, for two real households, and tells you plainly which ones do not pay.

Everything in here is calculated against the national average price on 19 October 2026: **\$4.30** for a gallon of regular. A year ago that same gallon cost \$3.04. Fuel has become one of the few household costs where a few hours of setup still returns real money.

The short version

1. **Change where you buy before you change anything else.** Warehouse clubs and Walmart fuel centres sit 18 to 34 cents under the national average. No app, no points, no scheme — just a cheaper gallon.
2. **Put a cashback app on top.** Upside pays roughly 10 to 25 cents a gallon and, critically, lets you pay with your own credit card, so it does not cancel your card rewards.
3. **Pay with a card that rebates fuel.** Four or five percent on a \$4.30 gallon is another 17 to 21 cents.
4. **Collect the sign-on money once.** Welcome offers and card bonuses are worth around \$260 in your first year and nothing after that. Take them early.
5. **Stop doing the expensive things.** Buying premium your car does not need costs the family in this guide \$890 a year, which is more than most of the clever methods return.

What this adds up to

A family of four following the full system saves **\$1,005 a year** — \$84 a month, or 102 cents off every gallon. A single driver saves **\$264 a year** on a lighter version of the same system.

One honest warning before you start

Three of the twenty-five methods in this guide *lose* money at ordinary driving volumes, and we have left them in with negative numbers attached rather than quietly dropping them. Paid memberships and subscriptions have fixed costs that do not shrink to fit a small fuel bill. If you drive less than about 700 gallons a year, read those sections before you sign up for anything.

How to use the rest of it

Chapters one and two set up the numbers and the single idea that makes everything else work. Chapter three is the catalogue of all twenty-five methods with their returns. Chapters four through six are the decision tools — how to stack, when to drive further, and what to pay with. Chapters seven and eight are the things to stop doing. Chapter nine is a thirty-day plan.

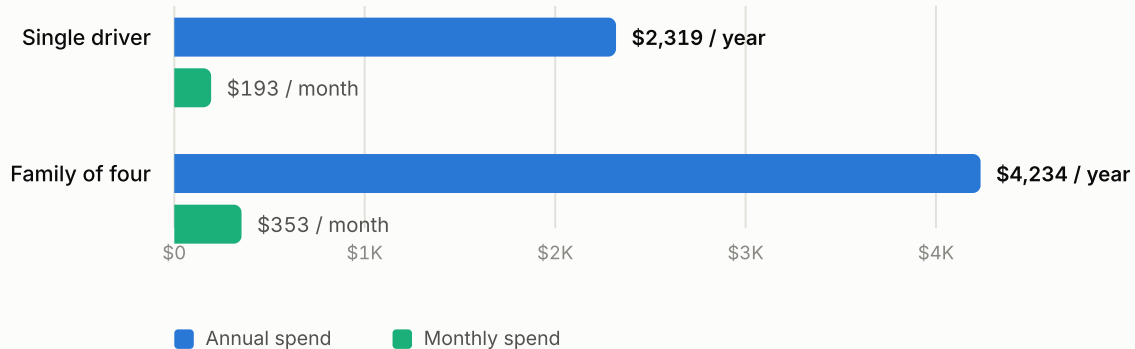
- 1 The number you are actually fighting
- 2 Why stacking works: four layers on one gallon
- 3 All twenty-five methods, with the arithmetic
- 4 Three stacks, and which one fits you
- 5 When to drive further, and when not to
- 6 Cash, debit, gas card or cashback card
- 7 The worst ways to buy gasoline
- 8 What makes a car drink more than it should
- 9 Your first thirty days
- Sources, method and assumptions

The number you are actually fighting

You cannot judge whether a saving is worth chasing until you know the size of the bill it is coming off. Here are the two households every figure in this guide is calculated against.

What fuel actually costs these two households

At the national average of \$4.30 a gallon, 19 October 2026



Fuel consumption modelled at national-average prices. Single driver: 13,500 miles at 25 MPG. Family of four: two vehicles, 24,000 combined miles, 24.3 MPG blended.

540

Gallons a year, single driver

986

Gallons a year, family of four

\$4,234

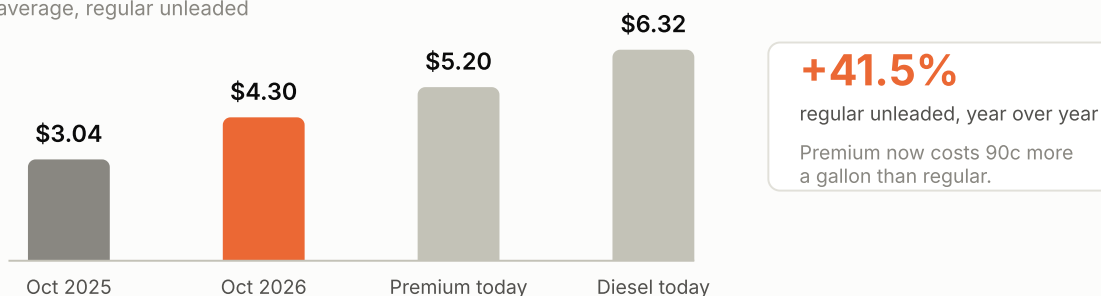
Family fuel bill, twelve months

Why this matters more this year than last

The national average for regular unleaded sat at \$3.04 a gallon a year ago. Today it is \$4.30 — a rise of 41.5 percent. For the family above, that single move added roughly \$1,241 to the annual fuel bill without them driving a single extra mile.

The pump has moved against you

National average, regular unleaded



AAA national averages, 19 October 2026. Diesel has been the sharper mover, peaking at \$6.53 in September.

The premium trap, stated early

Premium currently costs 90 cents a gallon more than regular. AAA tested 87-octane against 93-octane in engines designed for regular and found no gain in horsepower, no gain in fuel economy and no reduction in emissions. Around seven in ten American drivers own a car that only requires regular. If you are one of them and you buy premium anyway, you are spending \$488 a year as a single driver, or \$890 as this family, for nothing measurable.

If you want better fuel, the thing to look for is a TOP TIER rating, not a higher octane number. AAA's earlier testing found TOP TIER fuels left nineteen times fewer engine deposits — and they usually cost about the same as the fuel beside them.

A note on the assumptions

Every number in this guide is modelled, not surveyed. We have chosen deliberately ordinary inputs — average mileage, average fuel economy, average prices — and applied realistic coverage rates rather than assuming every method works on every fill. Upside, for instance, is credited on 60 percent of fills rather than all of them, because station participation genuinely varies by area. The full set of assumptions is printed at the back so you can argue with it.

Your own numbers will differ. The **Fuel Savings Calculator** that accompanies this guide lets you put your own mileage, fuel economy and local prices in and see the figures recalculated for your household — www.smartpursuits.info/fcal.

Why stacking works: four layers on one gallon

The single most valuable idea in this guide is that fuel discounts come from four different payers, and because they are different payers, they do not cancel each other out.

Most people treat saving on fuel as a choice: the warehouse club *or* the app, the loyalty card *or* the credit card. That framing costs real money, because these programmes are not competitors. The station, the app, the brand and the card issuer are four separate businesses, each paying for something different, and each of them is willing to pay on the same gallon at the same time.

The four layers that stack on one gallon

Each layer is charged by a different party, which is exactly why they combine.

1. The posted price Where you buy sets the number on the sign. Costco, Sam's Club, Walmart, regional chains	 34c per gallon
2. The app rebate Paid by the station to win your visit. Upside, GasBuddy, Checkout 51	 17c per gallon
3. The loyalty discount Paid by the brand or grocer for your habit. Kroger points, Shell, Exxon, BP	 10c per gallon
4. The card reward Paid by the issuer on the dollars you spend. Costco Visa, Sam's Mastercard, Custom Cash	 17c per gallon
Stacked, on the gallons where all four line up No single program objects — each one is paid by someone different.	78c

The four layers, with typical per-gallon values. Not every layer is available on every fill, which is why the stack figures in chapter four apply each layer to a realistic share of gallons rather than to all of them.

What each layer is buying

The posted price is set by the retailer's business model. Costco and Sam's Club run fuel close to cost because a full tank pulls you into a warehouse where the margins actually are. OPIS data puts Costco about 34 cents under the national average and Sam's Club and BJ's about 26 cents under. This layer costs you nothing but a membership and the willingness to go there.

