

Te whai hua - kia ora!

sortedinschools.org.nz

sorted
in Schools



Sort it out!

Sorting your financial future

Buying a vehicle

Name: _____

One small step at a time

Welcome to the 'Buying a vehicle' learning guide!

Nau mai haere mai

Fakaalofa lahi atu, Noa'ia, Mauri, Ni Sa Bula Vinaka,
Tālofa, Kia Ora, Mālō e lelei, Mālō nī, Kia Orāna

This booklet is a guide that will direct you to the information you need to make informed decisions about money. This is your opportunity to create a **Money Action Plan** – one step at a time.

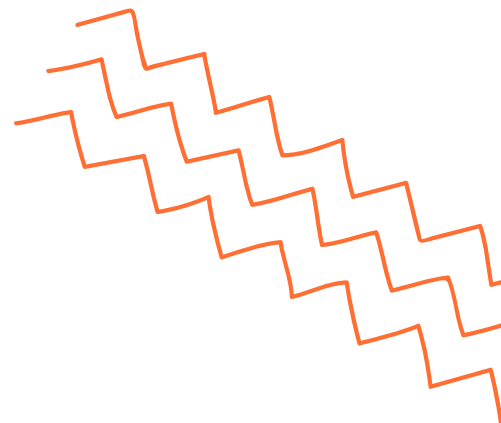
The activities throughout this booklet will give you the information you need when choosing your first vehicle.

Activity	Estimated time	Tick when completed
1. Can you afford a vehicle?	3 mins	<input type="checkbox"/>
2. Vehicle affordability checklist	15 mins	<input type="checkbox"/>
3. Identifying important features	10 mins	<input type="checkbox"/>
4. Safeguards when buying a vehicle	10 mins	<input type="checkbox"/>
5. Let's find that vehicle	20 mins	<input type="checkbox"/>
6. Video: Borrowing money	1 min	<input type="checkbox"/>
7. Consumer credit contract - Buying a vehicle	10 mins	<input type="checkbox"/>
8. Risks of a credit contract	5 mins	<input type="checkbox"/>
9. Cooling off period	3 mins	<input type="checkbox"/>
10. Questions for reflection	2 mins	<input type="checkbox"/>

Learning outcomes from Financial capability progressions

By the end of this booklet, I will be able to:

- Describe and explain different views around wise spending choices when planning to buy a vehicle.
- Show an understanding of interest and how it works.
- Identify different credit options for buying a vehicle.
- Describe and explain how age, income and circumstances affect your choices around finances, e.g. buying a vehicle.
- Interpret legal contracts I might come across when buying a vehicle.



Starter activity

Complete these activities with someone you trust – a parent, kaitiaki, guardian or whānau member.

Their wisdom, support and knowledge about money may offer useful insights. The topics can be done in any order.

Talk: Kōrerorero

Sorted or not Sorted?

Having conversations around money can be tricky. However, it's important, especially as you get ready to leave secondary school and become more independent. Choose some of these topics and using the 5Ws (why, what, who, when, where and how) make a list of questions that you would like to find the answers to.



Action:

Getting financial advice

Choosing a bank, financial institution or co-operative

Keeping debt under control

Legal contracts when purchasing products

Affording transport

Insurance





Discuss your questions with your parents/whānau and decide together:

1. What are your strengths and weaknesses around money?
2. Which money ideas do you feel confident to work through?
3. Which ones do you need support with?

These can be reviewed every six months or when you have a significant financial change in your life. For example, reassess your situation when you stop studying and start working, sell a vehicle or go overseas.

List the three main strengths and weaknesses you identified.

	
1.	1.
2.	2.
3.	3.

Use the information on your sticky notes to update your **Money action plan** which can be found at the end of the book.

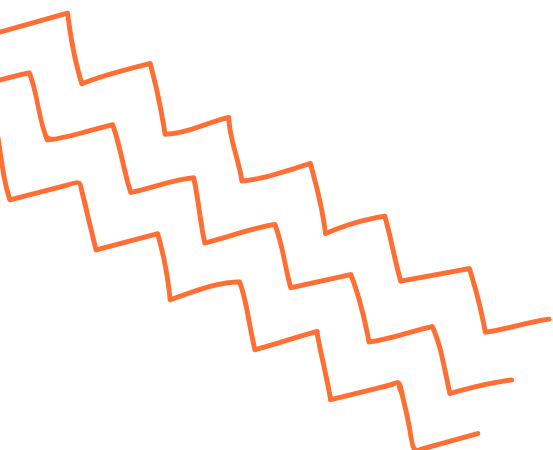
Talk: Kōrerorero

What is the right transport for you?

When you leave school you might consider buying a vehicle, which is one transport solution, but there may be others such as using public transport or ridesharing. Work out the costs and benefits or downsides of your transport options before you make a decision.

