This is Carol Kando-Pineda. I'm an attorney at the Federal Trade Commission, the nation's consumer protection agency. One focus of my work is outreach to the military community --- giving you tips and tools to avoid scams, watch your wallet and protect yourself in the marketplace.

So, are you getting ready to hit the road for a big summer trip? Let's talk about some ways you can stretch your dollars and save money and save money at the gas pump. So, whether you're traveling cross town or cross country, everybody wants to save a little money at the pump, right? Especially these days. So, regardless of the make and model, your car's estimated gas mileage is just that - it's just an estimate. An important variable is how you drive, what you fuel your car with, and how you maintain it. So, we have these tips to give you the most mileage out of your gas purchases.

Let's start out at the pump. Check your owner's manual for the most effective octane level for your car. For most cars, the recommended gas is regular octane. In most cases, using a higher octane gas than the manufacturer recommends doesn't offer you any benefit, it just costs you more money. Some cars do require premium fuel, so before you fill up, check your owner's manual to find out if the higher-priced gas is required or just recommended. If you looking for more information about that, the FTC has a pub called, The Low-Down on High Octane Gasoline. That's at ftc.gov.

So second, shop around. There are specialized phone apps and websites that can help you find the cheapest gas prices in your area. And there are also many gas stations that advertise regular weekly specials at their locations. For example, your neighborhood station may offer a 5-cents off per gallon

Next, you want to charge it. Consider a credit card that offers cash back for gas purchases. Some offer 2 to 5 percent rebates, but it's wise to read the fine print and make sure you know what you're getting yourself into. There could be extra fees, charges, interest rates, and the benefits, they can all vary among different card issuers. But it's worth checking out.

deal every Thursday or every Tuesday, or something like that.

Okay. So, once you get on the road, what should you do? Start driving as soon as the engine is started. Modern engines don't need much time to warm up. So, you're just kind of wasting gas that way. The engine actually warms up more quickly once the car is operating, and will stay warm after you stop.

Now, those of you who like to put the pedal to the metal won't like this, but don't speed. Gas mileage decreases rapidly at speeds above 60 miles per hour. According to Fueleconomy.gov, for each 5 mph you drive over 60 mph, it's like paying an additional 24 cents per gallon for gas.

Avoid unnecessary idling. It wastes fuel, costs you money, and pollutes the air. Turn off the engine if you anticipate you're going to be waiting for awhile.

Use overdrive gears and cruise control when appropriate. They improve fuel economy when you're driving on the highway. You're not going to use them all the time, but it's worth a try when you're on the highway.

Minimize the need to brake by anticipating traffic conditions. So, if you're alert for slow-downs and red lights, you can anticipate bends and turns on the road, if you let up on the gas, very often you don't need to brake at

all. And along with that, Avoid jackrabbit starts and stops. This not only increases your miles per gallon, but it prolongs the life of your brakes as well.

I know I'm pretty in love with my air conditioner, especially when it gets hot and humid in the summertime. Try to use it only when needed. Air conditioning really dramatically reduces fuel economy. If you can stand it, just roll down your windows. Most air conditioners have an "economy" setting that allows the circulation of unchilled air. And many also have a "maximum" or "recirculation" setting that reduces the amount of hot air outside that has to be chilled. Both settings can reduce the air conditioning load and saving gas.

Whenever possible, combine errands. Several short trips taken from a cold start can use twice as much fuel as one trip covering the same distance, especially when the engine is already warm.

You want to remove excess weight from the trunk. An extra 100 pounds in the trunk can reduce a typical car's fuel economy by up to 2 percent.

Avoid packing items on top of your car as well. A loaded roof rack or carrier creates wind resistance and that can decrease fuel economy by 5 percent.

Let's talk about garage and maintenance issues. You want to keep your engine tuned. Tuning the engine according to your owner's manual can increase gas mileage by an average of 4 percent. That includes keeping your tires properly inflated and aligned. That can increase gas mileage up to 3 percent, and it also improves the handling of the car and prolongs the life of your tires. So, check the vehicle's owner's manual or the door jamb for the proper level of inflation (not the tire itself, that shows the maximum tire inflation pressure), and be sure to check the tire pressure when the tires are cold, internal pressure increases when the car has been on the road for a while and the tires heat up.

Make sure you change your oil. According to the U.S. Department of Energy and Environmental Protection Agency, you can improve your gas mileage by using the manufacturer's recommended grade of motor oil. Motor oil that says "Energy Conserving" on the performance symbol of the American Petroleum Institute contains friction-reducing additives that can improve your fuel economy.

Alright, so when you're shopping, if you hear of any type of gizmo that promises to improve your gas mileage, be skeptical. The EPA has tested supposed gas-saving devices - including "mixture enhancers," fuel line magnets, and other little tchotkes. The EPA found that very few provided any fuel economy benefits. Those devices that did work provided only a slight improvement in gas mileage. In fact, some products even damage your car's engine or cause a substantial increase in exhaust emissions. For a full list of tested products, you can go to the EPA's website. Go to www.epa.gov/otaq/consumer/reports.

And if you want to know more about saving energy all inside your house, go to epa.gov. We have a pub called, Saving Starts @ Home: The Inside Story on Conserving Energy.

So, if you feel like you've been ripped off by any kind of scam, whether a gas-saving device or some other consumer fraud, filed a complaint with the Federal Trade Commission at ftc.gov/complaint.

And as always, you can go to Military OneSource for help. This free 24-hour service is available to all active duty, Guard, and Reserve members (regardless of activation status) and their families. Consultants provide information and make referrals on a wide range of issues. Call 1-800-342-9647 or go to www.MilitaryOneSource.com to learn more.