The app rebate is the station paying to win a visit it would otherwise have lost. Upside works with more than fifty thousand locations and pays a cut of the margin back to you. The crucial detail is that you pay with your own card, so this layer sits on top of the next one instead of replacing it.

The loyalty discount is the fuel brand or the grocer paying for your habit. Kroger's programme is the strongest of these because it converts grocery spending you already do into fuel: a hundred points is ten cents a gallon, and a thousand points is a dollar a gallon on up to thirty-five gallons in one transaction.

The card reward is the issuer paying for the interchange on your spending. Four percent on a \$4.30 gallon is 17 cents; five percent is 21 cents.

The rule that follows from this

Never let one layer eat another. The most common mistake we see is a driver using a payment product that takes a discount off at the pump but debits a bank account — Pay with GasBuddy+ and most branded gas cards work this way. You gain five or ten cents on one layer and lose seventeen to twenty-one cents on the card layer. Chapter six works through that trade in detail.

Where the stack breaks down

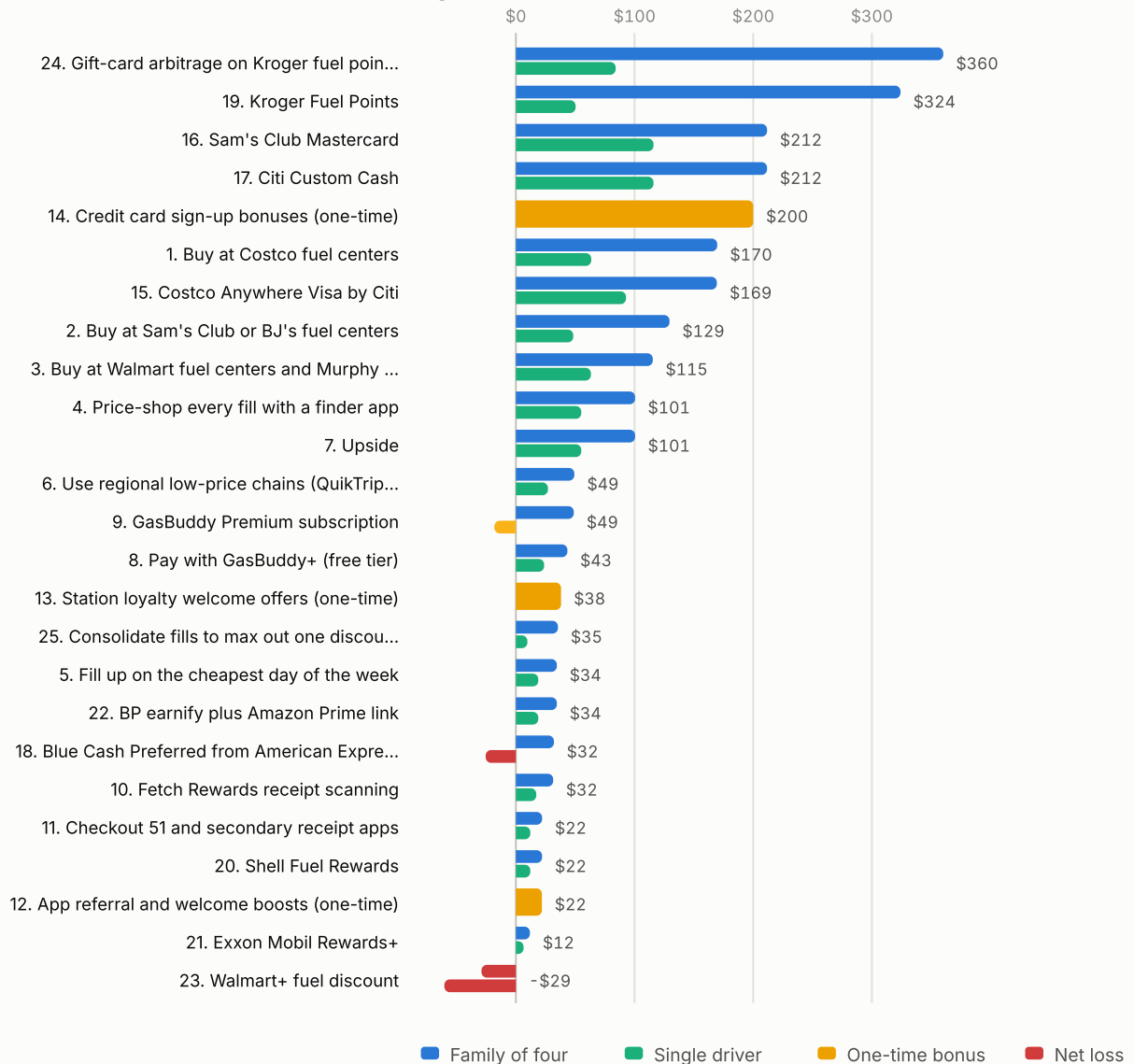
Two honest limits. First, coverage: the warehouse club you joined is not on the route to your in-laws, and the app offer is not live at the station you passed. Any realistic model has to discount for this, and ours does. Second, caps: nearly every programme in this guide caps something — gallons per transaction, dollars per month, spend per year. Those caps are what separate the theoretical maximum from the money you actually collect, and chapter four is built around them.

All twenty-five methods, with the arithmetic

Ranked by what they return to the family of four in a year. Three of them return less than nothing, and they are shown in red rather than hidden.

All 25 methods, ranked by what they return in a year

Negative bars are methods whose fees exceed their fuel savings at these volumes



Annual return by method. The three one-time bonuses are plotted on their first-year value in yellow, because they pay once rather than every year.

How to read these figures

Each method is credited only on the share of fills where it realistically applies, and annual fees are already deducted. A method showing a negative number is not useless in every case — it is losing money *at the driving volumes modelled here*. Drive substantially more and some of them turn positive, which is exactly why the calculator exists.

CATEGORY ONE · WHERE YOU BUY

This is the layer most people skip, and it is the biggest one. Changing where you fill up requires no app, no account and no points balance. It just requires going somewhere slightly different.

1 Buy at Costco fuel centers

OPIS puts Costco about 34c under the national average. Gold Star membership \$65/yr, Executive \$130. Go in with a shopping trip rather than making a special journey, and pay with the Costco Anywhere Visa so the club discount and the card rebate land on the same gallon.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT	ANNUAL FEE
\$64/yr	\$170/yr	17.2c	Low	\$65

<https://www.costco.com/gasoline-signs.html>

2 Buy at Sam's Club or BJ's fuel centers

OPIS puts Sam's Club and BJ's about 26c under the national average. Club membership \$50/yr. Sam's Club lets you pay at the pump from the app, which skips the queue. The club's own Mastercard is the strongest pairing because it rebates 5% on fuel.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT	ANNUAL FEE
\$48/yr	\$129/yr	13.1c	Low	\$50

<https://www.samsclub.com/fuel>

3 Buy at Walmart fuel centers and Murphy USA

About 18c under the national average with no membership required at all. The honest workhorse of this list: no membership, no app, no card required. If you do nothing else in this guide, buy here instead of at the corner station.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$63/yr	\$115/yr	11.7c	Low

<https://www.murphyusa.com/>

4 Price-shop every fill with a finder app

Stations a few miles apart can differ by 60c. Capturing even a fifth of that spread pays. Check prices before you leave, not when the needle is low. A driver who only looks at the pump they are already standing at has no choice left to make.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$55/yr	\$101/yr	10.2c	Low

<https://www.gasbuddy.com/>

5 Fill up on the cheapest day of the week

GasBuddy analysis found Sunday and Monday typically cheapest, worth 4-9c versus late week. Set a recurring Sunday-morning reminder. The saving is small per fill but it costs you nothing and compounds across fifty fills a year.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$19/yr	\$34/yr	3.5c	Low

<https://www.gasbuddy.com/go/best-day-to-buy-gas>

6 Use regional low-price chains (QuikTrip, RaceTrac, Buc-ee's)

High-volume regional chains run thin fuel margins to pull you inside the store. Learn which chain runs cheapest in your metro and default to it. These operators treat fuel as a loss leader to sell you a drink and a sandwich.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$27/yr	\$49/yr	5.0c	Low

<https://www.quiktrip.com/>

CATEGORY TWO · CASHBACK APPS

Apps pay you a rebate for choosing a particular station. The good ones let you keep paying with your own credit card; the ones that insist on their own payment method are quietly charging you your card rewards for the privilege.

