

Activity 1 - What car suits your needs?

Buying a car is a costly business so it is important to consider whether it will be a practical purchase.

Think about and list,

- Who is the car for?
- How many passengers will be using it?
- Who will be the main driver?
- Can you afford the insurance?
- Do you have somewhere to park the car?
- Do you need a resident's permit?
- Do you live in a low emission zone?
- Can you safely secure child car seats if required?
- Is it a high maintenance car? If so do you have the time, money or expertise to manage this?
- Where can you get expert advice or who do you know and trust to look over a car with you?
- How are you going to check an online seller is genuine?
- Have you considered the benefits/ differences between buying from a private seller and a trader?
- Have you got the Citizens Advice consumer service contact details?
- Your time frame - Don't be rushed into making a purchase.

Useful information can be found here.

www.citizensadvice.org.uk/consumer/
www.gov.uk/checks-when-buying-a-used-car

Citizens Advice consumer service contact details 03454 04 05 06, Welsh-speaking adviser on 03454 04 05 05

Activity 2 - What to look for in a car advertisement

It's really important that when a seller is advertising a car that they are being honest and accurate about the description of the car and the claims they are making, so that you can make an informed decision.

Find out the following information:

- What year is the car registered?
- What fuel does it use?
- How many miles has it done?
- Is the seller a private seller or a trader?
- Where is the car located?
- What is the price? Is this negotiable?

How can you check if the description of the car is accurate?

- How can you check this? Who can help?
- What consumer rights do you think you might have?
- Who can help with your consumer rights if you think you have been missold?

Free checks about the car's safety and legality can be made at the gov.uk site www.gov.uk/checks-when-buying-a-used-car

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Activity 3 - What's your budget?

When you start looking into buying a car, you will have an idea of what you can afford or what you want to spend. It is important to remember though that the cost of the car will not be the only expense - there will be additional costs. Think of a car you are interested in buying and work out the costs and budget you will need,

- Price of the car
- Road tax - You can look this up before you buy the car
<https://www.gov.uk/calculate-vehicle-tax-rates>
- Maintenance - service costs, tyre costs etc.
- Parking permits - do you need one where you live?
- MOT test
- Payment method -How are you paying for the car? Are there any fees or interest to pay?
- Are there any other costs you can think of or are concerned about?

After working out some of these costs, is it affordable?

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