Can you afford a vehicle?

Buying your first vehicle will likely be your first big financial decision and there may be many costs involved that you have not considered. Research information online and note down the costs on the checklist on the next page. Think about the type of vehicle you would like to buy and the price you would expect to pay. You may have to ask questions. Share your checklist with your parents/whānau when it is completed. Present a case to them about why this is the right vehicle for you.



Vehicle affordability checklist

Tick the boxes below as you complete each one.

<input type="checkbox"/>	How much do you want to spend on a vehicle?.....
<input type="checkbox"/>	Vehicle Registration Licensing Fee cost
<input type="checkbox"/>	WOF cost
<input type="checkbox"/>	Are these current? How often do they need to be renewed?.....
<input type="checkbox"/>	How much do you have in savings?.....
<input type="checkbox"/>	Is there a deficit (difference between what you have saved and how much you want to spend)?.....
<input type="checkbox"/>	Annual running costs (e.g. petrol and oil)
<input type="checkbox"/>	Maintenance (new tyres and servicing)
<input type="checkbox"/>	Insurance (full)
<input type="checkbox"/>	Insurance (third party)
<input type="checkbox"/>	Parking costs
<input type="checkbox"/>	Breakdown service subscription.....
<input type="checkbox"/>	Can parents/whānau help fund the deficit?.....
<input type="checkbox"/>	How much will you be repaying on this loan?.....
<input type="checkbox"/>	Do you have to go elsewhere to get a loan?.....
<input type="checkbox"/>	Where is the best place to get a loan?.....
<input type="checkbox"/>	What are the terms of the loan? How much will this cost?.....
<input type="checkbox"/>	How much interest will you be paying each month?.....
<input type="checkbox"/>	Can you afford it? Does it fit your plan for your money?

Explore the differences between borrowing from whānau and first, second and third-tier lenders. Refer to the Sorted it out!: Key money terms resource.

Prior to purchasing

- Mechanic checks the vehicle.....
- Check to see if outstanding money is owed on the vehicle or if it has been stolen **Car Jam**.....
- Get a driver's **licence**.....

Important to know:

Find out about the legal status of your potential vehicle:

- If there is money owing on your vehicle and you purchase it, you are responsible for that debt.

Buying from a dealer can minimise these risks.



Activity: Ngohe

What features are important when buying a vehicle?

Identifying the features you require in a vehicle is an important step. Ask yourself why the questions are important as you work through them. Tick the five features that are the most important to you when purchasing your first vehicle. You can add others.

- Cost:** Which is the best fit for your budget?
- Safety:** Which has the best safety record?
- Sounds:** Which has the meanest sounds?
- Tyres:** Which tyres have the most tread?
- Running costs:** Which are most economical to run?
- Modifications:** Which has the most/least modifications?
- Performance:** Which is the most/least powerful?
- Make/model:** Which one is most preferable?
- Reliability:** Which is most reliable?
- Service record:** Which has the most thorough service history?
- Year:** Which is the newest in your price range?
- Mileage:** Which one has the lowest mileage?
- Fuel type - electric / hybrid / petrol / diesel:**
Which is the most affordable in your price range?
- Replacement parts:**
Which is the easiest to get hold of? Which is most reasonably priced?
- Enter your own criteria here...**
.....
- Enter your own criteria here...**
.....

Talk: Kōrerorero

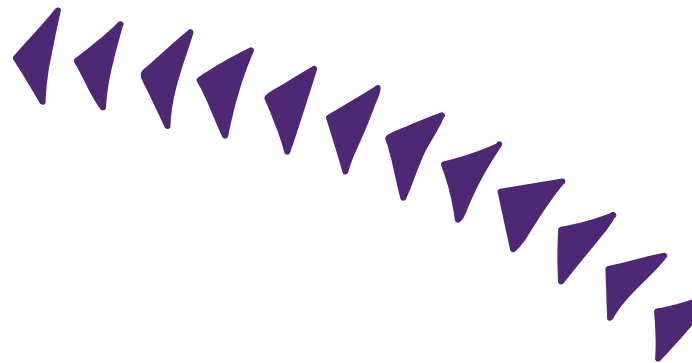
How can I minimise risk when buying a vehicle?

Buying a vehicle does have risks so how can you minimise these? Your first vehicle will likely be your first big purchase and you are likely to have saved hard to get to this point.

Where do I buy a vehicle?







Minimise your risks by:

- Doing your research first and knowing the model, make, any known production problems, reliability and the value
- Checking to make sure the vehicle is not stolen
- Checking that there is no money owing on the vehicle
- Getting a mechanical check done on the vehicle
- Taking a trusted parent, kaitiaki, guardian or whānau member with you.





Discuss your best option for buying a vehicle.

