

Buying a car

Raising awareness of
finding out information
about the car and its costs
before you buy



**citizens
advice**

Consumer Education trainer notes
and activity pack

This session pack has been produced for the consumer education section by the financial capability and consumer education team.

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Introduction

Our education resources have been produced to raise awareness of key consumer topics and the importance of knowing you have consumer rights.

Activities are based on key consumer issues or problems people face when buying goods and services or resolving disputes.

The purpose of this basic pack is to introduce the topic to the client and to raise awareness of some of the important factors which should be considered when buying a car. The resources aim to provide a discussion tool to engage your audience and to raise their awareness.

The activities have been developed as a resource to help discuss awareness of car terminology and consumer rights with clients.

Resources can be used as discussion tools, but try to encourage the client to fill in the answers and take the resource away with them to reflect on.

Ensure clients have details of the Citizens Advice consumer service details and do not advise clients on specific issues.

Resources are not designed as advice tools, and where necessary, clients should be directed to the appropriate advice organisation.

Session Aims and Objectives

The education pack is designed to assist trainers by providing several activities that can be used to:

- generate discussions on the topic – including affordability, car checks and other practical issues when buying a car.
- test awareness of the subject matter and familiarity with car terms.
- empower clients to be more aware of where to buy and the different rights that go with buying privately or from a trader.
- raise awareness of the consumer service and how to get advice.

The resources aim to:

- recognise key terms in car adverts and what you should know,
- buy from safe or reputable traders
- know what costs should be factored into your car budget

The objectives are that by the end of the session, clients will be able to:

- understand the importance of keeping within your budget
- know the importance of checking the information provided is correct
- know how to get advice or guidance to check the car and to get advice if there is a problem

If you are limited with time you may wish to focus on one or two activities to cover the objectives you feel most important.

Materials

- 'client handout' worksheets - not essential as activities can be conducted as discussions.
- Examples of car advertisements - both online, in newspapers, car magazines
- Access to the internet if possible

Session specific guidance

Introduction

There are many things to consider when buying a car (used or new), including whether you like the colour or how good the stereo system is. But, there are some essential points that consumers should take time to look into before buying any car and shouldn't be rushed or pressured into making a purchase. This could have a financially detrimental effect, including the risk of being scammed. There are also safety risks if checks aren't made. Some of the key pieces of information to check before purchase should be:

- the safety of the vehicle
- cost
- how you are going to pay
- consumer rights if things go wrong

Costs

When working out a budget to buy a car, remember the final overall costs can include:

- the upfront price of the car
- the cost of any required extras
- the affordability of the running costs
- repairs and replacements of parts
- fuel - diesel/ petrol/ electric, costs, charges in clean air zones
- parking permits - are these a requirement in the client's location?
- Tax
- MOT
- Insurance - check before you buy the car that you can afford the insurance on it (for yourself and any named drivers)
- interest on a payment plan/ loan – other possible costs such as default payments

<https://www.citizensadvice.org.uk/consumer/buying-or-repairing-a-car/problems-with-a-used-car/>

Payment methods to consider:

- Cash
- Bank transfer
- Personal loan
- Loan purchase
- Hire purchase
- Personal contract purchase
- Part exchange

Checks

Stress the importance of always checking a car, its paperwork, history and identity thoroughly. If you are buying from a private seller at a distance (through a magazine or the internet), you should check if the seller is genuine and that the car exists and is safe before you make any payments. Some scammers try to sell cars that are 'non-existent' or cars they are not permitted to sell.

Ensure that clients know that they should ask traders for evidence of checks that they have done on a vehicle, such as mechanical checks and history checks. Use Gov.uk to run necessary safety checks and ascertain vehicle tax bands.

<https://www.gov.uk/checks-when-buying-a-used-car>

If you're not sure about a used car after doing the vehicle and history checks, an independent inspection is a good idea.

Don't engage if you don't get the information you need. Take someone you know and trust who has a good knowledge of cars with you to look at a vehicle, and don't be rushed into making a decision.

The logbook or V5 should be evident, do not buy a car without one.

<https://www.citizensadvice.org.uk/consumer/>

Consumer Rights Act 2015

Consumers will have rights when they buy a new or used car from a trader. These rights do not apply to buying from a private seller. The CRA covers rights when purchasing, repairs, services and maintenance.

The Consumer Rights Act includes a range of rights for consumers, such as:-

- a 30-day time period to return faulty goods and replacement rights
- clear and honest information before they buy
- goods being fit for purpose, and services being performed with reasonable care and skill
- faults will be put right free of charge or a refund or replacement provided.
- what should happen if a service is not provided with reasonable care and skill or as agreed.
- terms in a contract must be fair

Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (CCRs)

The trader must provide the consumer with information before they buy goods or services. How much information businesses will have to provide will depend on where or how the contract was made:-

- in a shop, garage or business – this is called an ‘on-premises’ contract
- in your home, on the street, or away from the business address – this is called an ‘off-premises’ contract
- over the telephone, online or by mail order – this is called a ‘distance’ contract

The regulations lay out what the consumers’ responsibilities are and what the traders’ responsibilities are. Consumers should be encouraged to check what is involved before entering into a purchase. Information can be found via the Citizens Advice website, local Citizens Advice and the Citizens Advice consumer service.