7 Upside

Typically 10-25c/gal, occasionally higher. Capped at 50 gallons per offer. Pay with your own rewards card, so it stacks. Claim the offer in the app before you pump, pay with your rewards credit card, then upload the receipt. Because you pay with your own card, Upside sits on top of your card rewards rather than replacing them.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$55/yr	\$101/yr	10.2c	Low

<https://www.upside.com/>

8 Pay with GasBuddy+ (free tier)

At least 3c/gal guaranteed, 5c at select stations, up to 33c with an activated Flash Deal. Debits your checking account. Useful if you want the discount taken off at the pump instead of waiting for a rebate. Be aware that it debits your checking account, so it does not earn credit card rewards.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$24/yr	\$43/yr	4.4c	Low

<https://www.gasbuddy.com/pay>

9 GasBuddy Premium subscription

\$9.99/mo or \$99/yr for at least 20c/gal on the first 50 gallons monthly, then 5c. Only pays off at real volume. Only worth it above roughly 60 gallons a month. Below that the subscription costs more than it returns, which is exactly what our numbers show for the single driver.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT	ANNUAL FEE
-\$18/yr	\$49/yr	5.0c	Low	\$99

<https://www.gasbuddy.com/pay>

10 Fetch Rewards receipt scanning

Works at any station because it reads the receipt rather than partnering with the pump. Small but universal. The lowest-friction item here: you are photographing a receipt you already have. Returns are small, but it works at literally any station in the country.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$17/yr	\$32/yr	3.2c	Medium

<https://fetch.com/>

11 Checkout 51 and secondary receipt apps

Offers up to 25c/gal but thinner station coverage. Worth running alongside, not instead of, Upside. Run it alongside Upside rather than instead of it, and claim whichever offer is richer at the station you are standing in.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$12/yr	\$22/yr	2.3c	Medium

<https://www.checkout51.com/>

CATEGORY THREE · SIGN-ON AND WELCOME MONEY

These pay once. That makes them easy to dismiss and easy to under-rate: collected together in a single afternoon they are worth roughly \$260, which is more than most of the recurring methods return in a year. Do these first.

12 App referral and welcome boosts

Upside referral codes add roughly 15-25c/gal on your first fills, and referrals pay you about 2c/gal for life. Ask a friend already on the app for their code rather than searching for one online. Referral boosts apply to your first few fills, and you then earn on their fills indefinitely.

ONE-TIME VALUE	RECURRING	EFFORT
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\$22	Varies	Low
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<https://www.upside.com/>

13 Station loyalty welcome offers

Circle K gives 25c/gal on your first five fills, Shell 10/20/30c on your first three, 7-Eleven 11c on seven tanks. Join every programme in your area on the same afternoon, then simply use whichever station you happen to pass first. Welcome offers are the highest per-gallon rates in this entire guide.

ONE-TIME VALUE	RECURRING	EFFORT
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\$38	Varies	Low
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<https://www.circlek.com/inner-circle>

14 Credit card sign-up bonuses

The single biggest one-time number in this guide. Citi Custom Cash pays \$200 after \$1,500 in six months; Blue Cash Preferred \$250 after \$3,000. Only open a card you would carry anyway, and only if you can clear the balance in full every month. Interest at 20-plus percent erases every strategy in this book within one cycle.

ONE-TIME VALUE	RECURRING	EFFORT
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\$200	Varies	Medium
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<https://www.citi.com/credit-cards/citi-custom-cash-credit-card>

CATEGORY FOUR • CREDIT CARDS

A fuel rebate is only real if you clear the balance every month. At a typical twenty-plus percent APR, carrying even a modest balance costs more than every method in this guide combined returns.

15 Costco Anywhere Visa by Citi

5% on Costco gas and 4% on other gas, on the first \$7,000 combined per year, then 1%. No annual fee but requires Costco membership. The rebate arrives once a year as a certificate rather than as monthly cash, so treat it as a lump sum, not as grocery money.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
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\$93/yr	\$169/yr	17.2c	Low
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<https://www.citi.com/credit-cards/costco-anywhere-visa-credit-card>

16 Sam's Club Mastercard

5% back on gas up to \$6,000 a year, then 1%. Rewards arrive as Sam's Cash. Rewards arrive as Sam's Cash, which spends inside the club but not outside it. Fine if you shop there, less useful if you only buy fuel.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$116/yr	\$212/yr	21.5c	Low

<https://www.samsclub.com/credit>

17 Citi Custom Cash

Automatically pays 5% on your highest-spend category each cycle, up to \$500 a month. No annual fee. The most flexible card on this list, because it follows wherever your spending actually goes rather than forcing you to a single brand.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$116/yr	\$212/yr	21.5c	Low

<https://www.citi.com/credit-cards/citi-custom-cash-credit-card>

18 Blue Cash Preferred from American Express

3% at U.S. gas stations with no cap, but a \$95 annual fee. On gas alone it only clears the fee at high volume. Strong for a household that also buys groceries on it, because the 6% supermarket rate is what really carries the annual fee. On fuel alone the maths is thin.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT	ANNUAL FEE
-\$25/yr	\$32/yr	3.2c	Low	\$95

<https://www.americanexpress.com/us/credit-cards/card/blue-cash-preferred/>

CATEGORY FIVE · LOYALTY PROGRAMMES

Free to join and almost entirely passive once set up. The grocery-linked programmes are in a different league from the station-branded ones, because they convert spending you were already doing into fuel.

19 Kroger Fuel Points

1 point per \$1 of groceries, 100 points = 10c/gal, up to \$1/gal on 35 gallons per transaction. Members get 3c off automatically. The biggest recurring number in this guide for a family, because it converts grocery spending you were doing anyway into fuel. Points expire at the end of the following month, so redeem monthly.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$50/yr	\$324/yr	32.9c	Low

<https://www.kroger.com/pr/points-program/faq>

20 Shell Fuel Rewards

Silver 3c, Gold 5c, Platinum 10c per gallon. Partner dining and shopping adds more on top. Link a grocery loyalty account and a dining card to the same Fuel Rewards profile; partner spending quietly lifts your per-gallon rate without any extra fills.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$12/yr	\$22/yr	2.3c	Low
https://www.fuelrewards.com/			

21 Exxon Mobil Rewards+

3 points per gallon on regular and 6 on premium, redeemable at roughly a cent a point. Modest but entirely passive once the app is installed and the card is linked.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$6/yr	\$12/yr	1.2c	Low
https://www.exxon.com/en/rewards-plus			

22 BP earnify plus Amazon Prime link

5c/gal for earnify members, and linking an Amazon Prime account adds another 5c. If you have Amazon Prime already, linking it is a two-minute job that doubles the per-gallon rate.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$19/yr	\$34/yr	3.5c	Low
https://www.bp.com/en_us/united-states/home/products-and-services/earnify.html			

CATEGORY SIX · MEMBERSHIPS AND LEVERS

The advanced end of the list, and the place where effort stops being free. Two of these three demand real attention to be worth anything.

23 Walmart+ fuel discount

10c/gal at more than 13,000 Walmart, Exxon, Mobil, Murphy and Sam's Club stations. \$98/yr, so the fuel perk alone rarely carries it. Judge this one on delivery and streaming, not on fuel. At these volumes the fuel perk alone does not cover the membership for either household.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT	ANNUAL FEE
-\$60/yr	-\$29/yr	-2.9c	Low	\$98
https://www.walmart.com/plus				

24 Gift-card arbitrage on Kroger fuel points

Kroger runs 4x fuel points on gift cards you were going to buy anyway. \$250 of cards becomes 1,000 points, worth up to \$35 on a 35-gallon fill. Buy the gift cards you were going to use anyway during a 4x promotion. This is bookkeeping, not a scheme, but it demands you actually track the promotions.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$84/yr	\$360/yr	36.5c	High
https://www.kroger.com/pr/points-program/faq			

25 Consolidate fills to max out one discounted transaction

Per-gallon discounts cap by transaction, not by month. Bringing the second vehicle or approved cans to one redemption captures far more of the same points. Per-gallon caps are set per transaction, not per month. Bring the second vehicle to the same redemption, or fill approved cans, and the same points cover far more gallons.

