# YOUR FUTURE STARTS NOW

Here you will find all the key info that will help you gain the most out of independence

# Introduction

This booklet has been created to help you get more out of life and have things in place to make independence easier after you leave your placement with us. We aim to make this transition as quick and smooth as possible for you, so you can begin feeling at ease and living your life to the fullest.

Our Aim is to support you on your route to independence by helping you to build key skills and give you an understanding of the things that will help you, like credit. We want you to gain a wealth of experience and discover new strengths and attributes about yourself and to support you in every aspect of your life.

# Things you need to open a bank account

Banking is an important part of life so to help you set up a new bank or choose one we have broken down what you will need and what you will need to know.

1. Check your credit report. Many banks will check your credit file before they offer you a current account. To do this, they use information from the three credit reference agencies:
    - TransUnion
    - Equifax
    - Experian
2. You can check the information these agencies hold on you to make sure it's up to date.
3. **Choose a bank:** You may want to consider the features, benefits, perks, ATM locations, and types of accounts offered by your choice of bank as well as any applicable monthly fees before opening an account.
4. **Confirm eligibility requirements:** Confirm the bank or credit union's eligibility and age requirements for opening a savings or current account.
   For example, you usually need to be at least 18 years old to open a current account and some banks may require a parent or guardian to be part of the process of opening a student current account. If you are applying for a joint current account with another person, some banks require both people to be present with their necessary documents.
5. **Start the application at your bank:** Once you have chosen a bank or credit union, visit their local branch or online site to learn more about their application process and to access their application.
6. **Choose the right accounts for you:** During the application process, you can usually specify what types of products you'd like, such as a current account, savings account, or both.
   Different types of accounts:

## Basic bank accounts

A Basic Bank Account gives you the features you need for everyday banking, without a monthly fee. It's ideal for those who may not qualify for other kinds of current account.

The basic bank account is the Cash minder. It comes with a debit card and access to online and mobile banking. The Cash minder account has no option to arrange an overdraft facility, no cheque book or monthly fee. You will also have the option to pay through Apple Pay, Google Pay or Samsung Pay.

## Current accounts

A Current Account is an account that grants you access to a range of different banking services. A Current Account is a common option for most people as it often does not have a monthly fee but provides all the features and benefits needed to manage day to day banking.

You can opt to open a current account with most providers, but approval is based on a credit check, an assessment of your personal circumstances and is subject to status. Other criteria, such as age, may apply depending on what provider you choose to open your current account with.

standard current accounts are available with no monthly account fees and most can be managed using online banking and mobile banking apps. Most also offer the option of paying through Apple Pay, Google Pay or Samsung Pay.

With most standard current accounts, there's an option to apply for an overdraft. Approval is based on a credit check, an assessment of your personal circumstances and is subject to status.

## Packaged bank accounts

A Packaged Bank Account is a current account that usually comes with extra benefits, in exchange for a monthly fee.

For example, The Co-operative Bank's Everyday Extra Current Account, gives you all the features available with a standard Current Account, but also includes UK and European Breakdown cover, mobile phone insurance and worldwide travel insurance for a £15 monthly fee. As with all types of insurance, limitations and exclusions apply. It's important that you read the policy documents before applying.

Packaged bank accounts come with the option to apply for an overdraft. Approval is based on a credit check, an assessment of your personal circumstances and is subject to status.

## Student accounts

A Student Account is similar to a standard current account, but may come with handy features for people who are in higher education. These could include an interest-free Overdraft, a railcard, gift vouchers or other benefits. Once you have finished higher education, this account

is likely to change to a regular current account or a graduate account. A graduate account may have fees attached on overdrafts and usage.

1. **Make sure you have the documentation** you need to provide a proof of identity and proof of address. Here's a list of some commonly accepted documents. Keep in mind, each bank may have its own specific requirements.

   Proof of identity:

   - passport
   - driver's license
   - EU identity card

   Proof of address:

   - utility bill
   - telephone bill
   - council tax bill
   - mortgage statement
   - rent agreement

2. **Read over your account materials:** Once you have been approved and your bank account is open, you can request a debit card.

