How to Save Money while RVing

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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/lbotta 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

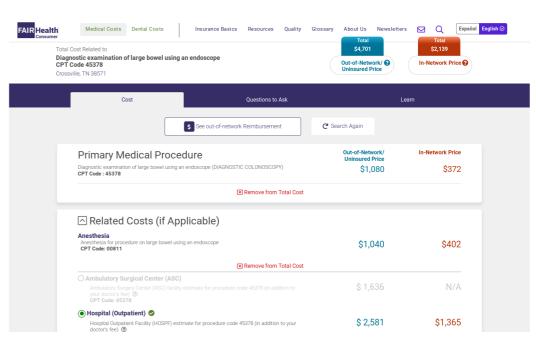
- Just make sure stuff won't spoil before you use it
- Minimize what you use, buy reusable items
 - Dishwasher's water and electricity are cheaper than disposable tableware



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



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 monthlong 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