SINGLE DRIVER	FAMILY OF FOUR	PER GALLON	EFFORT
\$10/yr	\$35/yr	3.6c	Medium
https://www.kroger.com/pr/points-program/faq			

The whole list in one table

#	METHOD	CATEGORY	SINGLE / YR	FAMILY / YR	EFFORT
1	Buy at Costco fuel centers	Where You Buy	\$64	\$170	Low
2	Buy at Sam's Club or BJ's fuel centers	Where You Buy	\$48	\$129	Low
3	Buy at Walmart fuel centers and Murphy USA	Where You Buy	\$63	\$115	Low
4	Price-shop every fill with a finder app	Where You Buy	\$55	\$101	Low
5	Fill up on the cheapest day of the week	Where You Buy	\$19	\$34	Low
6	Use regional low-price chains (QuikTrip, RaceTrac, Buc-ee's)	Where You Buy	\$27	\$49	Low
7	Upside	Cashback Apps	\$55	\$101	Low
8	Pay with GasBuddy+ (free tier)	Cashback Apps	\$24	\$43	Low
9	GasBuddy Premium subscription	Cashback Apps	-\$18	\$49	Low
10	Fetch Rewards receipt scanning	Cashback Apps	\$17	\$32	Medium
11	Checkout 51 and secondary receipt apps	Cashback Apps	\$12	\$22	Medium
12	App referral and welcome boosts	Sign-On Bonuses	once: \$22	—	Low
13	Station loyalty welcome offers	Sign-On Bonuses	once: \$38	—	Low
14	Credit card sign-up bonuses	Sign-On Bonuses	once: \$200	—	Medium
15	Costco Anywhere Visa by Citi	Credit Cards	\$93	\$169	Low
16	Sam's Club Mastercard	Credit Cards	\$116	\$212	Low
17	Citi Custom Cash	Credit Cards	\$116	\$212	Low
18	Blue Cash Preferred from American Express	Credit Cards	-\$25	\$32	Low
19	Kroger Fuel Points	Loyalty Programs	\$50	\$324	Low
20	Shell Fuel Rewards	Loyalty Programs	\$12	\$22	Low
21	Exxon Mobil Rewards+	Loyalty Programs	\$6	\$12	Low
22	BP earnify plus Amazon Prime link	Loyalty Programs	\$19	\$34	Low
23	Walmart+ fuel discount	Memberships & Levers	-\$60	-\$29	Low
24	Gift-card arbitrage on Kroger fuel points	Memberships & Levers	\$84	\$360	High
25	Consolidate fills to max out one discounted transaction	Memberships & Levers	\$10	\$35	Medium

Three stacks, and which one fits you

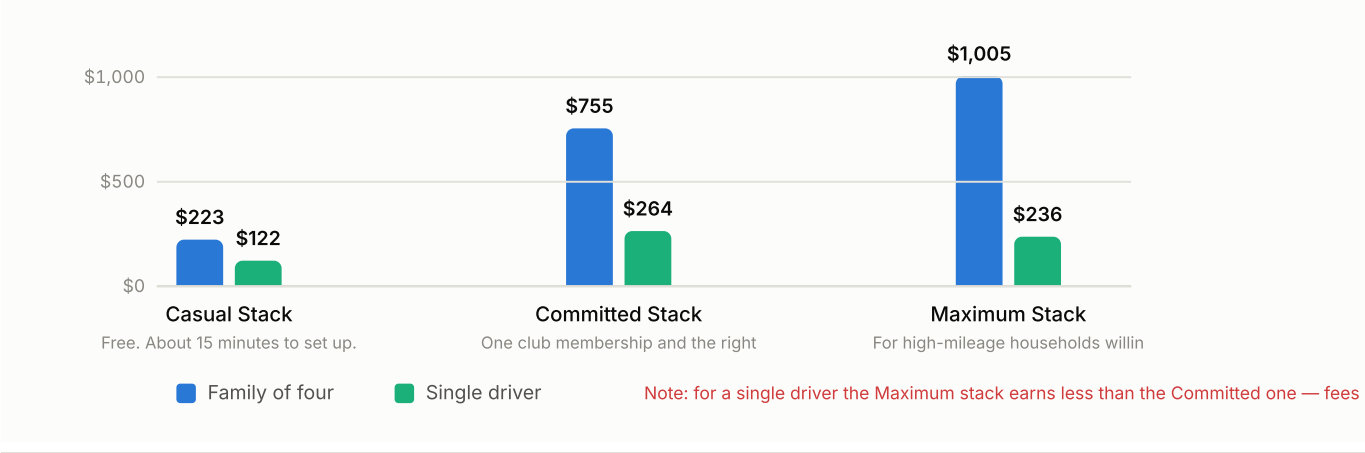
Individual methods are the parts. These are the three assembled machines, with the fees already subtracted.

STRATEGY	SINGLE MONTHLY	SINGLE YEARLY	FAMILY MONTHLY	FAMILY YEARLY	FAMILY YEAR ONE
The Casual Stack Free. About 15 minutes to set up.	\$10	\$122	\$19	\$223	\$283
The Committed Stack One club membership and the right card.	\$22	\$264	\$63	\$755	\$1,015
The Maximum Stack For high-mileage households willing to run a system.	\$20	\$236	\$84	\$1,005	\$1,265

Net of membership fees. "Year one" adds the one-time sign-on and welcome money, which you collect once and never again.

Three ways to stack, and what each returns

Net of membership fees. First-year figures add one-time sign-on money.



Net annual saving by strategy, after membership fees.

The finding that surprised us

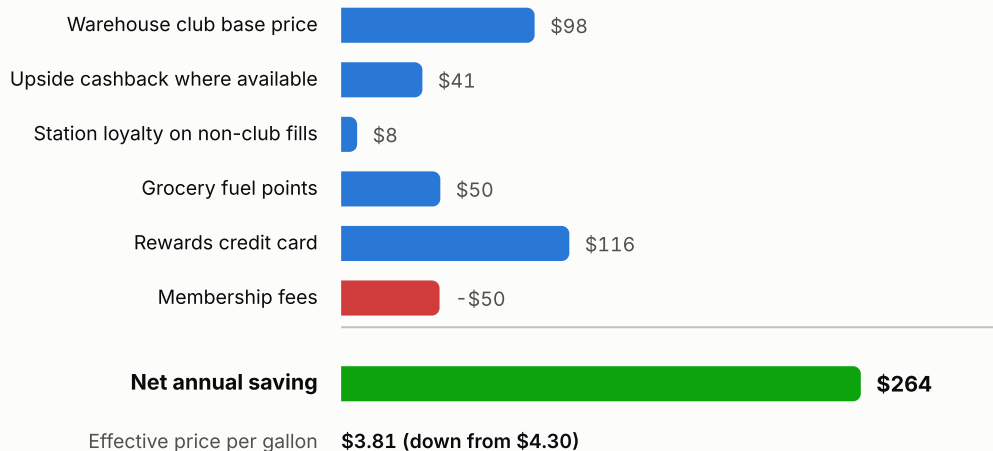
For the single driver, the Maximum Stack returns **\$236** a year against the Committed Stack's **\$264**. Doing more earns less.

The reason is simple and worth internalising: membership fees are fixed, and fuel savings are per-gallon. A \$163 fee load spread over 540 gallons costs 30 cents a gallon before you save anything. The same fees across the family's 986 gallons cost only 17 cents. **Paid memberships are a volume play.** If you drive an average amount on your own, stop at the Committed Stack.