Buying from a dealer  	
<ul style="list-style-type: none"> • You can get a warranty at an extra cost. • You might feel more confident buying this way. • You have more consumer rights. • Comply with the Fair Trading Act. • Comply with the NZ Consumers Guarantee Act. • You can seek repair, replacement or refund if the dealer doesn't comply with their legal obligations. • You can get mediation to solve a dispute. 	<ul style="list-style-type: none"> • More expensive than a private sale. • On-sell insurance/ warranties and roadside insurance that you might not need or can source cheaper.
Buying online  	
<ul style="list-style-type: none"> • Dealers often buy stock from online sellers, so vehicles are normally cheaper online. • Sellers may be more open to negotiation than a vehicle dealer. • You can pick up a good buy from a genuine seller. 	<ul style="list-style-type: none"> • You have to take the seller at their word. • You don't know if money is owed on the vehicle. • You don't know if the vehicle is stolen. • Usually sold on an "as-is basis". • If a dispute occurs, you need to go to the Motor Vehicle Disputes Tribunal.
Buying from a friend or family member  	
<p>If you know the history and service record of the vehicle, this may be a good deal, and you can still do your research.</p>	<p>This may seem like an amazing deal. However, if something goes wrong with the vehicle it is more difficult to address this with a friend.</p>



Action: Let's find that vehicle

- ✓ Go online to **Trade Me Motors** and look for vehicles that are in your price range
- ✓ Across the top row list the five most important features you selected for purchasing a vehicle
- ✓ In the first column list your top five vehicle choices
- ✓ Note down relevant details in each area
- ✓ Highlight up to five top options.



Tip: If it's too good to be true, it probably is!

If you come across the vehicle model that you have been looking for and it is selling below the market price, proceed with caution! It could be a scam.

**Best
vehicle
for me**

Key features in purchasing first vehicle

		1.	2.	3.	4.	5.
Top 5 vehicle options	1.					
	2.					
	3.					
	4.					
	5.					

Together with whānau and parents make the decision on what is going to be the best transport for you when you leave school.

Talk: Kōrerorero

What is a consumer contract?

A consumer contract is a legally binding agreement that you enter into with a provider or lender, usually to purchase goods or services. This is known as a consumer contract and is usually in a written or electronic format (although some can be verbal). There are several types of consumer contracts which include door-to-door sales, mobile truck sales, online purchases and purchasing directly from a seller's premises such as a shop.

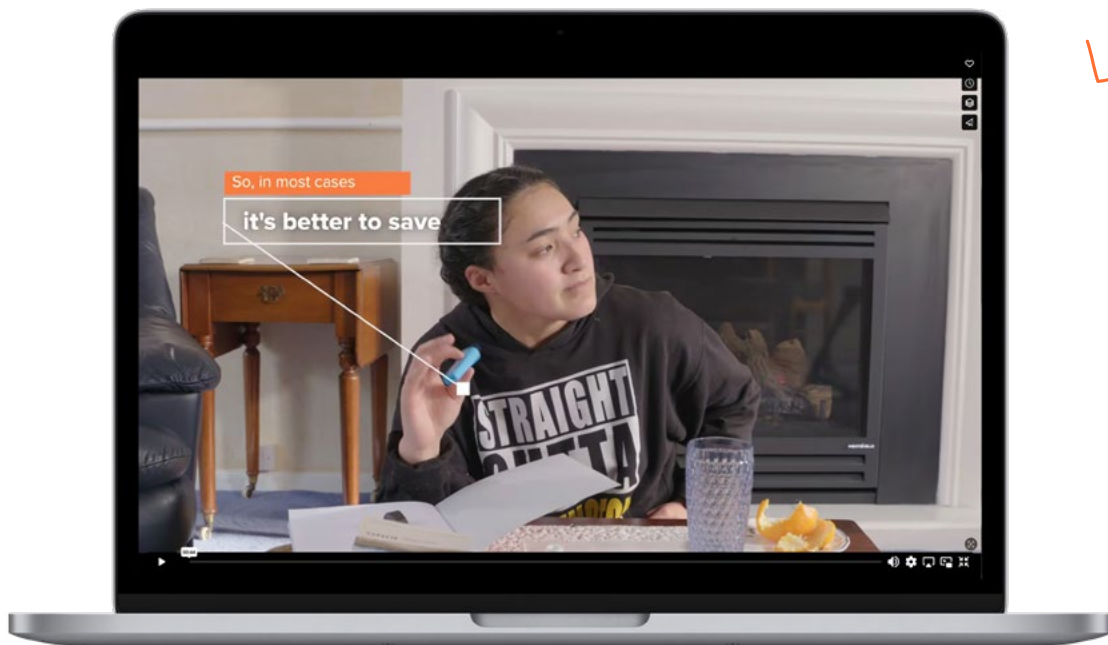
You enter into consumer contracts probably without realising it. These contracts include gym memberships, booking flights and accommodation online, buying concert tickets, internet and mobile plans, and agreeing to online terms and conditions, warranties, buy now pay later companies and signing medical consent forms.

