

MONEY FIGHT CLUB

BY ANNE CABORN & LINDSAY COOK



**FREE SAMPLE -
KEEP YOUR TRAVEL
COSTS ON THE RAILS!**

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TRAVEL COSTS



TRAINS

Travelling by train can be incredibly expensive if you don't do your research and plan ahead. The rail companies can charge pretty much what they like for unregulated train tickets, which account for about half of all journeys. If you just turn up at a station and ask for a ticket it can feel like being punched in the stomach, especially if you need to travel at specific times. Train companies advertise tempting fares from London to Scotland, Devon or Wales, etc., but these are not available to last-minute travellers.

Each company allows tickets to be bought 12 weeks ahead of travel and they have a limited number of very cheap offers (called advance fares) for those who buy online in advance. If you're planning a journey in good time, at least some rail companies allow you to set up a text or email alert so you're notified when the tickets become available. But if getting the best deal is important to you don't rely on the alert. Go online regularly as the 12-week window is approaching to see if the tickets are on sale yet.

Buying direct from the rail company you will be travelling with is often cheaper than buying tickets from organisations that sell them on behalf of all the rail companies, but whenever you're quoted a price it's best to compare other options and providers. Any rail company's website can sell you a ticket for a journey with any provider, but some (for example www.eastcoast.co.uk and www.eastmidlandstrains.co.uk) will offer you a discount if buying tickets for their train services direct from their website. East Coast also run a loyalty points scheme – sort of *train miles*. Another train travel loyalty scheme is run by train ticket purchase website www.redspottedhanky.com.

If your journey will involve two rail companies – it's worth checking whether it will be cheaper to book the journey in two separate pieces. For example, if travelling from Ipswich to Brighton via London with Greater Anglia and Southern, you should check whether it will be cheaper to buy two tickets – one from Ipswich to

London and a second from London to Brighton – rather than a single ticket for the full journey.

If you have to start in the rush hour it can make sense to split the journey into two fares, so that you pay for the first part of the journey as a peak journey and then buy an off-peak ticket for the part of the journey that takes place after the off-peak qualifying time. This might mean that you buy a ticket from, say, London Kings Cross to Stevenage and then pay for one from Stevenage to your destination in York. To qualify for this the train needs to stop at the station you ‘split’ your journey at, but you don’t need to get off.

The cheapest trains will be the ones that no one else wants to travel on. These include very early trains in non-commuter areas, very late trains and very slow, stopping trains. It can cost twice as much to get a fast train from London to Birmingham as a slow stopping one. Consider how important speed is to your trip. If you take a good book and your own refreshments – train food and drink prices can be extortionate – there are good savings to be had.

There are also good deals if you’re travelling off-peak with friends or family. The outward and return journey must be taken together but it’s possible to get half price travel for all in the group. Check the website of the company you will be travelling with.

If your ticket limits you to one particular rail company, one route, or one specific train, you can’t get on another one unless your booked train is cancelled or service is severely disrupted. If there’s no announcement and your booked train is very late ask a guard or the station staff if you can get a different train.

PLANES

Only the super-rich commute by air, but most of us use air travel for holidays and once again the basic rules are the same: plan early, do your research, check the details and book early (unless you can afford to risk being able to bag a last minute deal because your plans are flexible). Travelling during the school holidays is a bit like being beaten up with both hands tied behind your back, but there are deals to be had if you're willing to put in the time online.

Cheap air fares are rarely as cheap as they first appear. The so-called no frills airlines have a lot of new tricks to try to part us from more money than we intended to pay and airlines seem to make it impossible for you to change your mind about when you're going to travel without it costing you more. Often the very cheapest deals involve no flexibility whatsoever.

Too many people end up paying hundreds of pounds they cannot afford because they've fallen foul of the rules in the small print. They want to take luggage on holiday, or cannot print their boarding passes on their continental campsite, or need to eat on the journey. One airline – Samoa Air – has even introduced a scale of fares depending on what you weigh, on the grounds that their aircraft use more fuel if they have a lot of heavy passengers. One UK no frills service flirted with plans to charge passengers to use the toilet and having cheaper fares for those who didn't mind standing for the flight, but these ideas have been dropped for the time being.

Travelling light and with cases that meet airline dimensions for hand baggage (using the little frames to check once you get to the airport may be too late) can save a family of four as much as £200 on some routes and airlines.

There are bargain flights very early in the morning and very late at night, but you need to make sure you can get to the airport or get home at awkward times. A taxi fare will often wipe out any saving and you're likely to end up very tired if you miss a night's sleep, which isn't conducive to a jolly holiday or going back to work the

next day. Fares are also usually cheaper mid-week so it may be worth considering a Tuesday to Thursday short break or a Tuesday to Tuesday holiday.

Use travel comparison websites – the main ones are listed in the Appendix.

The key things you're interested in, however you book, are:

-  What does the fare include?
-  Is it a return fare?
-  How far is the airport from the town or city you want to visit? Don't assume because it has, say, Barcelona in the title that it's in Barcelona. How much will it cost to get to your final destination?
-  What are the charges for hold luggage, checking in at the airport, not checking in online, choosing your seat in advance, extra leg room, or using a credit card?

CREDIT CARDS AND AIR FARES

Airlines usually make customers pay the credit card transaction fee or administration charge and you may also be stung with a booking fee.

It's still worth booking with a credit card because if the airline does not deliver the tickets or cancels your flight then you can make a claim for a refund through the credit card company if the cost was more than £100 and less than £30,000 (under the Consumer Credit Act).

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This PDF is a sample from *Money Fight Club: The smart way to save money one punch at a time* by Anne Caborn and Lindsay Cook.

To find out more about the full book, or to purchase the paperback or eBook at a specially discounted rate of 50% off, please visit the Harriman House website:

<http://www.harriman-house.com/moneyfightclub>

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