How the stack builds, layer by layer

How the Committed Stack builds: single driver

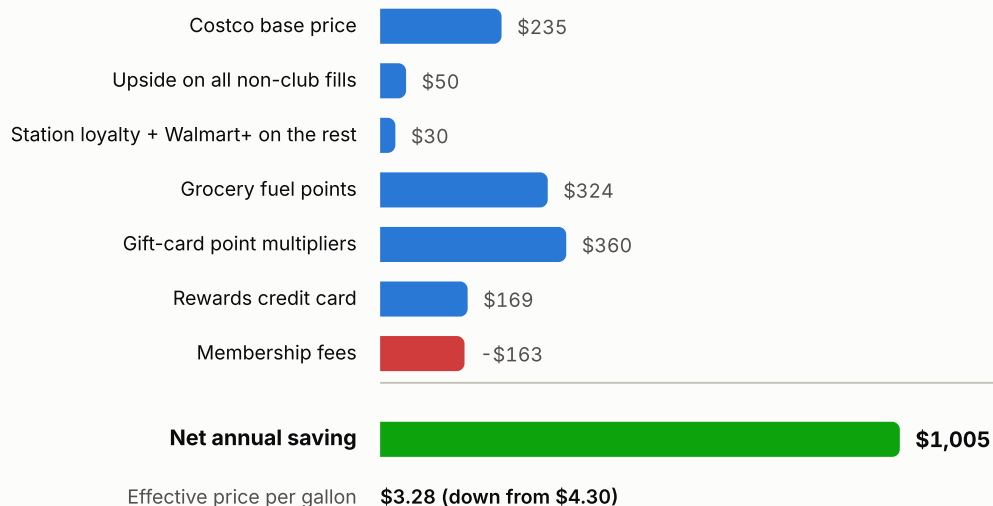
One club membership and the right card. Each layer applies to a different share of the gallons.



Single driver, Committed Stack.

How the Maximum Stack builds: family of four

For high-mileage households willing to run a system. Each layer applies to a different share of the gallons.

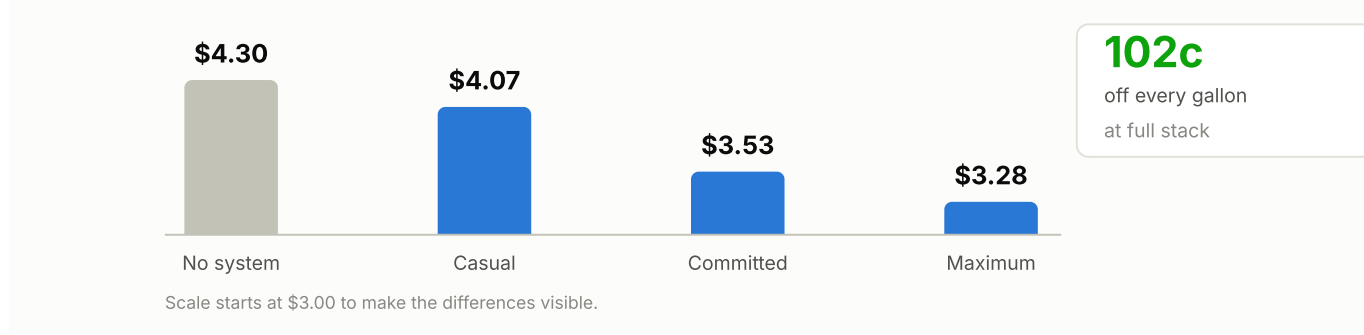


Family of four, Maximum Stack. Grocery fuel points and gift-card multipliers together account for most of the total, which is why the family result is so much stronger than the single driver's.

What this does to the price on the sign

What you actually pay per gallon, family of four

The posted price never changes. Your effective price does.



The posted price is the same for everybody. What differs is what you actually pay.

The posted price is not a price you have to accept. It is the opening number, and the four layers in chapter two are the ways of negotiating it down without ever speaking to anyone. A family running the full system pays an effective **\$3.28** a gallon against a posted \$4.30.

Choosing your stack in one paragraph

If you drive under about 600 gallons a year, run the **Casual Stack** and add a no-fee cashback card; skip every paid membership. Between 600 and 900 gallons, the **Committed Stack** is the sweet spot — one club membership, one strong card, and grocery points. Above about 900 gallons, or with two vehicles and a regular grocery shop at a points-earning chain, the **Maximum Stack** earns its fees several times over.

When to drive further, and when not to

This is the question people get wrong most often, in both directions. The arithmetic is simple, and the answer is usually no.

The formula

A detour pays only when the money saved on the gallons you buy exceeds the cost of getting there and back. Written out:

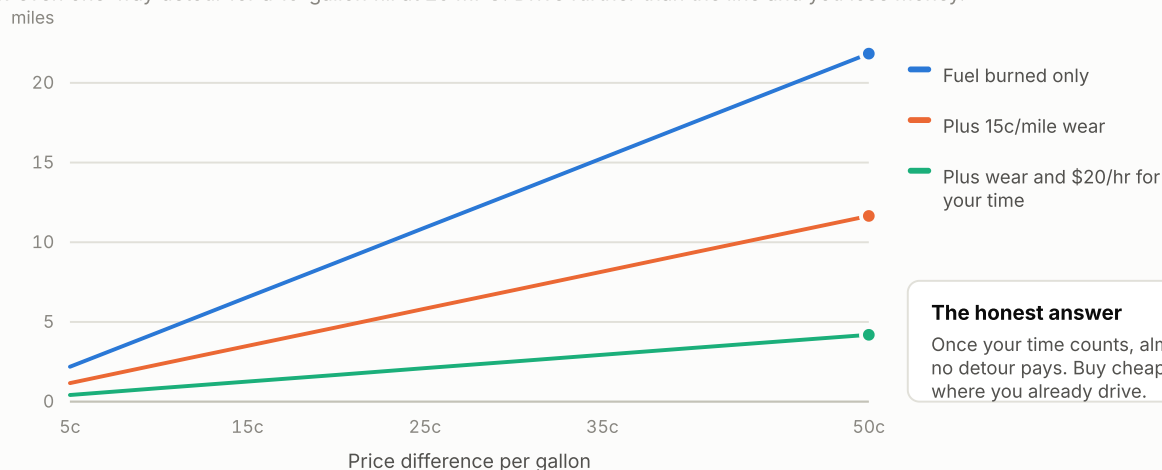
Saved = gallons bought × price difference per gallon

Spent = 2 × extra miles × (fuel price ÷ MPG), plus wear, plus the value of your time

The trap is that the saving scales with how much you buy, while the cost scales with how far you drive. People notice the first and forget the second. A fifteen-gallon fill at twenty cents cheaper saves exactly \$3.00. That is the entire budget for the trip.

How far is it worth driving for cheaper gas?

Break-even one-way detour for a 15-gallon fill at 25 MPG. Drive further than the line and you lose money.



The honest answer

Once your time counts, almost no detour pays. Buy cheap gas where you already drive.

Break-even one-way detour for a 15-gallon fill at 25 MPG, under three cost assumptions.

The table to keep

FILL SIZE	5C CHEAPER	10C	20C	30C	50C
10 gal	1.5 / 0.3	2.9 / 0.6	5.8 / 1.1	8.7 / 1.7	14.6 / 2.8
15 gal	2.2 / 0.4	4.4 / 0.8	8.7 / 1.7	13.1 / 2.5	21.8 / 4.2
20 gal	2.9 / 0.6	5.8 / 1.1	11.6 / 2.2	17.5 / 3.4	29.1 / 5.6
25 gal	3.6 / 0.7	7.3 / 1.4	14.6 / 2.8	21.8 / 4.2	36.4 / 7.0

Maximum one-way detour in miles that still leaves you ahead, at 25 MPG and \$4.30 a gallon. First figure counts only the fuel you burn getting there. Second figure, after the slash, also counts 15c a mile in wear and \$20 an hour for your time at 35 mph.

A worked example

You see a station six miles out of your way selling at twenty cents under your local pump. You need fifteen gallons.

Counting fuel only: you save \$3.00 and burn \$2.06 getting there and back. Net: **\$0.94**. Technically a win.

Counting fuel, wear and your time: twelve extra miles at fifteen cents of wear is \$1.80, and roughly twenty-one minutes of your life at twenty dollars an hour is \$6.86. Net: **-\$7.72**.

You drove twelve miles to lose seven dollars and seventy-two cents.

Should you drive further for cheaper gas?

Work down the list. Stop at the first line that is true.

Is the cheaper station on a route you already drive?

→ Yes — go. The detour cost is zero.

Is the price gap at least 20c a gallon?

→ No — stay local. Below 20c the math almost never works.

Is the detour under 3 miles each way?