The stuff you need to know when you sign your name

With a consumer contract, you become the borrower

A borrower is someone who borrows something from someone, with the intention of giving it back. For example, you are a borrower if you borrow money from a whānau member, a bank, or a loan company. The lender is the person or organisation that lends you money. A credit contract is an agreement you enter into to pay this money back.

View this video on [Borrowing Money](#)





Activity: Ngohe

Consumer contracts

Read this consumer contract together.



VEHICLE LOAN AGREEMENT Incorporating Disclosure Statement

Loan Number:

Statement date 00/00/00

This schedule does not contain all the contractual information. Other contractual information is contained in the accompanying Loan Contract Terms and Conditions, which together with this schedule make up the agreement between you and us. The meaning of words printed like this in this schedule is explained in Section 11 of the Personal Loan Contract Terms and Conditions. is the trading name of ABC Services Limited.

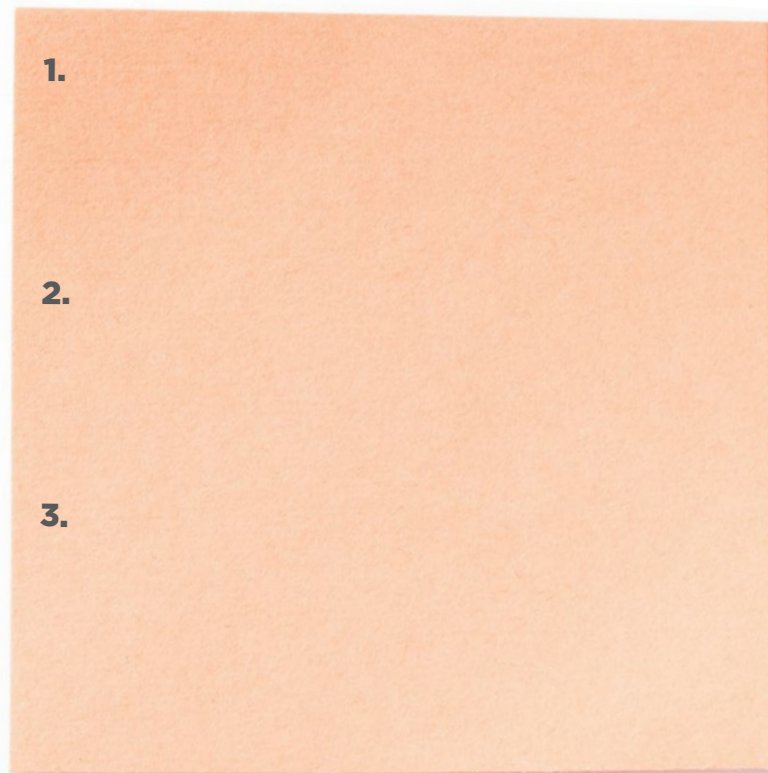
Customer (s)		
Full Name and Address of Creditor		
Important	<p>Consumer Finance Act 2003. This Personal Loan Contract Schedule and Disclosure Statement sets out the key information about your consumer credit contract. You should read it thoroughly. If you do not understand anything in the document, you should seek independent advice. You should keep this agreement in a safe place.</p> <p>This disclosure statement must be provided to you before you enter into the contract. The law gives you a limited right to cancel this agreement. See the statement of right to cancel below and accompanying Personal Loan Contract Terms and Conditions for full details of your right to cancel. Note that strict time limits apply.</p>	
Credit Details	<p><i>Advance Amount (Initial unpaid balance)</i></p> <p>This is the amount you owe us at the date of this statement (including any fees charged by us). This amount is made up as follows:</p>	\$3,740.00
Repayments	<p>The premium for Repayment Protection Insurance included in the advance amount (See 'Repayment Protection Insurance' below)</p> <p>Establishment Fee included in the advance amount (See 'Credit Fees and Charges' below)</p> <p>Other</p> <p>Total Advance Amount</p>	<p>\$3,500.00</p> <p>\$240.00</p> <p>\$0.00</p> <p>\$3,740.00</p>
Interest	<p>The annual interest rate for the loan is fixed at 19.99%</p> <p>Total Amount of Interest Charges Payable: \$1,499.08</p>	
Repayments	<p>Method of Charging Interest: Interest charges are calculated by multiplying the unpaid balance at the end of the day by a daily interest rate. The daily interest rate is calculated by dividing the annual interest rate by 365. Interest charged to your account monthly.</p>	
	<p>Timing of payments:</p> <p>Total amount of payments:</p>	<p>42 repayments of \$124.74 each, totalling \$5,239.08</p> <p>\$5,239.08 payable over the loan term</p>
Repayment Protection Insurance	<p>The first repayment is due one calendar month after the <i>settlement date</i>. will send you a letter notifying you of this date once it is ascertainable. Subsequent repayments are due on the same day of each succeeding calendar month during the remaining loan term. However, in respect of a repayment to be made other than via direct debit, if the repayment is due on a day which is not a <i>working day</i>, or which is not contained in the calendar month, then it must be made on the preceding working day, or on the last working day of that month, respectively.</p> <p>Note: The figures and amounts disclosed here are estimates based on assumptions including that repayments will be made on time and that fees and charges will not change after the disclosure date. You should, however, be aware that these matters are subject to change as described at the end of this table.</p> <p>Place of Payment: All payments to us shall be made at or at a branch of New Zealand Post or at any other place as we may from time to time by written notice designate (unless payment is made by direct debit).</p>	
	<p>You understand that Repayment Protection Insurance (the 'policy') is optional insurance available to customers under the Loan Agreement and is not a condition of obtaining the loan. It is provided by (incorporated in Australia and operating in New Zealand). You may be able to arrange consumer credit insurance through other insurers and may obtain this insurance from those other insurers if you wish to do so. Loan repayments were quoted without and with Insurance. Interest will be charged on the insurance premium as it forms part of the Total Advance Amount.</p> <p>You have applied for insurance on the terms and conditions in the Repayment Protection Insurance policy booklet provided to you. You agree that there are certain limits and exclusions to the policy. For example, no claim is payable if it arises from sickness or injury which occurred in the 12 months prior to, and again in the 12 months after the commencement of the policy or a redundancy that you know about before the commencement of the policy. You should read the policy booklet carefully and contract You agree that any insurance premium is included in the monthly payments. The policy has a cooling-off period of 30 days from its commencement during which time you may cancel the policy and receive a full refund of the premium.</p> <p>If your loan is repaid before the end of the scheduled term, a refund of some of the premium will be credited to your loan account. Because the loan amount is higher at the beginning of the term, the premium, and therefore any premium refund, is not apportioned equally over the term, and reduces for each month of the term as the loan balance reduces.</p>	