# Financials

Once you have figured out what type of bank you want or need then you can move on to figuring out your expenses. The easiest way to do this is with an expense table. The one below is a good example with most of the key bills people have or will have.

The average earnings for adults at a university graduate level is £1,200-£1,500 per month. This is also the average per month people in London needs to live comfortably.

| BILLS | | SUBSCRIPTIONS | EXPENSES |
|---|---|---|---|
| *You May be exempt some of these bills when you start living on your own, based on your immigration status or student status, but would need to pay them in later adult life.* | | *These are other expenses for entertainment to consider when you are financially stable* | |
| Rent/ Mortgage | | Netflix | Travel |
| Council Tax | | Disney + | Groceries |
| T.V License | | Amazon Prime | Toiletries |
| Internet Bill | | Now T.V | Cleaning products |
| Gas | | Spotify | Clothes |
| Electric | | Gym membership | Activity |
| Water | | Cinema card | |
| Phone bill | | | |
| *These are expenses for if and when you have a car* | | | |
| Car Finance | | | |
| Car Insurance | | | |
| Car tax | | | |
| A.A | | | |
| Gap Insurance | - | | |
| *These are expenses to consider later in life when you are financially stable* | | | |
| Life Insurance | | | |
| Health Insurance | | | |
| Contents Insurance | | | |
| Tech Insurance | | | |
| **Total** | £0.00 | **Total** | |

# Understanding Credit

Credit is about trust; it is used to see how much trust you should be given to pay things back later. For example, if a company wanted to give you a phone they would give you s contract and look at your credit to see if they should trust you to pay it back on time or if they should keep the phone.

Having good credit means you can borrow things now and pay them back later and often means you won't have high interest, whereas with bad credit, you may not be able to borrow a lot of things or, companies might charge you higher interest rates.

Lenders, merchants and service providers (known collectively as creditors) give you credit based on their confidence you can be trusted to pay back what you borrowed, along with any finance charges or interest that may apply.

When creditors consider you worthy of their trust, you are said to be creditworthy, or to have "good credit."

## How Credit Works

To see if you are trustworthy, a creditor will typically look at your credit history—your record of borrowing and repaying funds—to see if they should give you credit.

Your credit history is summarized in files known as credit reports, put together by three independent credit bureaus—Experian, TransUnion and Equifax. Banks, credit unions, credit card issuers and other creditors voluntarily report your borrowing and repayment information to the credit bureaus.

**Information in your credit report includes:**

- The number of credit card accounts you have, their borrowing limits and current outstanding balances
- The amounts of any loans you've taken out and how much of them you've paid back
- Whether your monthly payments for your accounts were made on time, late or missed altogether
- More severe financial setbacks such as mortgage foreclosures, car repossessions and bankruptcies

To help narrow their lending decisions, creditors often use a three-digit number known as a credit score as the first step in deciding whether or not to issue credit. Your credit score distills the information on your credit reports to something that's easy to interpret, and does so in a fair way that minimizes the possibility of bias.

Different Credit check models calculate scores differently, but all give you higher scores if your credit history makes you statistically more creditworthy than those with lower scores.

## Why Do You Need Credit?

Good credit is necessary if you plan to borrow money for big purchases, such as a car or a home. Or maybe you want to take advantage of the convenience and purchase-protection a credit card can provide.

A higher credit score can mean better interest rates and terms on loans and credit cards. Many card issuers also reserve their most enticing rewards cards for customers with great credit.

Lenders aren't the only ones who concern themselves with your credit reports and credit scores:

- Landlords may check your credit when deciding if they'll rent you an apartment or determining how large a security deposit to require.
- Insurance companies may use your credit scores as factors in determining your rates.
- Utility companies may check your credit before deciding to let you open an account or borrow equipment.
- Prospective employers may use information found in credit reports to make a hiring decision.
- Your credit report can even be used to verify your identity, and for other purposes defined by the law.

Credit is a tool that can help you buy things you need now and pay for them over time. Establishing and building up good credit over time is an important element of sound financial health.

## How to start building a credit history

The earlier you start building good credit, the better. That's because when you go to buy a car, rent an apartment or apply for a credit card, you'll have an easier time getting approved if you can show you know how to handle your finances. Having good credit is one of the most important ways to do that.

