

AB FINANCIAL NEWS

COMMUNITY DRIVER GUIDE | March 2026

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SURVIVING \$4 GAS AS AN UBER & LYFT DRIVER

5 STRATEGIES TO PROTECT YOUR INCOME RIGHT NOW — Keep This In Your Car

\$3.48+

National Gas Avg Today

\$4.00

Projected by This Week

14¢/mile

Your Fuel Cost at \$4 Gas

\$900/yr

Saved with Right Gas Card

1

Switch to a Cash-Back Gas Card — TODAY

Best cards: Citi Custom Cash (5% on gas), Chase Freedom Flex (5% rotating quarters), PenFed Platinum Rewards Visa (5x points on gas).

Real savings: At \$4.00/gallon filling a 15-gallon tank weekly → you get \$3.00 back per fill-up → \$150+/year per card. Use two cards and rotate.

The rule: Pay the full balance every single week. The moment you carry interest, the reward disappears. This only works debt-free.

Costco bonus: Costco Visa gives 4% cash back on gas anywhere — not just at Costco. Highest flat-rate gas card available.

2

Only Drive Surge — Know Your Break-Even Per Mile

The math: At \$4.00 gas in a 28 MPG car, your fuel cost alone is 14¢/mile. After Uber's 25-27% cut, insurance, and depreciation — non-surge trips barely break even.

The strategy: During non-surge hours → PARK THE CAR. Turn on the app only during morning rush (7–9am), evening rush (4–7pm), Friday/Saturday nights, and airport surges.

Deadhead miles: Every mile you drive to pick up a passenger with no fare is money out of your pocket. At \$4 gas, deadhead miles are your #1 silent killer.

Tool to use: Both Uber and Lyft apps show surge maps. Watch the heatmap — move toward orange and red zones BEFORE accepting rides, not after.

3

GasBuddy + Costco = Never Pay Full Price Again

GasBuddy app: Free app showing real-time prices at every station within 5 miles. Prices vary 30–40¢/gallon between stations on the same block right now. Always check before filling.

Costco gas: Typically 20–30¢/gallon cheaper than surrounding stations. A driver filling up twice/week saves \$40–\$60/month — that is one free tank every single month.

Membership math: Costco membership costs \$65/year. At \$40 gas savings/month, you recover that cost in less than 2 months. Everything after that is pure savings.

Timing tip: Fill up Tuesday or Wednesday mornings — gas prices statistically peak Thursday through Sunday when demand is highest.

4

Drive Smarter — Recover 3–5 MPG with Behavior Alone

Smooth acceleration: Jackrabbit starts reduce MPG by up to 30% in city driving. Ease into the gas pedal. That alone can save \$0.50–\$1.00 per gallon in real-world efficiency.

Coast, don't brake: Maintain a 3-second following distance so you coast to stops instead of braking. Braking = wasted momentum = wasted fuel you already paid for.

AC management: Turn off AC for the first 5 minutes after starting — engine load is highest when cold. On the highway, AC is fine. In city stop-and-go, crack windows when below 40mph.

Tire pressure: Under-inflated tires by just 5 PSI costs you 1–2% in fuel economy. Check monthly — especially now. Free at most gas stations.

5

Track Every Gas Dollar — The Government Is Sharing Your Fuel Bill

Two options: (A) Standard mileage deduction: 67¢/mile for business miles — multiply by your annual work mileage. (B) Actual expense method: deduct 100% of gas, insurance, maintenance during work hours.

Which is better? At \$4+ gas, the actual expense method often beats standard mileage for high-mileage drivers. Run both calculations at tax time and choose the higher one.

Free tracking apps: Everlance and Stride automatically log your miles via GPS, generate IRS-ready reports, and flag deductible expenses. Both free for basic use.

Real impact: A driver doing 40,000 miles/year can save \$2,000–\$4,000 in taxes by tracking correctly. That is \$167–\$333/month back in your pocket — more than most gas surcharges.

THE DRIVER'S SURVIVAL FORMULA

Right Gas Card + Right Timing + Right Station + Right Driving + Right Tax Tracking
= You Survive \$4 Gas. Miss Any One — The Oil Market Takes Money Directly From Your Pocket.

QUICK REFERENCE CHEAT CARD

Best drive hours: 7–9am, 4–7pm, Fri–Sat night
Fill up: Tuesday or Wednesday morning
Best gas cards: Citi Custom Cash, Costco Visa
Tire pressure: Check monthly — free at pumps
AC rule: Off for first 5 min, windows below 40mph
Tax method: Track both — choose the bigger deduction

APPS TO DOWNLOAD TODAY

-  GasBuddy — Cheapest gas near you
- ☐ Everlance — Auto mileage & tax tracking
- ☐ Stride — Free mileage + expense tracker
- ☐ Uber/Lyft Heatmap — Surge zone navigator
- ☐ Costco app — Find nearest Costco fuel station
- ☐ IRS.gov — Confirm current mileage rate

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Financial education saves livelihoods.