(These requirements only apply where businesses are dealing with customers who are consumers, not other traders.)

Under the CCRs you have the right to cancel an order for goods made at a distance starting when you receive the goods and lasts for 14 days. So, for example, if you buy a car from a dealership online and then change your mind, you can cancel the order. However, this is different for bespoke requirements, so if you order a car to a bespoke specification, you will not have the same rights. (This does not include when they give you options to choose colours, interior covers etc.)

Your right to cancel a service made at a distance starts the moment you enter into the contract and usually lasts 14 days starting the day after the car is received. The trader must give the consumer this information before they enter into the purchase.

Whilst this training pack provides basic information on the **Consumer Rights Act** and the **Consumer Contracts Regulations**, some of the activities may require further investigation by clients; time and resources will need to be determined by the trainer. Further information on consumer rights can be researched on the Citizens Advice website www.citizensadvice.org.uk/consumer/ This will allow for more detailed learning provision in formal education.

The trainer may also wish to contact their local Trading Standards or Citizens Advice to see if they can support the session.

Session Plan

The session plan has been designed to show trainers how they can use and manage the resources within the pack.

All activities can be delivered separately or as part of a longer session, depending on the time resource available to the trainer. The trainer must determine which activities will be most relevant for their clients. Activities will require some of the session-specific guidance content.

Activity 1 - Essential

Activity 2 - Optional

Activity 3 - Highly recommended

Activity 1 - What car suits your needs?

Many of us would love a sports car or classic car but we should consider if the car is practical and meets our needs. Buying a car is a costly business so it is important to consider whether it will be a practical purchase.

Discuss with the learners:

- 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 clean air zone?
- Can you safely secure child car seats if required?
- What the maintenance costs are. Where can you get expert advice or who you know and trust to look over a car with them?
- How are you going to check if 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?
- Don't be rushed into making a purchase.

Use the activity worksheets, a flipchart, or a whiteboard to make notes on the points you and the learners have discussed. Encourage them to consider the consequences of not considering each point when buying a vehicle and what could go wrong. Add these to post-it-notes below each point. Then discuss steps you could take to avoid these things happening. Our Consumer Education factsheets contain useful information to help you with your discussion.

Key steps

- Encourage the client to record the consumer service details and look at the consumer advice pages for buying or repairing a car
- <https://www.citizensadvice.org.uk/consumer/buying-or-repairing-a-car/problems-with-a-used-car/>
- Check the gov.uk details for checking a car is safe, its MOT status and its tax band <https://www.gov.uk/vehicle-tax-rate-tables>

Activity 1 - What car suits your needs?

Client worksheet

Many of us would love a sports car or classic car but we should consider if the car is practical and meets our 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.

For more information and consumer advice, go to the **Citizens Advice website**.

Citizens Advice consumer helpline 0808 223 1133 Welsh-speaking adviser: 0808 223 1144.

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: 18001 then 0808 223 1133

www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/

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.

Use examples from car magazines, local newspapers and car websites (such as Autotrader and local traders) to ask the clients to find 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?

Discuss with the client how accurate they think the description of the car might be and then discuss

- How can they check this? Who can help?
- What are the consequences of not running a check?
- What consumer rights do you think you might have?
- Who can help with your consumer rights if you think you have been mis-sold?

Key points to mention

Vehicle checkers are likely to charge a fee, but this might be a cheaper option than buying a faulty car. Demonstrate these examples to the client if you have internet access:

- <https://www.theaa.com/vehicle-inspection>
- <https://www.rac.co.uk/buying-a-car/vehicle-inspections>
- <https://www.hpi.co.uk/hpi-car-check.html>

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

Activity 2 - What to look for in a car advertisement

Client worksheet

It's really important that when a seller is advertising a car they are 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 mis-sold?

Free checks about the car's safety and legality can be made at the gov.uk site

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Activity 3 - What's your budget?

When we start looking into buying a car, we generally have an idea of what we can afford or want to spend. It is important to remember that the cost of the car will not be the only expense - there will be additional costs, including

- Road tax - the cost is dependent on various factors, including fuel emissions, engine size and when the car was registered. You can look this up before you buy the car <https://www.gov.uk/calculate-vehicle-tax-rates>
- Maintenance - get an idea of service costs, tyre costs etc.
- Parking permits - do you need one where you live?
- MOT test - what is the cost of this? Also, when it is due - buying a car close to its MOT might lead to costly repair costs.
- Payment method - How are you paying for the car? Are there any fees or interest to pay?
- Insurance - get quotes before you buy the car.
- Are there any other costs the client can think of or is concerned about, such as breakdown cover?