Securities	<p>What could happen if you fail to meet your commitments: We have a security interest in the property listed below to secure performance of <i>your</i> obligations under this agreement. Security: Nil</p> <p>If you fail to meet <i>your</i> commitments under this <i>agreement</i> or if you grant a security interest in the above property to any other person, you will be in breach of your contract with us and we may be entitled to repossess and sell the above property. If the proceeds of sale of the property are insufficient to repay the total amount owing, you will remain liable for the shortfall.</p>								
Credit Fees and Charges Payable to us	<p>These credit fees and charges relate to the establishment of the loan and are payable on the settlement date.</p> <table border="0"> <tr> <td>Establishment fee (Deducted from advance amount) – payable for processing your application and establishing the loan.</td> <td style="text-align: right;">\$240.00</td> </tr> <tr> <td colspan="2">Credit fees and charges which may become payable in connection with this contract. The following credit fee(s) and charge(s) (which are not included in the initial unpaid balance) are or may become payable under, or in connection with this agreement. This agreement allows us to vary this/these fees and charges.</td> </tr> <tr> <td>Payment handling fee – payable on each occasion you make a payment to your loan account over the counter at PostShop branches.</td> <td style="text-align: right;">\$1.50</td> </tr> <tr> <td>Early repayment administrative fee – payable if you pre-pay the total amount owing in full prior to the end of the loan term.</td> <td style="text-align: right;">\$10.00</td> </tr> </table>	Establishment fee (Deducted from advance amount) – payable for processing your application and establishing the loan.	\$240.00	Credit fees and charges which may become payable in connection with this contract. The following credit fee(s) and charge(s) (which are not included in the initial unpaid balance) are or may become payable under, or in connection with this agreement. This agreement allows us to vary this/these fees and charges.		Payment handling fee – payable on each occasion you make a payment to your loan account over the counter at PostShop branches.	\$1.50	Early repayment administrative fee – payable if you pre-pay the total amount owing in full prior to the end of the loan term.	\$10.00
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Default Fees and Charges	<p>In the event of a default in payment and while the default continues, you must pay the default fee specified below.</p> <table border="0"> <tr> <td>Late payment fee – payable upon each repayment date when you have failed to pay the repayment amount due on that date and any fee, charge, enforcement expense or other repayment which is already overdue on that date.</td> <td style="text-align: right;">\$35.00</td> </tr> <tr> <td colspan="2">Enforcement expenses – payable on demand. These expenses are costs we incur in enforcing this agreement, or a security after a default (including repair costs, legal costs (including costs incurred on a solicitor/client basis), storage costs, expenses incurred in preserving and maintaining property such as by paying insurance, rates and taxes for the property).</td> </tr> </table>	Late payment fee – payable upon each repayment date when you have failed to pay the repayment amount due on that date and any fee, charge, enforcement expense or other repayment which is already overdue on that date.	\$35.00	Enforcement expenses – payable on demand. These expenses are costs we incur in enforcing this agreement, or a security after a default (including repair costs, legal costs (including costs incurred on a solicitor/client basis), storage costs, expenses incurred in preserving and maintaining property such as by paying insurance, rates and taxes for the property).					
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Continuing Disclosure	<p>Continuing disclosure statements</p> <p>required to provide you with regular statements. The statements will give you information about your account (e.g. Interest or any fees charged during the statement period, as well as any repayments made during the statement period). Statements will be provided six monthly.</p>								
Right to Cancel	<p>You are entitled to cancel this contract by giving notice to within a short time of receiving this form.</p> <p>How to cancel If you want to cancel this agreement you must give written notice to us. You must also return to us any advance and any other property received by you under this agreement.</p> <p>Time limit for cancellation You must give notice that you intend to cancel within 10 working days of entering into the contract. Saturdays, Sundays, and national public holidays are not counted as working days.</p> <p>What you may have to pay if you cancel If you cancel this agreement, can charge you: (a) the amount of any reasonable expenses had to pay in connection with the contract and its cancellation (including legal fees and fees for credit reports, etc); and (b) Interest for the period from the day you received the advance until the day you repay the advance.</p>								
What to Do if You Suffer Unforeseen Hardship	<p>If you are unable to keep up your payments because of an unexpected event that causes you hardship, or example illness, injury, loss of employment or the end of a relationship, you can apply to for a hardship variation. To apply for a hardship variation you need to make a request to in writing which explains your situation and requests one of the following variations: (a) extending the term of the contract and reducing the amount of each payment due under the contract accordingly (without a consequential change being made to the annual interest rate(s)); (b) giving you longer to pay by postponing, during a specified period, the dates on which payments are due under the contract (without a consequential change being made to the annual interest rate(s)); or (c) both of the above – postponing payments for a specified time and reducing the amount of your payments by extending the term.</p> <p>Do this as soon as possible because, if you leave it for too long, may not consider your application.</p>								
DISPUTE RESOLUTION	<p>If you wish to make a complaint, please: Telephone write to: at the above address, Attn: Customer Resolution Team, or email: If your complaint remains unresolved, you may refer the matter to the Insurance and Financial Services Ombudsman Scheme. Contact details are: Telephone: (04) 123 4567 Email: info@ABC.nz Write to: Office of the ABC, PO Box 00-000, Wellington 6143</p>								
Offer and Acceptance	<p>offers to lend you the <i>advance</i> amount on the terms set out in this <i>schedule</i> and the Personal Loan Contract Terms and Conditions. To accept this offer, <i>you</i> must <i>sign, date and return this document to:</i></p> <p><i>within 20 working days from the disclosure date.</i> If you do not, this offer is automatically withdrawn.</p>								



