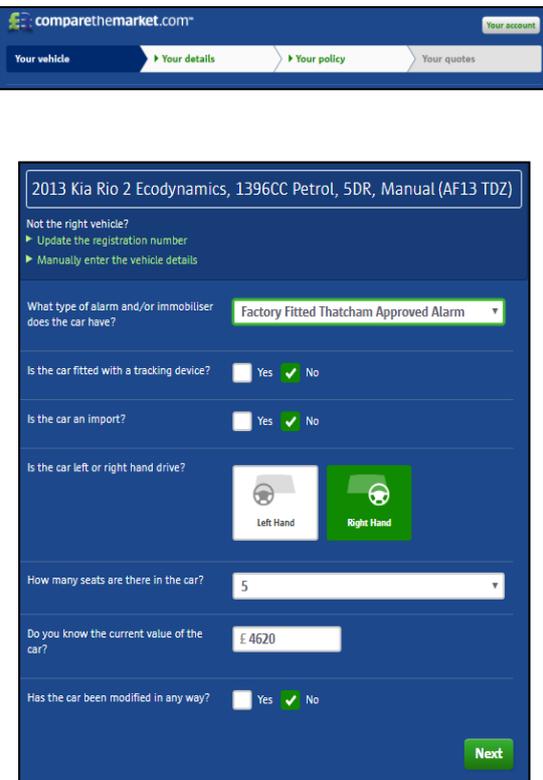
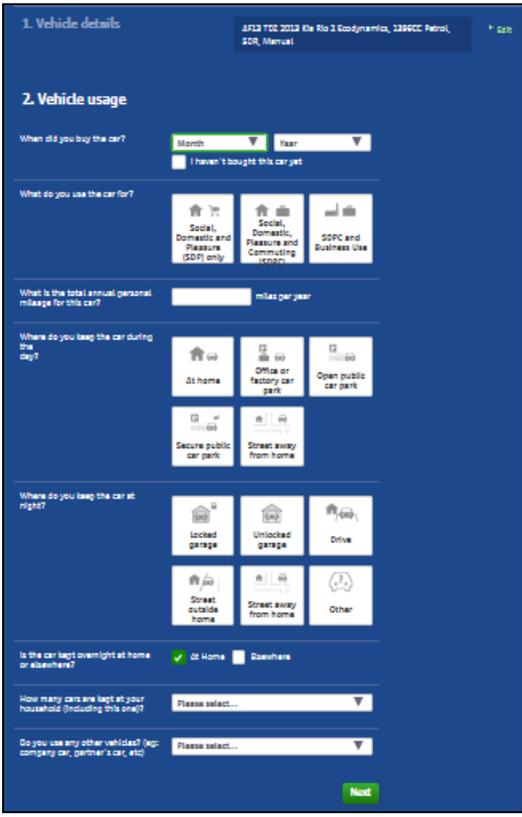
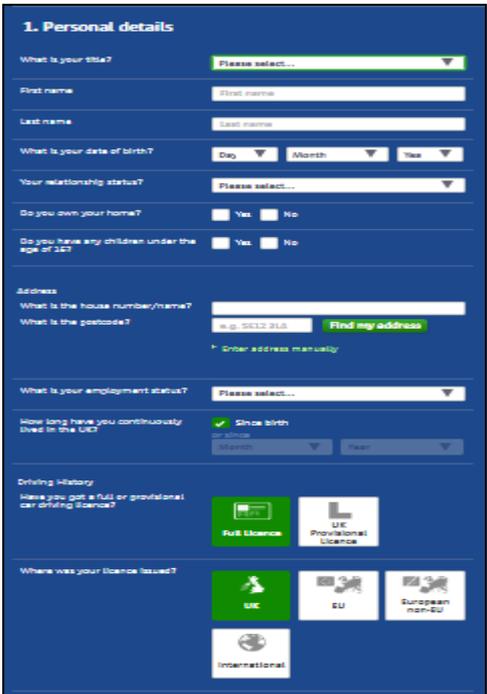


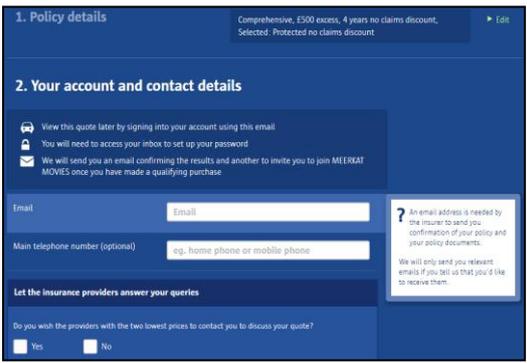
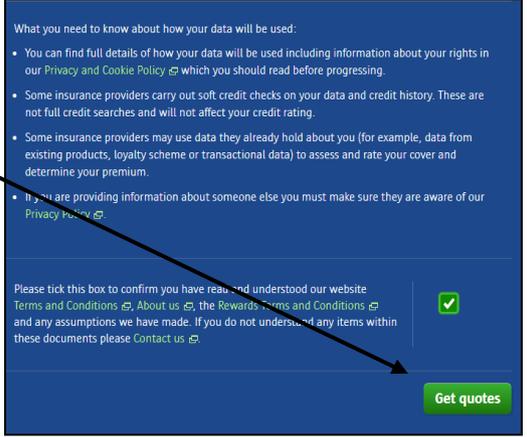