There are some simple steps you can take to start building a credit history.

### Open and manage a bank account

Setting up and using a UK current account will help build your credit history if you run it responsibly (e.g. making sure you have enough money in your account to cover your payments each month) because it will demonstrate that you can have a responsible, ongoing relationship with a bank.

Some banks offer new customers an interest-free overdraft for the first 12 months, which can be an alternative to applying for a credit card if you only need a small amount of credit for a few days and can pay it off easily.

Make sure you pay it off in full before the interest-free period ends.

Opening and managing a current account responsibly will help your credit rating even if the account doesn't include an overdraft.

### Set up some Direct Debits

Always make sure you have enough money in your bank account to pay any bills being paid by Direct Debit or standing order.
Set up some regular Direct Debit payments to pay bills such as your gas and electricity or your home insurance or mobile phone.

Not only will this help you to avoid missed payments, but you'll probably get a discount for paying by Direct Debit.

### Don't miss payments

Make sure you pay all your bills on time, as a missed or late payment will count against you.

If the company has to go to court to get the money, then a county court judgment (or decree in Scotland) will greatly affect your ability to get credit and it will remain on your file for six years.

You can use apps and services like plum and Emma that help you to manage your finances and build your credit.

## Factors that could stop you from getting credit

Beyond your credit history, there are certain other things a lender will check when working out your credit score and deciding whether to lend.

### Whether you're on the electoral register

Being registered to vote in the UK means lenders can check that you live where you say you do, so it's important to register.

If your name isn't on the electoral register, make sure you add it as soon as you can.

### Financial ties with other people

If you close a joint account, request a 'notice of disassociation' from the credit reference agency to stop your credit files from being linked.

If you are thinking of having a joint credit agreement (such as a loan or mortgage) with someone else, their credit rating could affect yours.

That's because your credit file will be 'linked' to the other person's and a lender can check their file as well as your own if you apply for credit.

For example, if they fail to make repayments on credit cards or other loans, it could make your credit rating worse.

That's why it's important to end financial links with ex-partners by closing any joint accounts you still have and contacting the credit reference agency to ask for a 'notice of disassociation' to stop your credit files from being linked.

# When Getting a Phone on Contract

When getting a phone contract there are a few things to consider:

- Do you want a phone, or just a sim only contract
- What is the length of the contract
- What kind of Phone do you want?
- What kind of data will you need?
- Does the Phone come with Perks or extra items for free?

You cannot get a contract in your name until you turn 18, before then you can buy a phone and put a pay as you go sim in or have an adult take a phone contract out on your behalf.

It's always best to compare the prices on contracts for the phone you want to find the best deal.

Most contracts are 24 or 36 months long which means you need to consider the phone you have and whether it will still be a good option in 2 or 3 years. For this reason getting the oldest models of phones isn't always advisable as they may not be able to handle new system updates over the years and can break down faster.

Data Packages are important for all things that require internet access, so looking for a good data package that suits your needs is important.

If you are often somewhere where there is a good Wi-Fi access then you will use less data, so can look at getting a smaller data package, which will be cheaper. However, if you are out often and spend a lot of time on the internet or social media sites a bigger data package may be your best option. Some contracts have data rollover and packages which mean that your social media scrolling doesn't come out of your data allowance, and this may be more beneficial for you.

It's always really important to read the terms and conditions of the phone plan.

Texts and minutes are important, it is good to think about how much time you spend on the phone to calculate which plan will be better for you. Most plans now come with unlimited minutes and texts which is good and means you will never run out of calls and can always

send texts in emergencies. If you don't feel like you need unlimited minutes and texts, lower packages are also optional for cheaper prices.

It is also a good thing to consider the network coverage in your area, and which providers have better signal in the areas you spend the most time, such as at home. You can do this by asking the provider what the signal coverage is generally like in the areas

# Moving House

When renting a house, you will typically be asked for a month's deposit and a month's rent in advance to moving in at the bare minimum. It is wise to do this via online transfer so that there is a paper trail that shows that you did indeed pass on money.