What are the risks of a consumer contract?

On a sticky note, write down three risks involved in signing credit contracts.



1.

2.

3.

What is a disclosure statement?

When you enter into a consumer contract the lender must point out the disclosure statement. It is important to know and understand the purpose of disclosure statements as well as the terms included.

A disclosure statement outlines:

- your right to cancel the contract
- what happens if you cancel the contract
- what happens if you can't make the payments
- whether you will pay a fee to cancel the contract.



Discuss this contract and the terms together so you fully understand what disclosure is.

To read more about your rights and responsibilities:

FACT SHEET

The Credit Contracts and Consumer Finance Act

Continuing disclosure under a consumer credit contract



This fact sheet explains what disclosure lenders must provide periodically throughout the life of a consumer credit contract, including when and how they must provide it.

A lender under a consumer credit contract¹ must provide the borrower with regular statements containing certain information about their contract regularly during the contract. This is known as continuing disclosure.

When does a lender have to provide continuing disclosure?

For a consumer credit contract, a lender must provide continuing disclosure at least every 6 months.

However, if the contract is a revolving consumer credit contract the continuing disclosure statement must be given at least every 45 working days.

A revolving consumer credit contract is a credit contract that anticipates multiple loan advances, to be made when requested by the borrower under the contract; and does not limit the total amount to be advanced to the borrower under the contract (for example, a credit card agreement, or an arranged overdraft on a cheque account).

In either case, the lender and borrower may agree that the statements be provided more frequently.

Exceptions to the continuing disclosure requirements

There are certain situations where a lender does not have to provide a continuing disclosure statement to the borrower.

These are:

- where the borrower does not have to pay any interest charges or fees under the contract (for example, in a "free credit" deal), or

- where the creditor maintains a website that includes all the information that would otherwise be found in a continuing disclosure statement relating to any reasonable period specified by the borrower, provided that the borrower has consented to accessing the website instead of receiving statements.