→ No — stay local. Past 3 miles your time and wear eat the gap.

Are you filling 15 gallons or more?

→ No — stay local. A small fill can't carry the trip.

All four true? Then the trip pays — but only by a few dollars.

The real money is in stacking discounts at the station you were already going to.

Does an app change the answer?

Yes, but not in the way most people expect. A price-finder app does not make detours worth taking — the arithmetic above is unaffected by how you found the station. What it does is let you **choose the**

cheap station from among the ones you were already going to pass, which is where the actual money is.

Used that way, a finder app is worth roughly \$101 a year to the family in this guide and \$55 to the single driver — and it costs nothing and risks nothing. Used the other way, as a hunting tool that sends you across town, it reliably loses money.

The rule

Check before you leave, not when you arrive. Look at prices while you are still at home deciding your route, and fold the cheap station into a trip you were making anyway. The moment you are making a special journey for fuel, you have already lost the argument with the arithmetic.

The one case where driving further genuinely pays

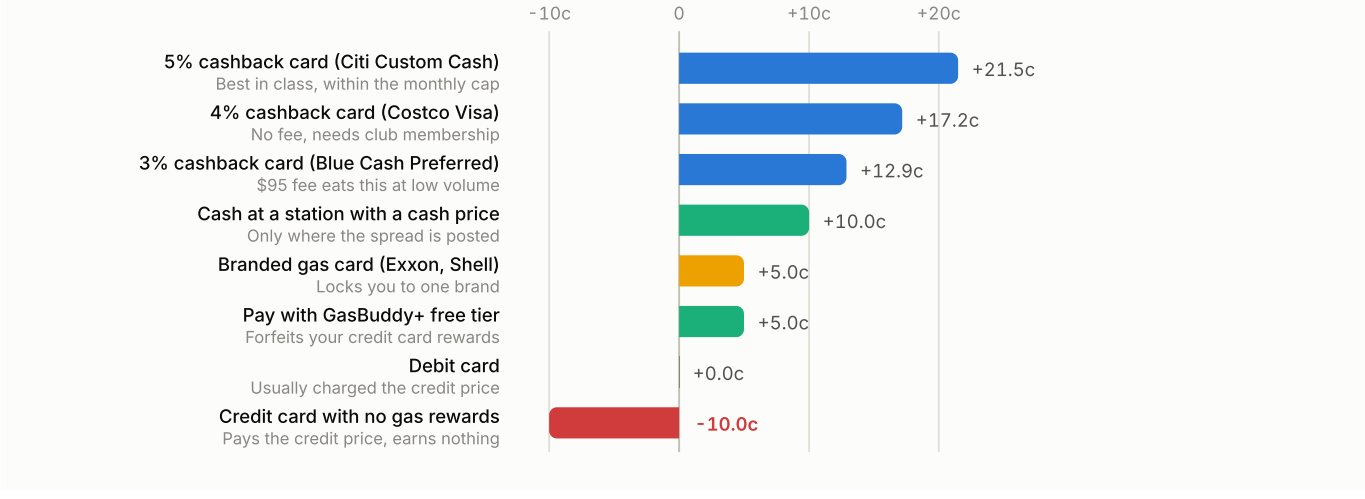
Large fills with large spreads. A thirty-gallon fill in a truck or a van, at a station fifty cents cheaper, saves \$15.00 — enough to carry a detour of nearly nine miles each way even after wear and time. If you drive something thirsty, the rules loosen considerably. If you drive a commuter car, they almost never do.

Cash, debit, gas card or cashback card

Four ways to pay, and they are not close to equivalent. One of them is usually the worst of both worlds.

What each way of paying is worth, per gallon

On a \$4.30 gallon. Assumes a station with a 10c cash/credit spread.



Value per gallon by payment method, at a station posting a 10c cash discount.

The branded gas card question

Readers ask about this more than anything else, so here is the direct answer: a branded gas card from Exxon, Shell or any other single chain is **almost always the weaker choice** against a good general cashback card.

	BRANDED GAS CARD	GENERAL CASHBACK CARD
Typical return	3–6c per gallon	17–21c per gallon
Where it works	One brand's stations only	Every station
Effect on stacking	Locks you out of cheaper outlets	Stacks with club pricing, apps and loyalty
Rises with fuel prices?	No — fixed cents per gallon	Yes — it is a percentage of the bill
Useful for	Building credit; drivers genuinely loyal to one brand	Almost everybody else

The percentage point matters more than it looks. A branded card paying five cents a gallon pays five cents whether fuel is two dollars or six. A four percent cashback card paid 10 cents when fuel was

\$2.50 and pays 17 cents now. In a rising market, percentage rewards track the problem and fixed-cent rewards do not.

The sharper move is to keep the brand's **free loyalty programme** — Exxon Mobil Rewards+, Shell Fuel Rewards, BP earnify all cost nothing — and pay with a general cashback card. You collect the brand discount and the card rebate, instead of choosing between them.

The cash discount, and the debit card trap

Many stations post two prices, and the gap is commonly five to ten cents a gallon, though in some states it runs twenty to twenty-five, and investigators have documented individual stations where the spread reached a full dollar.

Debit is not cash

This is the single most expensive misunderstanding at the pump. Most stations charge debit cards the **credit** price, because the processing fee they are avoiding is charged on card transactions generally, not on credit specifically. Trade bodies have put the share of operators charging debit at the credit price as high as ninety-five percent in some markets.

So a debit card gets you the worst of both: the higher price *and* no cashback. It is strictly worse than either paying cash or paying with a rewards credit card. Check the sticker on the pump itself rather than the large sign at the roadside — the roadside sign usually advertises the cash price only.

So which should you actually use?

1. **A cashback credit card you clear in full**, at any station without a meaningful cash discount. At four to five percent this beats everything else on the list.
2. **Cash**, only where the posted spread is larger than your card's rebate. At a ten cent spread against a 17 cent card rebate, the card still wins. The spread has to exceed roughly twenty cents before cash is genuinely ahead.
3. **A branded gas card**, only if you are rebuilding credit or you genuinely only ever use one chain.
4. **Debit**, only if the alternative is credit you cannot pay off. That is a real situation and not a shameful one — but it is the one case where the arithmetic in this chapter stops being the main consideration.

The rule that overrides this entire chapter

If you carry a balance, none of this applies. A five percent fuel rebate against a twenty-two percent APR is a losing trade from the first month. Pay with whatever keeps you out of revolving debt, work through chapters one and seven instead, and come back to the card question when the balance is clear.

The worst ways to buy gasoline

Avoiding these is worth more than most of the clever methods in chapter three, and costs nothing at all.

1. Buying premium when your car asks for regular

The most expensive habit on this list. At today's 90 cent spread it costs the single driver \$488 a year and the family \$890. AAA's testing found no horsepower gain, no economy gain and no emissions benefit in engines built for 87 octane. Check the inside of your fuel door; if it says regular, buy regular.

2. Paying with a debit card at a station with a cash discount

Covered in chapter six, and worth repeating because it is so common. You pay the credit price and earn nothing. Ten cents a gallon on the family's 986 gallons is \$99 a year thrown away for no benefit whatsoever.

3. Filling up at motorway and airport stations

These are the highest-margin fuel sites in the country and they are priced accordingly, frequently thirty to sixty cents above a station two miles off the junction. Fill before you join the motorway, not after.

4. Running the tank to the warning light

Not for the mechanical reasons usually given, but for a simpler one: a driver on fumes has no choice. You buy at whatever station you can reach, at whatever price it posts, with whatever app offers happen to be live. Every method in this guide depends on having options, and an empty tank is the thing that removes them. Refill at a quarter.

5. Judging a paid subscription on fuel alone

GasBuddy Premium at \$99 a year returns \$49 to the family in this guide and **-\$18** to the single driver. Walmart+ at \$98 loses money on fuel alone for both households, and the Blue Cash Preferred's \$95 fee leaves the single driver **-\$25** down.

Those are the right numbers, and they are also the wrong way to make the decision. A fixed annual fee is not a fuel cost. It is a cost against *everything the product rewards*, and almost all of these products reward two or three categories you are already spending in. The mistake is not paying the fee — it is paying the fee and then only using the product at the pump.

