

Alvin's money savers

Check out money expert **Alvin Hall** – he's going to save you pounds every week

Q&A

Can you settle a disagreement with a friend? If we go out for a meal, I always leave a tip in cash so that it goes to the waiters, but she puts it on her card and says it doesn't make a difference. Who is right?
Penny, London

ALVIN SAYS: The rules on tipping in the UK are complicated. In my home country, the US, tipping is taken very seriously – to the extent that if you don't leave at least an obligatory 15 per cent, you can expect to be treated quite sternly by the waiting staff! Some will even ask bluntly why you tipped so little.

In the UK, if you leave cash, it goes to the waiter who served you. If you add the tip to your credit or debit card, it goes to the restaurant. Most owners will pass some of this money to staff, but how much is passed on is down to them. Most restaurants have a 'tronc' system, which means tip money left on credit and debit cards is divided among staff according to the rules of the scheme. In the past, some restaurants used tips to make up the minimum wage, but new government laws means this practice has been stopped.

Be your own financial best friend

Pay yourself first This should be the first sentence that pops into your head on pay day. Why pay your favourite shop or pub first by heading there to spend your money? Always put some of your earnings into your savings account first. This way, you make your financial security your top priority.

Be patient and thoughtful about your purchases This is one of the hardest lessons to learn about money, but it's also one that yields the greatest long-term satisfaction. And I can attest to this, whether you are buying a new winter coat, a piece of furniture or your first property. Knowing what you want as well as being patient often yields bargains. Think of how many times this has happened to you and how satisfied you were with what you attained.

Don't give in to peer pressure or try to keep up with the Joneses. Just because everyone else you know is doing something – like buying things they can't afford on credit or buying something every day – doesn't mean you have to. Be independent and strong. Set your own financial goals and stick to them.

Have fun Handling money well is not an all-or-nothing proposition, although some people choose to see it that way. All you have to do is set aside a portion of what you earn to do well-chosen things that will make you very happy. Get the balance right between saving regularly and spending thoughtfully and you'll create your own contentment.

Control those little feel-good purchases How many lipglosses do you really need? How many half-bottles of perfume are sitting on your dresser unused? How many tops in your wardrobe did you wear only once? Keeping control of the pennies will help you accumulate the pounds.

If you've ever had your car clamped, you'll know how frustrating it can be. Not long ago, the AA described car clamping in private car parks as 'out of control'. It's aware of a number of examples of dubious practices, such as a woman whose car was clamped while she sat in it (with the engine running) and another who was given a parking ticket in a free car park because her car was straddling two parking bays.

Meanwhile, consumer magazine, Which? said it found a handful of councils that admitted they set targets for parking fines. But if you think you've been wrongly clamped or fined, the rules for getting your money back can be confusing.

£ You have far more rights if you were given a parking ticket by a private clamping firm than if it came from a traffic warden or council parking attendant. If you park on a red

route, you'll get a ticket from a traffic warden. It's called a 'fixed penalty notice' and it's the most serious of them all.

£ At the moment, anyone can clamp someone else's car on private land and they don't need a licence. But (before you all start eyeing up an alternative career!), you do have to be licensed if you want to charge a fee for taking the clamp off. However, according to the AA, there are only two rules that come with the licence: 1) private car clampers aren't allowed to clamp blue badge holders (disabled drivers) and 2) they have to give you a receipt to tell you how much you have to pay to get your car released or have the clamp taken off.

£ If you park on a road or street where you shouldn't, it's normally the local council that will issue the parking ticket. It

should have the words 'penalty charge notice' or PCN on it. If you think you shouldn't have been given the ticket, get in touch with your local council within 14 days. Write a letter explaining clearly (and calmly!) why you shouldn't have been given the ticket.

£ If the council rejects your appeal, you should pay your fine as quickly as you can unless you want to take your battle further. The amount of the fine is cut by 50% if you pay within 14 days (but the clock is stopped while you challenge your fine). Which? says that most parking fine appeals are successful, so it's definitely worth doing. It recommends that you get as much evidence as you can to support your appeal (such as photos etc).

£ Don't be tempted to ignore a penalty charge notice. If the council decides to take you to court, they can register the debt as if it's a county court judgement (CCJ). If you still don't pay, they can send bailiffs to your home and take your belongings (although they'll normally take your car and sell it).

Natalie Cassidy should appeal within 14 days to avoid paying that nasty fine

CLAMPERS – GET YOUR CASH BACK!



Team Reveal

Alvin Hall's money savers

Each week in Reveal I'll be sharing my advice with you

No one can be a better financial friend to you than you yourself. You don't have to be a maths wizard or understand high finance to do this.

You need three simple things: common sense, self-awareness and a little discipline. This week, I give you five of the important common sense tips. I then challenge you to adopt them, adapt them, morph them – in short, do whatever is necessary make them work into your day-to-day life.

With your money in order, you can better deal with the other issues covered this week: tipping and car clamping.

GOT A HOT MONEY-SAVING TIP? I'D LOVE TO HEAR IT!

Email me at alvin.hall@natmags.co.uk. Or post to: Alvin Hall, Reveal, 33 Broadwick Street, London W1F 0DQ

Alvin

alvin.hall@natmags.co.uk