

## Financial Heaven in 2007

**Below are some handy tips to help you get your finances in order this coming year. Reward yourself with a satisfying tick once you've done each one.**



## Tips for everybody

- Write out a long list of where your money is and what it's earning. Then write down all the debts you have (including credit and store cards) and what APR you're paying. Compare the two lists and see if you're being daft.
- Hang on to your old mobiles rather than trading them in. They'll be antiques one day, so keep any that are in good nick (Nokias and Motorolas are the most collectable, apparently).
- If you put your Christmas spending on credit and store cards, chances are you'll be subjected to whopping APRs. See how much you could save by getting a loan and paying them off in one fell swoop.
- Don't waste money joining a gym. Set up a running club with your friends/family/colleagues or check out the exercise classes offered at your nearest village hall.
- If you're a man, get yourself a Boots Advantage card. If you're a woman, you'll probably have one already.
- Threaten to leave everyone. Your phone company, your energy supplier, your internet provider. Most of the time, they'll offer you a better package.
- Get yourself a new outfit for nothing. Invite your friends over for a clothes swapping party and trade all the stuff you don't wear anymore/can't fit into after festive overindulgence.
- Shop around for your financial products. Compare rates of return and rates of interest as you would do prices. Websites such as Moneysupermarket and Uswitch make it so easy that there's absolutely no excuse.
- Imagine if you combined Blockbusters, Borders and an internet café, and instead of charging people money just gave things away for free (or for a token amount). Handily such a place already exists, and it's called your local library. You should join up today if you haven't already.
- Take advantage of special offers and promotions, but make sure to read the t's and c's closely. And keep a note of the end dates so you don't miss out.

# Tips for Zopa lenders

- Make sure your offers are competitive by comparing them against the Market ZOPAs. These are the range of rates that lenders have got on the last 5 completed loans, and can be seen on the Custom Lending screens.
- If you want to put your repayments back on the marketplace, email [contactus@zopa.com](mailto:contactus@zopa.com) and ask us to do it for you. This'll save you from having to sign in and do it yourself.
- To get your money lent out quicker, offer in more markets.
- If your lending's edging ever closer to the £25,000 barrier, it's worth applying for a CCA licence so you can lend as much as you like. And apply sooner rather than later, as it'll take a few weeks for the licence to come through.
- Get money for nothing through the Zopa 'Tell a Friend' scheme. You earn £30 for everyone you introduce who goes on to borrow at Zopa or lend at least £500. See the 'Tell a Friend' section in your account for more details.

## The Zopa Resolution

I, the undersigned, swear that no longer will I let myself get ripped off when it comes to my money. No bank charge will go unquestioned, no debt left to fester at high APRs, and no rate blindly accepted. I'll ensure my spare cash always works hard, bringing me the returns I know I deserve. And as a reward for all this financial prudence, and because I'll have to keep my new-found wealth in something, an extravagant purse/wallet/money clip is an altogether necessary purchase and can be entirely justified both to myself and my partner.

Signed:

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