Some landlords may ask for additional costs such as money for a credit check (which you can acquire for free) and handling costs or admin costs.

Always check if bills are included, and if it's a long term rental. You should also clarify the stipulations or the agreement such as people being allowed over, who cleans and when, who's responsible for what and if there are any limitations.

Always ask if you get your deposit back if ever you move, how much do you get back, and how long do you have to be there for in order to be eligible to get your deposit back.

If you are room sharing, Do not give money unless you are receiving a key to the house and your own room door. Check that the keys work on both doors, if your personal door lock is broken, come up with an agreed date it would be fixed by, typically after you have signed a contract.

A double room is typically would cost around 400-600 per month depending on the size of the room some come furnished some come unfurnished and some comes part furnished check with each landlord. A Single is around 390.

A lot of people ask for proof of identity such as driving licence, passport and or birth certificate and they typically ask you for two proofs: Proof that that you are allowed to be in the country such as a passport, or biometric; A show of your accounts for 2 or three months to show you can afford the rent, and even perhaps a reference from your previous landlord if you are living outside the home.

You can also request information about the Landlord. You must also always request a contract from them. You are also entitled to ask if you could speak to anyone who lives there to hear of their experiences and how they find the place, and to get a feel of them.

You must also check that everything in the contract is in order and there are no loopholes to exploit you and if there are some used to exploit you, there's some used to exploit them too. I would suggest you have the family read over it having people tasked with finding everything to exploit you by being the landlord, and people fighting with you to use it to exploit them like being your lawyer, after this amend the contract and give it back to your landlord to sign.

You must check that the house has a relatively good boiler that runs well so you aren't left in the cold or with cold water, you should also ask if the water is based on a tank system where you have to wait for the water in the tank to refill and heat up if it runs out or is it straight

Check if the house has Wi-Fi

You can also check whether or not you'll be able to connect to the houses external T.V Aerial outside, or whether there's a sky or virgin connection that runs inside, that you could activate a subscription for.

Check the cupboards that you'll be using and look around the edges for rat droppings or anything like that, which would suggest the house has rodents.

Also check if anyone in the house smokes or has pets.

Check if the property/Room comes furnished or unfurnished

If renting using your housing benefits you need to check that the renter accepts DSS as not everywhere will.

**To Do List**

- Pack all of your items
- Fold clothes and separate them into categories to make them easier to pack away
- Box delicate items wrapped in newspaper or bubble wrap so they don’t break
- Hire a moving Van
- If necessary, Hire a Handyman to help put beds and furniture together, put aerials up and hang any mirrors or other things

# Moving List: Things you'll need

| Bedding | Kitchenware | General | Bathroom | Living Room |
|---|---|---|---|---|
| Quilt | Set of pots | Hoover | toothbrushes | TV |
| Quilt Cover x 3 | Frying pan | Dustpan and brush | soap/shower gel | Fire stick |
| Fitted Sheets x 3 | Whisk | Mop and bucket | toothpaste | Sofa |
| Pillows x 2 or 4 | Spatula | Broom | facewash | Pillows/cushions |
| Pillowcases x 3 | Ladle/Serving spoon | Dustbin | deodorant | Coffee Table |
| Curtains | Sharp knives x 4 | Iron | cream/lotion | Chairs |
| **Bedroom Furniture** | Mugs | Ironing board | cotton wool | Fan |
| Bed | Plates x4 | Set of towels | Cotton ear buds | Games console |
| Wardrobe | Saucers x4 | **Cleaning Products** | Flannel x 3 or 4 | **Cables and wires** |
| drawers | Bowls x4 | Washing up liquid | Towel x 3 or 4 | HDMI Cables |
| bedside table/ drawer | Pyrex dishes | Cloths/ sponges | soap dish | Surge Proof Extension leads |
| mirror | Cutlery | Bin bags | toothbrush holder | ethernet cables |
| lamp | Glasses | Bleach | Toilet roll | Chargers |
| shelves | Mugs | All purpose cleaner | toilet brush | Auxiliary Chords |
| extension chords | Baking Trays | Floor cleaner (flash) | laundry basket | Aerial |
| hangers | mixing bowl | Bathroom cleaner | clothes rack | TP Link |
| desk | Washing up bowl | Toilet Cleaner | shower curtain | **Tech and equipment** |
| **Misc.** | Chopping board | Window cleaner | shower caddy | Laptop |
| nail clippers | Containers | Kitchen cleaner (flash spray) | shower caddy | Printer |
| nail files | colander | Soap Powder | **Stationery** | Stereo |
| needles | Jugs | Fabric Softener | printer ink | |
| thread | potato masher | Kitchen roll | post it notes | **Living Costs** |
| scissors | measuring jug/ cups | gloves | pens | Rent |
| **Tool Box** | scissors | **Large Appliances** | markers | monthly food shopping |
| Hammer | Sieve | washing machine | white boards | TV licence |
| Nails | Can Opener | tumble dryer | pencils | Phone Bill |
| Screws | Cheese Grater | Fridge freezer | note pad | Gas/ Electric |
| Screw Driver | Garlic crusher | Dishwasher | **Extras** | Internet |
| Allen Keys | Draining rack | Oven | Blankets | rent |
| Plyers | cutlery holder | **Small Appliances** | | water rates |
| Wire Cutters | scales | Kettle | | Council Tax |
| tape measure | Tea towels | Toaster | | |
| | Oven gloves | Microwave | | |
| | foil | Blender | | |
| | clingfilm | | | |