How to make an annual fee actually pay

The rule is simple: **let the groceries and the online shopping cover the fee, and count the fuel savings as profit on top.** Three steps.

1. **Make it your default card for the supermarket.** This is the category with the richest rates, and for most households it is also the largest.
2. **Put your online retail and streaming on it too.** These are recurring, predictable, and usually already on autopay against some other card earning one percent. Moving them costs you one afternoon.
3. **Then add the fuel.** By this point the fee is already covered, so every cent at the pump is upside rather than a cost you are trying to recover.

Run that properly for the family in this guide — \$4,234 of fuel, \$10,800 of groceries and about \$480 of streaming — and the Blue Cash Preferred stops being a loser:

WHAT YOU PUT ON THE CARD	A YEAR	EARNS	CASH BACK
Groceries	\$10,800	6% on the first \$6,000, then 1%	\$408
Streaming subscriptions	\$480	6%, uncapped	\$29
Fuel	\$4,234	3%, uncapped	\$127
Annual fee	—	Charged from year two	-\$95
Net, every year	—		\$469

Fuel alone, that card returns **\$32**. Used across all three categories it returns **\$469** — and in year one American Express waives the fee and pays a \$250 welcome bonus after \$3,000 of spending, which takes the first twelve months to roughly \$814.

The same logic rescues Walmart+. On fuel it loses \$29 a year. Add the delivery fees it waives — two grocery deliveries a month at roughly \$8 a time is about \$192 avoided — and the membership clears its cost comfortably.

Two cautions before you go and sign up

A no-fee card may get you most of the way. The Blue Cash Everyday charges nothing and pays 3% at supermarkets, 3% on online retail and 3% at gas stations, each capped at \$6,000 a year. At this household's spending it lands within about \$24 of the Preferred. If your grocery bill is below roughly \$5,000 a year, take the no-fee card and skip the arithmetic entirely.

Some subscriptions have no second category to lean on. GasBuddy Premium rewards fuel and nothing else, so there is no grocery spending to rescue it. For products like that the volume test is the only test, and below about 660 gallons a year it does not pass.

6. Chasing a cheap station across town

Chapter five covers the arithmetic. The short version: once you count your time, a detour almost never pays, and the drivers most convinced otherwise are usually the ones not counting the twelve miles.

7. Opening a store card for a one-off discount

The ten or twenty cents a gallon offered at the pump for applying on the spot is real, but it is a single fill. What you have taken on is a hard credit enquiry, a new account, and frequently an APR well above a mainstream card. Take the free loyalty programme instead; it costs nothing and is available at the same counter.

8. Topping off after the pump clicks

The automatic shut-off exists because the tank is full. Fuel squeezed in afterwards commonly ends up in the vapour recovery system rather than your tank — you pay for it and the station gets it back. Modern vehicles are also designed around a specific headspace for fuel vapour, and overfilling can push liquid into the charcoal canister, which is a genuine repair bill.

9. Buying fuel-saving devices and additives

The magnets, the vortex generators, the "fuel-line ionisers" sold online: no independently verified device has produced the economy gains these products advertise. The US Environmental Protection Agency has tested hundreds of such products over the decades. If the claim is a twenty percent gain from a part you clip on, the money is better spent on tyres at the correct pressure.

10. Ignoring the per-transaction cap on a discount you have earned

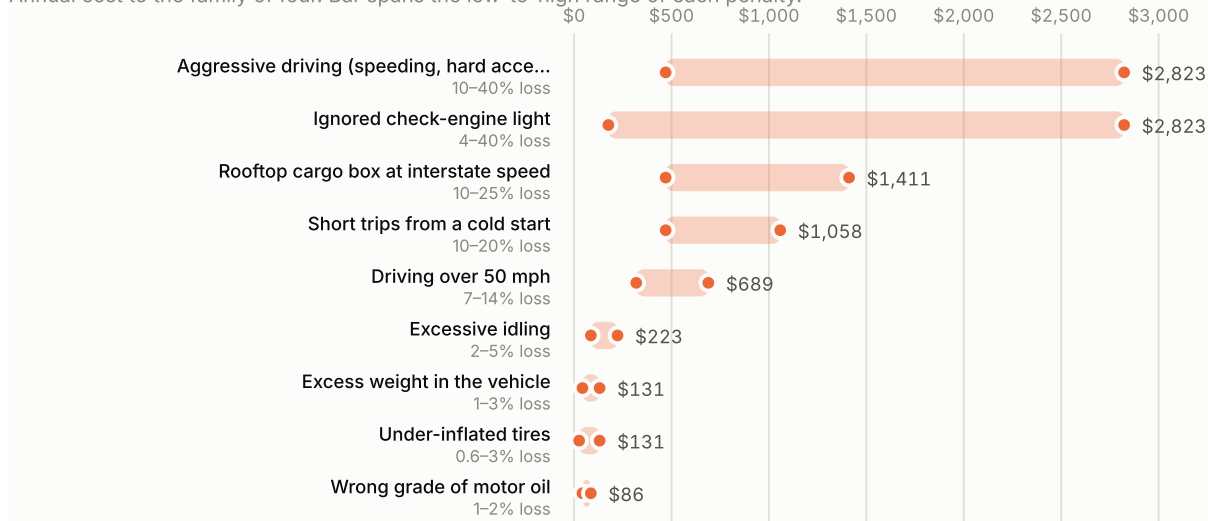
A subtle one, and it costs real money. If you have accumulated a dollar a gallon in grocery points and you redeem it on a twelve-gallon fill, you have collected twelve dollars from an entitlement worth thirty-five. The points are spent either way. Redeem against the largest fill you can legitimately make.

What makes a car drink more than it should

Everything so far has been about the price of a gallon. This chapter is about buying fewer of them. The figures come from the US Department of Energy and the EPA, and some of them are considerably larger than anything a discount programme will give you.

What makes a car drink more than it should

Annual cost to the family of four. Bar spans the low-to-high range of each penalty.



Percentages: fueleconomy.gov (U.S. DOE / EPA, Oak Ridge National Laboratory). Dollar figures are our own calculation at \$4.30/gal.

WHAT IT IS	MPG LOST	SINGLE DRIVER	FAMILY OF FOUR
Aggressive driving (speeding, hard acceleration and braking) 10-40% in stop-and-go, 15-30% at highway speed	10-40%	\$258-\$1,546	\$470-\$2,823
Ignored check-engine light Ranges from a loose gas cap to a failed oxygen sensor	4-40%	\$97-\$1,546	\$176-\$2,823
Rooftop cargo box at interstate speed 2-8% in city, 6-17% on highway, 10-25% at 65-75 mph	10-25%	\$258-\$773	\$470-\$1,411
Short trips from a cold start A cold engine runs rich; the first few miles are the thirstiest you drive	10-20%	\$258-\$580	\$470-\$1,058
Driving over 50 mph Each 5 mph over 50 costs roughly like paying another 21c/gal	7-14%	\$175-\$378	\$319-\$689
Excessive idling Burns a quarter to half a gallon per hour; restarting costs ~10 seconds of fuel	2-5%	\$47-\$122	\$86-\$223
Excess weight in the vehicle About 1% per extra 100 lbs, worse on smaller cars	1-3%	\$23-\$72	\$43-\$131
Under-inflated tires About 0.2% lost per 1 psi below spec across all four tires	0.6-3%	\$14-\$72	\$26-\$131
Wrong grade of motor oil Using 10W-30 where 5W-30 is specified costs 1-2%	1-2%	\$23-\$47	\$43-\$86

The three that actually matter

How you drive. Aggressive driving — hard acceleration, hard braking, speed — costs between ten and forty percent of your fuel economy depending on conditions. Nothing else on this list is close. The Department of Energy expresses this as an equivalent surcharge at the pump; scaled to today's \$4.30 that is between **\$0.43 and \$1.72 extra per gallon**. Smoothness is free, and it is the single most valuable change in this guide.

How fast you drive. Fuel economy falls away quickly above fifty miles an hour. The government's figure is that each five miles an hour over fifty is like paying another 21 cents a gallon — but that was published against \$2.94 fuel, so at today's price it is closer to **\$0.31 a gallon** for every five miles an hour. Dropping from seventy-five to sixty-five on a long trip is worth more than most of the apps in chapter three.

