**Your top tips for buying and running a car**

Guy: Come up with a budget that you’re comfortable with in the first place and stay with that budget. Try and determine before you purchase a car, how much you feel you can afford. The less you finance the better.

Daniel: It would have cost us too much money. The car loans from work are quite cheap in relativity, so we went via that route.

Jan: We’ve always gone for used, but the cars we’ve had we’ve generally gone for a car that’s a couple of years old because they drop their value quite a bit and then actually you’ve got a fairly new car, but you’re not paying an extra five, ten thousand pounds on top of that for a brand new car.

Kumal: Probably try and put as much of a deposit on the car as possible, even though you wouldn’t want to, sort of, let go of your money. It might mean you end up paying less in the long run.

Nicole: You’ve got to tax it, you’ve got to MOT it, service it and there’s all those things. But one of the things that I found with my car that I hadn’t realised is kind of the extra jobs where, you know, the general maintenance of the car. To have a pot of money for those, you know, situations.

Jan: When you decide you’re going to buy a car actually research what the insurance is going to be in the first place. We will shop around, so if our insurance company then puts the premiums up we will make sure that we shop around.

Guy: People just think about petrol, but, you know, all the time the servicing and everything else and surprise things that come with the servicing and that sort of thing. I think never underestimate what a car ownership, the costs that are involved.

For more information, visit our website [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)