Use the worksheet for clients to record their own budget when buying a car. If time allows, check back with the client and ask them to find out the costs of tax and insurance for a car they are interested in or give them an example, and then give feedback in the following session.

Ensure that clients are given details of how to contact the Citizens Advice consumer helpline 0808 223 1133 Welsh-speaking adviser: 0808 223 1144.

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: 18001 then 0808 223 1133

www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/

Activity 3 - What's your budget?

Client worksheet

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 that the car's cost 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
[/www.gov.uk/calculate-vehicle-tax-rates](http://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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Summary

Summarise the importance of understanding the need to check the car is safe, as described and within budget. Ask clients to create a shortlist of things they have learnt from the session.

Ensure that the client can:

- offer at least three points of learning
- understand what costs are part of buying a car
- be confident to ask key questions relating to the checks required when buying a car
- know who to get advice from, and know how to contact the Citizens Advice consumer service.

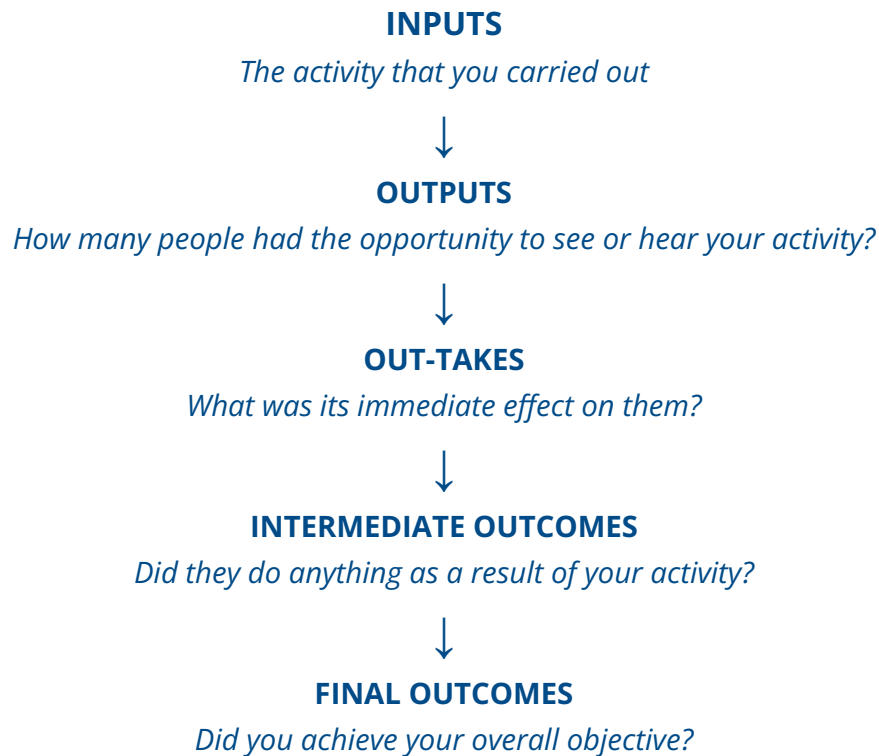
A list of topics that the client is interested in should have evolved naturally out of the themes covered in the activities. The client can choose from the list to decide what they would like to discuss next time. This not only provides very useful information for Citizens Advice but also increases the likelihood that the client will return. You can also provide clients with factsheets from our Consumer Education resource library.

If you have concerns about a client entering into a potentially risky contract, strongly encourage them to visit their local Citizens Advice or contact the Citizens Advice consumer service.

As with many consumer issues, it may be useful to signpost the client to the Citizens Advice to get more information on topics such as budgets, payment options and debt.

Evaluation

The framework offers the trainer questions that will enable a more in-depth analysis of the session. This can be done as a post-session analysis by the trainer or can be discussed with the clients. This will be dependent on the timescale available, and also the engagement of the clients



The trainer should give feedback on their experience of the resources with specific comments about:

- the ease of use of the materials
- the effectiveness of the activities
- any recommended top tips
- any other recommendations for the resource
- any interest from clients for other resource topics

Reference section

Citizens Advice Buying or repairing a car section

<https://www.citizensadvice.org.uk/consumer/buying-or-repairing-a-car/buying-a-used-car/>

<https://www.citizensadvice.org.uk/consumer/>

Consumer Contract Regulations

<https://www.which.co.uk/consumer-rights/regulation/consumer-contracts-regulations>

Consumer Rights Act

<https://www.which.co.uk/consumer-rights/regulation/consumer-rights-act>

Vehicle Tax rates

<https://www.gov.uk/vehicle-tax-rate-tables>

<https://www.gov.uk/vehicle-tax-rate-tables/rates-for-cars-registered-on-or-after-1-march-2001>

Car checks

<https://www.theaa.com/vehicle-inspection/#/mini-details>

<https://www.rac.co.uk/buying-a-car/vehicle-inspections>

<https://www.hpi.co.uk/hpi-car-check.html>

<https://www.gov.uk/checks-when-buying-a-used-car>

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We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

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