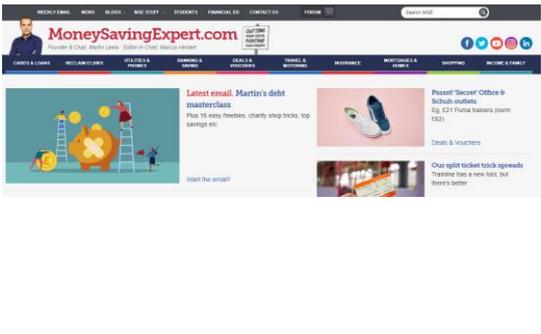
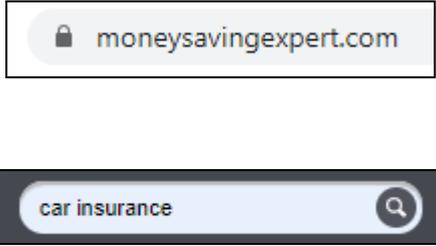
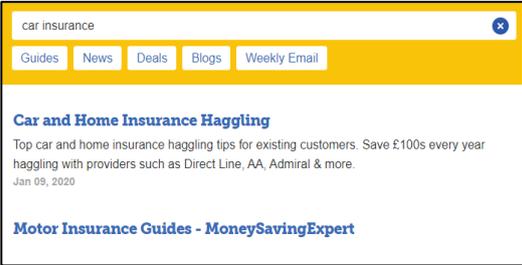
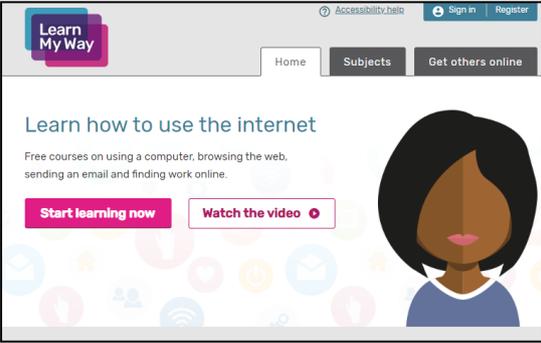
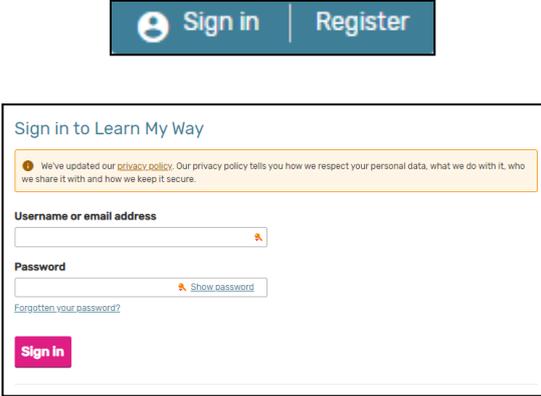
## Money Online – Price Comparison

Price Comparison		
1	<p>A great way to help save money online is through price comparison. Price comparison websites allow you to answer questions about a service or utility and then provide you with companies' best prices for what you are looking for. You can compare everything from home insurance to holidays to cars on a forecourt.</p>	
2	<p>We are going to look at Compare the Market and use their price comparison service to see what deals we are offered.</p> <p>Compare the Market is a price comparison website that allows you to compare prices for vehicle insurance, breakdown cover, home, building and contents insurance, pet insurance, life and health insurance, business insurance and travel insurance as well as investigating utility suppliers, mortgages, and loans.</p>	
3	<p>Our first step is to go to <a href="http://www.comparethemarket.com">www.comparethemarket.com</a>. To do this type the web address into your address bar.</p>	
4	<p>Now we are on Compare the Market, we are going to look at vehicle insurance and complete price comparison on potential deals. To do this, we need to select vehicle from the tool bar and then select car insurance.</p>	
5	<p>Once you've selected car insurance, the screen should change to look like the screen on the right. To begin your quote, select 'Start a quote'.</p>	
<p>Knowledge Check – Can you name any car insurance companies that aren't on price comparison sites?</p> <p>Knowledge Check – What is the name of the fictional CEO of Compare the Meerkat?</p>		