Disclosure under a consumer credit contract

A lender must provide disclosure:

- at the start of the contract (**initial** disclosure)
- to the borrower and to anyone who is guaranteeing the borrower's obligations under a contract (**guarantee** disclosure).

A lender may also have to provide disclosure to the borrower and any guarantor:

- during the term of the contract (**continuing** disclosure)
- any time the contract is altered (**variation** disclosure)
- if the borrower (or guarantor) asks for it (**request** disclosure).



You can read more about the different types of disclosure at www.comcom.govt.nz

1. From 1 June 2020 credit sale contracts entered into by mobile traders will also be treated as consumer credit contracts. A mobile trader is someone who, in person and not at fixed premises, offers or agrees to supply consumer goods to an individual, either under a credit sale or where the goods are partly or fully financed by an associated company under a consumer credit contract. See section 16A of the CCCF Act.

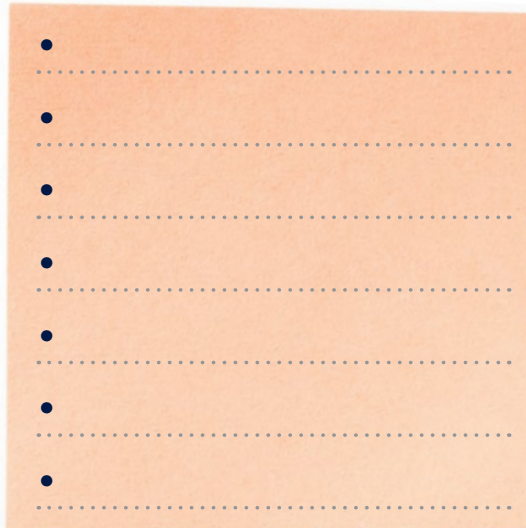
What is a cooling-off period?

By law, there is a cooling-off period if you change your mind and want to cancel your credit contract, however, this only cancels the agreement and not the item that you purchased.

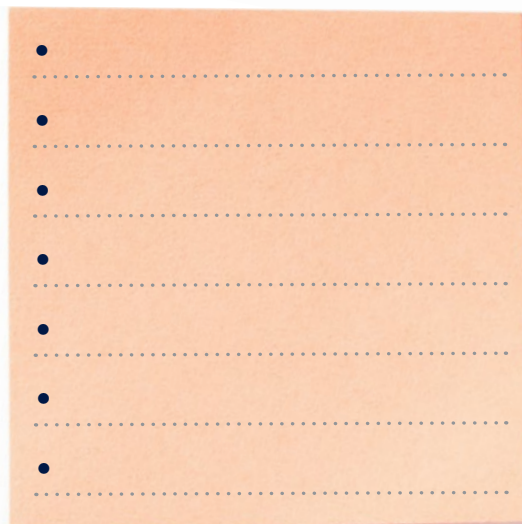
Example: Peta enters into a hire purchase contract to buy a big-screen television and sound system for her flat. When she gets home she panics and realises she cannot afford the payments so she rings the shop to cancel the agreement. She finds that she can only cancel the HP agreement. She still needs to pay for the television and the sound system.

School Leaver:

On your sticky notes write down anything that is new learning for you.



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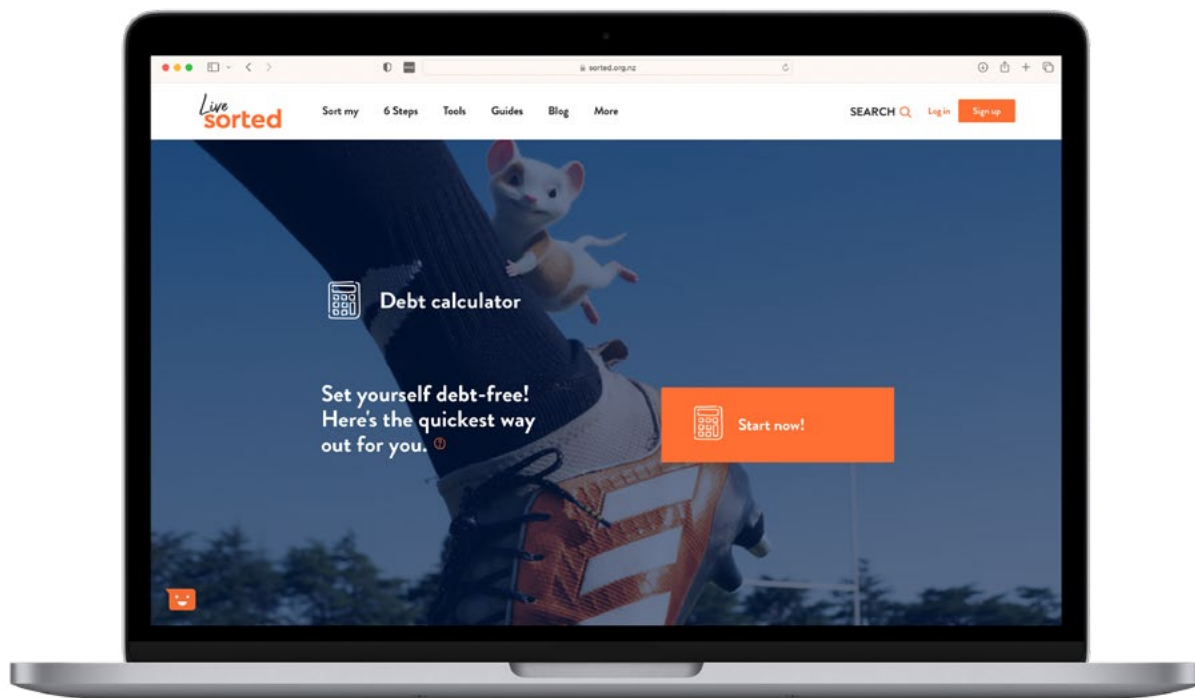
Debt Calculator