# More Essentials

Overall there are things to consider Ensuring you have generally for life, as these will help you over all.

It's good practice to ensure you have all of the physical copies and digital copies of things like certificates and Personal Documentation. To help access these things easily when not around the physical documents, consider setting up a cloud based storage system like OneDrive, Dropbox, Google drive, or iCloud

| PERSONAL DOCUMENTATION | |
|---|---|
| Passport | *You should try to keep these items together for ease of access in a physical folder or wallet, and Have a copy scanned, or backed up, to your cloud storage* |
| Birth Certificate | |
| NI number | |
| Pay slips | |
| Bank statements | |
| Letters for proof of address | |
| Cover Letter | |
| P60 forms | |
| Tax Credits/ Benefit letter | |
| Job offers | |
| Tenancy Agreement | |
| CV | |
| References | |
| Secondary school certificates | |
| Additional Qualifications | |
| Level 3 qualification or equivalent | |
| A degree or equivalent | |
| Provisional License | |
| Full driving License | |
| **FINANCIALS YOU NEED TO HAVE** | |
| A clear breakdown of your bills and expenses | Consider putting all this information in a spreadsheet so you can work out what you have coming in each month, what you have going out, and what is left. Doing this can help you figure out if there is room in your budget for luxuries, any repayments you can to make on debts and unexpected expenses. |
| A clear breakdown of all forms of income | |
| A clear breakdown of official debt (affects credit) | |
| Clear breakdown of unofficial debt (owed to people) | |
| An amount you will put in Savings | |
| **PROTECTION EXPENSE** | |
| Health insurance | These are beneficial to have inn place, but not all are necessary, you can figure out which ones are affordable based on your income and other expenses |
| Life insurance | |
| Device insurance | |
| Home Insurance | |
| £50 in savings | |

| BANKING, CREDIT ESSENTIALS | |
|---|---|
| Credit site - Clear score | |
| Credit site - Noddle | |
| Credit site - Experian | |
| Personal Bank account | |
| Additional Bank Account | |
| Savings Account | |
| Online banking apps | |
| Contactless card 1 | |
| Contactless card 2 | |
| Pin Sentry | |
| Credit accounts in your name e.g. very | |
| Direct debits bill payment | |
| Oyster card | |
| **BOARDS** | |
| Week board (tasks to complete each day) | |
| shopping lists and bills board | |
| Focuses and Priorities | |
| Self-improvement board | |
| Printed schedule | |
| Ideas Board | |
| Additional Board (i.e. For University) | |
| Daily to Adhoc Board | |
| **DEVICES** | |
| personal Phone | |
| Laptop | |
| Printer | |
| TV | |
| Game Console | |
| Car | |
| **HEALTH & WELLBEING** | |
| Blood Type | This is good information to know about yourself, but not necessary |
| Doctors | You should get a general checkup every year at least |
| Dentist | |
| Opticians | |
| Library | Have a library card |
| Gym | Stay healthy if affordable |
| **RECOMMENDED OPTIONAL** | |
| Vitamins and minerals | |
| Cod liver oil tablets | |
| Metatone Tonic | |