<p>6</p>	<p>Once you've begun your quote, Compare the Market will begin the online form for you to compare car insurance quotes. You'll notice at the top of the screen is a warning regarding telling the truth when completing any form of car insurance quote as something withheld, which later becomes known, can void an insurance claim.</p>	
<p>7</p>	<p>The process of completing a car insurance price comparison is broken down into 4 steps – the vehicle you wish to insure, your details as the driver, the policy you are after and the quote you receive. The first part of the online form requires you to enter details about the vehicle you are wanting to insure. Compare the Market asks for the registration of the car (if you don't know it, you'll have to enter details on the car). If the details are correct, select 'Next' in the bottom right hand corner. If the car has been modified in any way, it may cause your insurance price to be different from a standard model of your car.</p>	
<p>Knowledge Check – Are there details that Compare the Market automatically fills in about your vehicle?</p> <p>Are they accurate?</p>		

<p>8</p> <p>Next, Compare the Market asks you about vehicle usage. This includes when you purchased the car, hat you'll use it for, the number of miles you estimate you'll do, where the car will be kept and any other vehicles you have access to.</p> <p>Once you've filled in the section about vehicle usage, select 'Next' in the bottom right-hand corner.</p> <p>The number of miles you do, where the car is stored and the number of cars you have access too can change the amount you would pay for your car insurance. More miles = more driving and more potential for a crash. Stored away from the home means you can't keep an eye on your vehicle. Multiple cars at a property decrease the chances of your car being stolen.</p>	
<p>9</p> <p>Next is your details. These are your details as the driver of the car you are insuring. In this section, Compare the Market asks for your name, date of birth, relationship status, employment status and your driving history. You can also add additional drivers should you share access to your car with anybody else. When you've inputted all your information, select 'Next' in the bottom right hand corner. Your age and employment status are used to look at statistics on the likelihood that somebody your age and in your profession makes a claim on their insurance policy.</p>	

<p>10</p>	<p>Once you've selected 'Next', you'll be on the third section of the process – your policy. The 'your policy' section asks you for details such as what kind of policy you would like to take, how would you like to pay for the insurance (monthly or annually), when you would like the policy to start, what excess you'd like to pay and how many years of no claims you currently have. You'll then be asked to provide contact details so Compare the Market can send you the best results based on your price comparison.</p>	 <p>Fully comprehensive insurance costs more than 3<sup>rd</sup> party fire and theft, annual insurance payment terms are often cheaper than monthly and the amount of voluntary excess you wish to pay can increase or decrease insurance costs.</p>
<p>11</p>	<p>Once you've provided your policy information, you need to agree to the terms and conditions of the Compare the Market website and select 'Get quotes'.</p>	
<p>12</p>	<p>You'll now see a screen of quotes for your car insurance. Listed is the price of the insurance policy, what excess you are expected to pay should you make a claim against your insurance and if any extras such as personal accident cover are included in your insurance. To go through with taking up one of these policies, you'd select 'More Details' and visit the company website and complete the process there.</p>	 <p>Remember, when you take out car insurance, home insurance or an energy supplier you are signing a contract for a certain amount of money delivered over a certain term. Leaving early may incur a charge from your previous supplier.</p>

<p>13</p>	<p>Another great money saving website is Money Saving Expert. This website, ran by Martin Lewis, offers discounts, tips and advice ranging from cheap deals on broadband to best deals on mortgages and credit cards. We are going to visit their website and look to see if we can find ways to save money.</p>	
<p>14</p>	<p>We need to enter <a href="http://www.moneysavingexpert.com">www.moneysavingexpert.com</a> into our address bar and then press enter.</p> <p>In the top right-hand corner of the website is a search bar. Type into here 'Car Insurance' and then press enter.</p>	
<p>15</p>	<p>You'll now be greeted with a list of results. From this list, we want you to select the option 'Motor Insurance Guides – MoneySavingExpert'.</p> <p>This guide will redirect you to a web page giving you more information about insurance for various vehicles including caravan's and bicycles. Have a read through this and see if there are any tips and tricks.</p>	
<p>16</p>	<p>Once we've been on Money Saving Expert and Compare the Market, we are going to go on Learn My Way and look at some of their courses around managing money and using online tools to do this.</p>	
<p>17</p>	<p>To get on Learn My Way, we need to enter <a href="http://www.learnmyway.com">www.learnmyway.com</a> into the address bar of our internet browser and then press enter. Once we are on the Learn My Way website, we need to either sign in or register to use their online courses. If you need to register, let a volunteer or tutor now and we will assist you with creating an account. For those with an account, select 'Sign in' and enter your username and password.</p>	

<p>18</p>	<p>Once you've logged on and you can see all the courses, scroll down until you can see a group of courses titled 'Managing your money online'. Within this group there are 2 courses – 'Online and mobile banking' and 'Make money work'. We are going to try and complete the 'Make money work' course.</p>	
<p>19</p>	<p>The 'Make money work' course contains modules that look at budgeting, organising and staying in control of your money. Once you've finished, make sure to 'Sign out' of your Learn My Way account.</p>	