

DOAVISA

DOAVISA IS A WALL NEWSPAPER ABOUT THE BODY, FEELINGS, SEXUALITY AND SETTING BOUNDARIES – EXCITING TOPICS THAT MANY PEOPLE MAY FIND A LITTLE EMBARRASSING TO TALK ABOUT. THIS EDITION OF DOAVISA IS ABOUT **MONEY AND FINANCES**. WE HOPE YOU ENJOY READING IT!

<p>Getting paid</p> 	<p>PAY SLIP</p>  <p>Wages/salaries. In Norway, it's usual to be paid once a month. Whether you receive a fixed salary or hourly wage, you'll find information about money earned, hours worked, holiday pay and tax paid on the pay slip that you receive from your employer. Remember to check your pay slip each month.</p> <p>NOK 20,000</p>	<p>WALLET</p>  <p>It's a smart idea to open a joint bank account into which everyone can transfer part of their earnings each month to cover expenses such as housing, food, transport, etc. The family budget should be divided into three parts, with 50% going on housing, food and nursery school costs, 30% going on entertainment, sport and holidays, and the remaining 20% being put aside as savings.</p> <p>NOK 45,000</p>	<p>BILLS</p>  <p>It's a smart idea to set up direct debits and a separate bank account for local authority bills. This will ensure that these are regularly paid on time automatically. Avoid being late making these payments, as otherwise you will end up facing extra high charges from debt collection agencies.</p> <p>NOK 5,000</p>	<p>Save and spend wisely</p> 
<p>MOVING OUT CLEARANCE</p>  <p>Finish. Congratulations on your new home! Remember to buy insurance, plan your moving in a day in advance and introduce yourself to your new neighbours.</p> <p>NOK 1.500</p>				<p>SHOPPING BAG</p>  <p>Check apps such as Mattilbud and eTilbudavis to see whether there are any good offers on food in the various shops local to you. It can also be a good idea to use bonus cards (Coop, Trumf) and discount vouchers. Avoid small shopping trips for groceries. It's better to go to the shop once or twice a week with a shopping list.</p> <p>NOK 4,000</p>
<p>BSU</p>  <p>Your bank will offer the young people's housing savings ('BSU') scheme, which provides tax benefits and offers a good interest rate. For those under the age of 34, it's wise to save up your own capital in a BSU account before buying a home.</p> <p>NOK 3,400</p>				<p>PIGGY BANK</p>  <p>Saving. Set aside a fixed amount each month to put in a savings account. Set yourself a target of what you want to save up for – for example, an amount or item that you would like.</p> <p>NOK 3,500</p>
<p>OWN CAPITAL 15% OF THE HOUSE PRICE)</p>  <p>Financing. In order to take out a mortgage, you generally need capital of your own. For your first house purchase, this is 15% of the total amount of the loan. If saving up this capital is a problem, a start-up loan from the Norwegian State Housing Bank (Husbanken) and a grant from the local authority can help you. Speak to your bank to find out more about how much you can borrow.</p> <p>NOK 150.000</p>				<p>MASTERCARD GOLD</p>  <p>Be careful when using your credit card as this is a normal loan that needs to be repaid. Credit cards often have high interest rates, so avoid being late with payments and ideally use them only in an emergency.</p> <p>NOK 25,000</p>
<p>HOUSING COOPERATIVE</p>  <p>If you buy a share in a housing cooperative ('borettslag') or you buy a co-operative home ('andelsbolig'), you become the indirect owner of the flat through your membership of the housing cooperative. You do not have to worry about things like water consumption or snow clearing.</p> <p>NOK 1,8 MILLION</p>	<p>OWNER-OCCUPIER</p>  <p>There are different types of owner in Norway. Being an owner-occupier means that you have more control over your property. This usually costs more, but you have fewer shared costs.</p> <p>NOK 3,5 MILLION</p>	<p>ESTATE AGENT</p>  <p>You'll find advertisements for all types of housing online. A good place to start looking is on finn.no. You can by all means contact an estate agent for help in finding somewhere to live that suits your requirements and financial situation.</p> <p>NOK 5,000</p>	<p>HOUSING DREAM</p>  <p>When the time comes to buy somewhere to live, it's important to think carefully about what you would like: a house, a flat, or perhaps a terrace house? Would you like to live in the middle of the town or city, or closer to the countryside? What size of home will meet your needs?</p> <p>NOK 3 MILLION</p>	<p>Get somewhere to live when you pass</p> <p>GO</p> 