

# **How to Save Money while RVing**

David Dixon

# Basics

- **Be patient**
  - Unplanned impulse buys often aren't the best deals
- **Watch sales, know what's a good price**
- **Divide-and-conquer**
  - Have one person keep tabs on shopping list, the other keeps track of totals and matching with coupons/deals
- **Use store discount/loyalty cards and apps**
  - Most chains have apps with coupons/offers that aren't available elsewhere
- **Shop around**
  - Check weekly sales flyers online before leaving home
- **Use your phone while shopping**
  - Look for coupons, check local competitor and online prices
  - Add digital coupons/Ibotta deals
- **Buy seasonal items out of season**



# Basics

- **Shop for staples in odd places**
  - Milk is often cheaper at Menard's than grocery store or Wal-Mart
- **Stock up when you find a really good deal**
  - Just make sure stuff won't spoil before you use it
- **Minimize what you use, buy reusable items**
  - Dishwasher's water and electricity are cheaper than disposable tableware



# Healthcare

- **Insurance alternatives**
  - Health sharing organizations
- **Compare prices and shop around**
  - Unlike most, you have the flexibility to get care in many locations
- **FairHealth Consumer.org**
- **Travel for better care when appropriate**

The screenshot displays the FairHealth Consumer.org website interface. At the top, there's a navigation bar with links for Medical Costs, Dental Costs, Insurance Basics, Resources, Quality, Glossary, About Us, and Newsletters. A search bar and language options (Español, English) are also present. Below the navigation bar, a summary section shows the 'Total Cost Related to Diagnostic examination of large bowel using an endoscope (CPT Code 45378)' with a 'Total' of \$4,701 for 'Out-of-Network/Uninsured Price' and \$2,139 for 'In-Network Price'. The main content area is titled 'Cost' and includes a 'See out-of-network Reimbursement' button and a 'Search Again' button. The primary medical procedure listed is 'Diagnostic examination of large bowel using an endoscope (DIAGNOSTIC COLONOSCOPY) (CPT Code : 45378)', with an 'Out-of-Network/Uninsured Price' of \$1,080 and an 'In-Network Price' of \$372. Below this, a section for 'Related Costs (if Applicable)' lists 'Anesthesia' (CPT Code: 00811) with an 'Out-of-Network/Uninsured Price' of \$1,040 and an 'In-Network Price' of \$402. Further down, it shows 'Ambulatory Surgical Center (ASC)' with an 'Ambulatory Surgery Center (ASC) facility estimate for procedure code 45378 (in addition to your doctor's fee)' of \$1,636 and 'N/A' for the in-network price. Finally, it lists 'Hospital (Outpatient)' with a 'Hospital Outpatient Facility (HOPF) estimate for procedure code 45378 (in addition to your doctor's fee)' of \$2,581 and an 'In-Network Price' of \$1,365. Each item has a 'Remove from Total Cost' button.

| Category  | Out-of-Network/Uninsured Price | In-Network Price |
|---|--------------------------------|------------------|
| Primary Medical Procedure<br>Diagnostic examination of large bowel using an endoscope (DIAGNOSTIC COLONOSCOPY)<br>CPT Code : 45378                | \$1,080                        | \$372            |
| Related Costs (if Applicable)   |                                |                  |
| Anesthesia<br>Anesthesia for procedure on large bowel using an endoscope<br>CPT Code: 00811   | \$1,040                        | \$402            |
| Ambulatory Surgical Center (ASC)<br>Ambulatory Surgery Center (ASC) facility estimate for procedure code 45378 (in addition to your doctor's fee) | \$1,636                        | N/A              |
| Hospital (Outpatient)<br>Hospital Outpatient Facility (HOPF) estimate for procedure code 45378 (in addition to your doctor's fee)                 | \$2,581                        | \$1,365          |

# Google Pay/Apple Pay

- **Keep all cards handy, make more secure transactions**
- **Store rewards cards and gift cards**
- **More convenient, faster at checkout**
- **Seminar Wednesday for hands-on demo/help**

# Phone/Internet Service

- **Verizon has a reputation for having the most extensive coverage**
- **However, especially with the deployment of 5G service and 600MHz spectrum, that's changing**
- **2 Smartphones with unlimited talk, text, and data cost \$70 (including taxes and fees) with T-Mobile (if you're old enough)**
- **Unless you need a portable hotspot, use an LTE modem and run-of-the-mill router/AP**
  - Simpler setup, support for more devices, better WiFi coverage

# Banking

- **A number of banks offer high-yield checking/savings accounts**
- **Some are pseudo-checking accounts with financial institutions (e.g. Fidelity)**
- **Several offer ATM fee rebates (Alliant, USAA, Schwab)**
  - Alliant's fee rebate is same-day, instead of end-of-statement
- **Make use of mobile deposit features**
  - USAA, Alliant have high daily limits
  - Understand that funds availability is not the same as a check clearing
- **Money orders at Wal-Mart, not the post office**
  - Banking online requires creativity to deposit cash.
  - Lower fees, unless you also go shopping
- **RobinHood for free stock and ETF trading**

# Credit Cards

- **Take advantage of rewards and free month-long loan**
- **Target 5-6% in rewards for major spending categories, 2-3% everywhere else**
- **Alliant Credit Union**
- **PenFed**



# Hardware/Home Improvement Stores

- **Menard's (mostly in midwest)**

- 11% off rebate sales about one week a month (store credit)
- Often have rebates that make stuff free (e.g. wiper blades)
- Can combine multiple rebates in single envelope

- **Lowe's and Home Depot**

- Will match 11% off in markets where Menard's operates (on request only)
- 10% Military Discounts with ID
- Treats for Milo at Lowe's



# Fuel

- **Shop around and plan ahead**
- **Keep track of fuel consumption and mileage**
  - Early indicator of certain kinds of trouble
  - Usually keep receipts, and write both trip and odometer mileage on them and keep until recorded in spreadsheet
- **Use loyalty cards with credit card, not charge cards**
  - 5% on \$3/gal is better than \$0.10/gal
  - Flexibility to shop for best price

# Ibotta

- **Phone app that offers various cash rebates with lots of retailers, both in person and online**
- **Includes Wal-Mart, Kroger, eBay, Amazon, etc.**
- **Offers are selected in app, and you get credit by either linking loyalty card or submitting receipt photo**
- **Often easy “any item” discounts**
- **Part of Wednesday’s seminar**

# Amazon

- **Paribus**

- Automatically attempts to get credits for missed delivery dates
- Requires access to e-mail, so set up separate e-mail just for Amazon purchases

- **CamelCamelCamel**

- Check Amazon price history before buying

- **WikiBuy**

- Tool that scans Amazon shopping cart before purchase, alerts if item is available elsewhere for less

# Places to Camp

- **Passport America - 50% discounts for short stays at many parks**
  - Includes Deer Run
- **Truck stops and rest areas; parking lots of other businesses**
  - For catching some shut-eye, not camping
  - With the exception of Wal-Mart and truck stops, my rule is arrive after closing, and be gone (or ready to shop) before opening
- **Airports and Convention Centers**
  - Ask about oversize vehicles or truck parking.

# Auto/Truck Parts

- **RockAuto**

- Carries many heavy truck parts
- Competitive prices, but also offers 5% off with coupon (Search for one, enter code in "How'd you hear about us?" box).

- **AITA/NAPA Discount Card and App**

- Fleet pricing at many participating NAPA locations

- **Michelin Advantage Program**

- **Check with truck dealers for batteries**