To help you organise your life and keep it all in order you should try to keep things in folders. We recommend 2 folders, A “Personal, Personal” Folder and a “Business Personal” Folder.
The following list will tell you the things that should be in each of the 2 folders that you should own. In your personal, personal folder would be the sensitive information about yourself, that you wouldn’t necessarily show to another person without complete need, whereas the business personal folder would house things that are related to jobs or qualifications, or evidence for work, etc.

| PERSONAL, PERSONAL | BUSINESS PERSONAL |
|---|---|
| Passport | CV Overall |
| Birth Certificate | CV – Academic |
| NI number | CV – Job Specific |
| Copy of front and back of your Provisional License / Full driving License | Generic Cover Letter |
| Biometric details/ EU cards/ Visa | References |
| Pay slips | Job offers |
| Bank statements | Secondary school certificates |
| Health/ Life/ Tech Insurances | Additional Qualifications |
| Phone Contracts | Level 3 qualification or equivalent |
| Schedule | A degree or equivalent |
| Financial Breakdown | Emergency Contact Form |
| Breakdown of income | Letters for proof of address |
| List of bills and bill dates in order and which accounts they come from | P60 forms |
| Medical Reports | Tax Credits |
| Financial Reports | Tenancy Agreement |
| | DBS checks |

The following documents go into the collective folders sectioned by the car:
Car Folder

- Car log Book
- Car Finance Documentation
- GAP Insurance documentation
- Car Insurance Documents
- Car Invoice/ Payment receipts
- MOT Reports and certificates
- Service Reports
- AA document

# When you have a Car

It is a good idea to think about whether or not you want to invest in a car at some point in the future and whether you want to drive.

During your placement we would have talked about driving, applying for your provisional License and saving to do lessons and take your theory and practical tests.

Once you have passed your test a good list of things to look at would be all the expenses of a car, and things it is always good to have if you have a car. This list may give you a guide on whether a car is feasible for you right now or whether it is something you will need to save for and work towards.

| FINANCE | |
|---|---|
| Insurance | Insurances are protection against the worst-case scenarios and that is why they are a priority. Some insurances like **car insurances** are legal requirements for owning and driving a car. |
| Tax | **car tax** or road **tax**, is a big running cost with **cars**. It can be anything up to £1,000 or more a year, depending on how environmentally-friendly the **car** is. For most people this will only cost up to £30 per month. |
| MOT | this will be a test carried out yearly once 3 years after it was manufactured to Make sure your car is road worthy. And will cost roughly £50 |
| AA / RAC | Breakdown cover giving roadside assistance costing between £10 - £40 |
| Car finance | If you don't want to buy a car outright you may be able to buy it over time with a finance agreement, but this will depend on your credit. |
| Gap insurance | Gap insurance, covers the difference between the amount you paid for your car and the amount an insurance company would give you if it was written off or stolen, this is a good thing to get when you get a car, especially if bought on finance. |

| Things to think about for your car | |
|---|---|
| A nut Key/ NUT | You NEED this to change the tyre of your car. This is different on different cars, so generic ones won't always work. |
| Spare wheel/tire | |
| flexi disc Funnel (oil) | |
| flexi disc Funnel (water) | |
| Screen wash | |
| Phone holder | |
| Box of tissues | |
| An Umbrella | |
| First Aid kit | |
| £5 in coins | This helps if you breakdown and need a payphone or need to put air in a tire |
| Aux lead | |
| Car charger (if there's no USB port) | |
| Petrol Can | |
| Ice scraper | |
| Cloths | |
| Gloves | |
| Fleece Blanket | |
| Dashboard cleaner | |
| **BASIC CAR KIT** | |
| Jump leads | |
| Headlight bulbs | |
| Tow Ropes/Leads | |
| Water | |
| Flashlights | |
| Engine Oil | |
| Anti-Freeze | |
| A pump | |

| | |
|---|---|
| Glass cleaner | |
| Carpet cleaner | |
| Hazard warning triangle | |
| Mini Tire Pump | |
| Tire pressure gauge | |
| A jack | |
| A tyre iron | |
| Bucket | |