How much does a vehicle really cost?

When buying a vehicle, you may need to get a vehicle loan. With a vehicle loan, you will have to pay interest on top of the amount you borrow. How much do you think the actual amount of interest accrued over time will be?

You could get into trouble with too much debt.

If this does happen the **Sorted Debt Calculator** is a good tool to have in your toolbox. It is important to know that there are tools to help you manage debt. It can illustrate the quickest way out of debt for you.

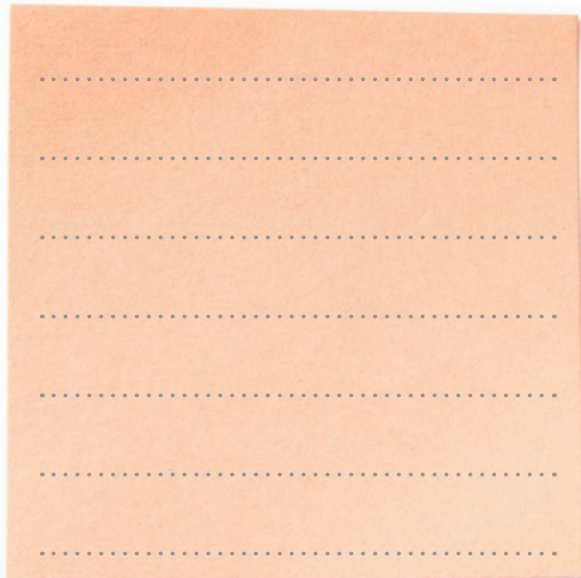


Topic summary

- ✓ Decide on the amount of money you can spend.
- ✓ Find out all of the costs upfront.
- ✓ Seek advice from a reliable source before you sign anything.
- ✓ Do your research on any possible vehicle you are interested in.
- ✓ Buy the 'best' vehicle to suit your immediate needs rather than allowing emotions to influence your decision or buying on a friend's recommendation.

Questions for reflection

- What is the most important thing that you have learned about buying a vehicle?
- What advice would you give to a younger sibling when it is their turn to buy a vehicle?



What's next?

Congratulations! You will soon have your transport sorted.

Add your next steps to your Money Action Plan that can be found at the end of the booklet if you are planning to become a vehicle owner.

Useful Sites:



Waka Kotahi NZ Transport Agency:

Information on vehicle licensing and being a vehicle owner.



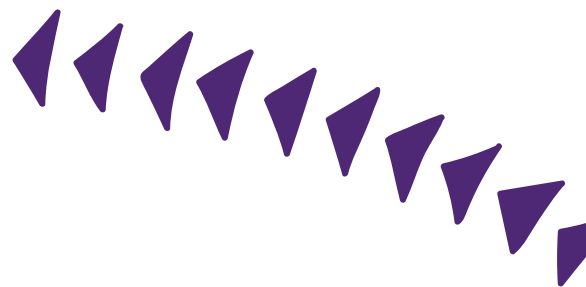
Automobile Association:

Everything you need to know about vehicle ownership including running and maintenance costs and annual mileage.



Vehicle Loans | Sorted blog:

What to look out for when getting a vehicle loan.





Mahere tauhohe Money Action Plan

If you want, use this action plan template to summarise all your actions from the programme.

Tē tōia, tē haumatia

Nothing can be achieved without a plan, workforce and way of doing things

Sorted or not sorted

Break it down

Get it done by

Done!

Topic 1 Title

Break it down

Get it done by

Done!

Topic 2 Title

Break it down

Get it done by

Done!

Topic 3 Title

Break it down

Get it done by

Done!

Topic 4 Title

Break it down

Get it done by

Done!

Topic 5 Title

Break it down

Get it done by

Done!