Whether you fix things. A check-engine light can mean a loose fuel cap or a failed oxygen sensor, and the gap between those two in fuel terms is enormous. Diagnosing it is usually free at a parts shop.

A myth worth retiring

Changing a clogged air filter does not improve fuel economy on any modern car. On fuel-injected, computer-controlled engines — which is everything built since the early 1980s — the Department of Energy is explicit that a new air filter improves acceleration but not MPG. The advice is a genuine holdover from carburetted engines, where it was true. Change the filter for engine health; do not expect it to show up at the pump.

The quiet ones

Tyre pressure is the classic advice and it is correct, but the effect is smaller than usually claimed: about 0.6 percent on average, and roughly 0.2 percent for each psi below spec across all four tyres. It is worth doing monthly because it is free, takes four minutes and matters a great deal for safety and tyre life — just do not expect it to transform your fuel bill.

The roof box is the opposite: much larger than people assume. A large rooftop cargo box costs between ten and twenty-five percent at motorway speeds. If yours lives on the car year-round, taking it off between trips is one of the highest-value things in this chapter.

Short trips from cold are unavoidable for most households but worth understanding. A cold engine runs rich, so the first few miles are the thirstiest you will drive. Combining several errands into one trip, so the engine is warm for most of it, genuinely helps — and it also reduces the miles themselves.

Idling burns a quarter to half a gallon an hour. Restarting a modern engine uses about ten seconds' worth of fuel, so any stop longer than a minute is worth switching off, up to around ten starts in a day.

Put this in proportion

The family in this guide saves \$1,005 a year from the full discount system in chapter four. Driving smoothly and ten miles an hour slower on the motorway plausibly saves them a similar amount, and it requires no memberships, no apps and no annual fees at all. Do both.

Your first thirty days

In order, with the highest return first. Most of the money is collected in week one.

Week one — about ninety minutes, and most of the value

1. **Check your fuel door.** If it says regular, stop buying premium. For this family that is \$890 a year recovered before you have signed up for anything.
2. **Install Upside and a price finder.** Get a referral code from someone who already uses Upside rather than finding one online — it is worth more.
3. **Join every free loyalty programme in your area in one sitting.** Circle K, Shell, Exxon Mobil Rewards+, BP earnify, your local grocer. The welcome offers alone are worth around \$38 and they are the highest per-gallon rates you will ever see.
4. **Link your grocery account.** If you shop anywhere in the Kroger family, this one step is worth \$324 a year to a family on its own.
5. **Work out where your cheap fuel is.** Find the Costco, Sam's Club, Walmart or Murphy station nearest a route you already drive. Not the cheapest in the county — the cheapest on your way.

Week two — the payment layer

6. **Stop paying with debit at stations with a cash discount.** Free, immediate.
7. **Pick one cashback card and apply.** Only if you clear balances in full. The sign-up bonus is typically \$200 and is the largest single number in this guide.
8. **Set the card as your default fuel payment** and let the apps rebate on top.

Week three — decide on the paid memberships

9. **Count your gallons.** Divide your annual mileage by your MPG. Under 600 gallons, skip every paid membership. Over 900, a warehouse club pays for itself several times over.
0. **Join one club, not three.** The fees do not stack usefully; the discounts largely duplicate each other.

Week four — the car itself

1. **Tyres to spec,** and monthly from here.
2. **Take the roof box off** if it is not in use this week.
3. **Empty the boot** of anything heavy you are carrying out of habit.
4. **Diagnose the check-engine light** if one is on. Usually free at a parts shop.
5. **Drop ten miles an hour** on your regular motorway run and see what the trip computer says. This is the one that keeps paying.

What you should expect

A family of four working through this list should see roughly \$84 a month come off the fuel bill, plus about \$260 of one-time money in the first year. A single driver should see around \$22 a month. Neither figure requires you to drive less or to go anywhere you were not already going.

Keep the calculator to hand

The figures in this guide are modelled on national averages. Yours will differ — possibly a lot, if you drive something thirsty or live somewhere expensive. The **Fuel Savings Calculator** that comes with this guide takes your own mileage, fuel economy and local prices and recalculates every figure here for your household, including the drive-further break-even in chapter five.

www.smartpursuits.info/fcal

Sources, method and assumptions

Where the figures come from

SOURCE	WHAT IT SUPPORTS	REFERENCE
AAA Daily Fuel Gauge Report	National average prices for regular, mid-grade, premium, diesel and E85, 19 October 2026	gasprices.aaa.com
fuelconomy.gov (US DOE / EPA, Oak Ridge National Laboratory)	Every fuel-economy penalty percentage in chapter eight, including the air-filter finding	fuelconomy.gov/feg/driveHabits.jsp
Oil Price Information Service (OPIS), reported by CNN	Warehouse club and Walmart price differentials versus the national average	opisnet.com
AAA automotive research	Premium versus regular octane testing; TOP TIER deposit findings	aaa.com
Kroger Points Program terms	Earn rates, the \$1/gal ceiling and the 35-gallon per-transaction cap	kroger.com/pr/points-program/faq
Upside	Per-gallon offer ranges and the 50-gallon cap per offer	upside.com
GasBuddy / Pay with GasBuddy+	Free and Premium tier savings guarantees and subscription pricing	gasbuddy.com/pay
Issuer terms (Citi, American Express, Synchrony, OnePay)	Card earn rates, caps, annual fees and welcome offers	—
Walmart / OnePay	Walmart+ fuel discount and OnePay CashRewards earn rates	walmart.com/plus
Shell, Exxon Mobil, BP, Circle K, 7-Eleven programme terms	Loyalty tier rates and welcome offers	—

The two households

	SINGLE DRIVER	FAMILY OF FOUR
Vehicles	1	2
Miles a year	13,500	24,000
Fuel economy	25.0 MPG	24.3 MPG blended
Gallons a year	540	986
Fuel spend a year	\$2,319	\$4,234
Fuel spend a month	\$193	\$353
Grocery spend at a points-earning chain	\$300/mo	\$900/mo

How savings were modelled

- **Coverage rates.** No method is credited on every fill. Warehouse club pricing is applied to 70 percent of gallons, Upside to 60 percent, station-branded loyalty to between 35 and 45 percent, reflecting real differences in where people can actually fill up.
- **Fees are deducted.** Every figure shown is net of membership and subscription costs, which is why three methods appear as negative numbers.
- **Caps are enforced.** Card rebates are capped at their published annual or monthly spend limits; grocery redemptions are capped at \$1 a gallon and at the gallons each household can realistically put through one transaction.
- **One-time money is separated.** Sign-on bonuses are shown as first-year values and excluded from recurring annual figures.
- **No double counting.** The stack figures in chapter four are not the sum of the individual methods in chapter three. Each layer is applied to its own share of gallons.

What would change these numbers

Fuel prices move daily, and card and app terms change without notice — Walmart's card programme moved from Capital One to OnePay, and app rates shift by market. Treat the per-gallon rates here as accurate to 19 October 2026 and verify anything before you sign up for it. The structural findings — that where you buy matters most, that fixed fees punish low-mileage drivers, that debit is the worst way to pay — are durable even as the specific rates move.

Disclosure

This guide is independent consumer research. It is not financial advice, and it does not account for your particular circumstances. Credit card recommendations assume you clear balances in full each month; if you carry a balance, the interest will exceed every saving described here. Verify current rates and terms directly with each provider before acting.

FINALLY

Keep going

Fuel is one line on a household budget. The same approach — find the layers, run the arithmetic, drop the methods that do not pay — works on most of the others.

That is what the **SOE Tool** does. Save On Everything applies the method in this guide across the rest of your spending: groceries, utilities, insurance, subscriptions and the recurring costs that quietly outgrow your attention. Same principle, wider surface area — find who is paying, stack the layers, and cut the ones that charge a fee for the privilege.

Save On Everything

A two-tier membership that tracks the discounts, rebates and stacking opportunities across your whole budget, so you are not maintaining twenty apps by hand.

www.smartpursuits.info/m

And take the calculator with you

The companion **Fuel Savings Calculator** recalculates every figure in this guide for your own mileage, fuel economy and local prices — including the drive-further break-even from chapter five and which of the three stacks actually fits your volume.

www.smartpursuits.info/fcal

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