When you feel you are ready to buy a car, you can do so from many different places. Some examples are:

- https://www.autotrader.co.uk/used-cars
- https://www.cargurus.co.uk/Cars/forsale
- https://www.carsupermarket.com/
- https://www.cazoo.co.uk/

CHEAPER TO BUY A CAR ONLINE OR WITH A DEALER

In general buying a car online could be cheaper as it will be cutting out the dealers commission. Although you may find a much cheaper car of your choice by purchasing through an online dealer, the downside is that you may not be able to test drive it and it's much less likely that you can part exchange your old car. Although buying a car online is likely to be cheaper, it isn't necessarily the case however as a dealer may have gotten the vehicle at a cheaper rate and has a larger margin to bargain with.

Initially research the best prices found online for your chosen car. Armed with this information and best deals, take this along with you when visiting dealers. After a little negotiation they will hopefully beat the prices you found online, if not you could show them evidence of your findings which will likely push them into providing you with better deals.

OUT-DATED MODELS

All popular cars are at some point superseded by a newer model. If you happen to time your purchase to fall in-line as a newer model is released, dealers are desperate to shift older models. Huge savings of up to 30% on new cars can be made.

**Questions to ask when buying a Car:**

- Have you got the log book? – Having the old log book or the new owners slip makes it easier to get the details transferred into your name.
- Is the car taxed?

    - This lets you know if it was in use regularly, or if it was just sitting here rusting. Tax is not transferrable, so you will need to tax the car as soon as you own it or alternatively put a SORN notice on it

- Is it M.O.T'd and when till?
    - This site will give you a history of your cars MOT and will show you how many times it has failed and the reasons why.
    - Use this to check a vehicle before you purchase it, as it will give you an idea as to any potential problems that may occur, as well as indicate what to check on the car before you buy it.
    - https://www.check-mot.service.gov.uk/
- Has it got a service history,
- Does it come with a manual?
- Test the heater system on all settings individually?
- Test the air conditioning?
- Is the radio working?.
- Are the wheels tread depth acceptable.?
- Is there any scratches, dents or other damage?
    - If the frame is damaged do not buy it. If the damage will cost more than the car to repair do not buy it.
- What's the milage?
    - If the mileage is higher than 90,000 do not buy it. If the milage is more than 80,000 consider other cars first.
- What is the category?
    - If the car category is A or B do not buy. If the car is category C and has already been repaired, it is viable but could cause problems in the future depending on the type of damage it has gone through. Category D is more viable and if the damage is already repaired, should be fine.
- How many previous owners
        - The more owners that a car has the more likely it is to have a problem in the future just due to the variables brought in by all the different people who have owned it and the ways they have driven. Find a car with less than 3 previous owners.
- How many keys does it have
- Check that all the buttons on the key work. And the range on the key
- What's the engine size?

    - A larger engine size means that while the car has more power behind it, it is also more expensive to fuel as it takes more to get to a full tank and it may not always last as long. Try not to buy a car with an engine size bigger than 1.6. At a stretch, 1.8 may be acceptable.

- Petrol or diesel
- If you cover a high mileage and most of your driving is on motorways, diesel is a good option to buy as it will be more economical than cars with petrol engines. But if most journeys are local and your mileage is lower, a small petrol car might be more suitable for you.
- There are also more sanctions on a diesel Cars such as ULEZ charges for areas in London.
- Test drive the car to see the top speed it gets to and how quickly in the test drive test the handling, does the car feel sluggish or heavy, Do the brakes work well? Does the clutch feel right? What do the gears feel like? Does the car make any strange noises?
- We don't buy cars from breakers unless we are getting them for parts
- We don't generally buy cars from auctions as you can't test drive it so can't check for certain issues like the brakes not working or the turbo being gone. The handling being heavy or the gears sticking.