

## Everything Financial

# "WHAT TO LOOK FOR WHEN BUYING A CAMPER TRAILER"

Written by Nathan Drew



## **Fox Finance Group**

#### **Total Finance Solutions**



Our team have helped literally thousands of clients achieve their financial dreams. As a Fox Finance Group client your financial future becomes a whole lot easier to understand. Our team will help you untangle the web of finance and are there to help you every step of the way. It's our job to help keep the banks competitive and present the very best finance and planning options for our client's needs.

### **OUR CORE VALUES**

- Provide customers freedom of choice
- We keep the banks competitive
- ✓ Untangle the web of finance for our customers
- ✓ Regular, open and honest communication
- ✓ Integrity, honesty and fairness
- Assisting our clients to grow and live their dreams
- ✓ No limits or boundaries to what we can achieve together

One of the exciting things about our business is seeing our clients grow and the privilege of growing with them.

If your financial needs are growing and becoming more sophisticated, it might be an opportune time to connect.





#### **Preface**

Did you know that it has been proven that enjoying the great outdoors is a reliever of stress and anxiety? There is nothing quite like hitching up your new camper trailer and hitting the open road for a family week-end getaway. Getting away from the crowds and life's daily pressures is sometimes all you need to hit life's reset button and get ready to go again.

If you are looking for that simple week-end getaway option but like a few of life's creature comforts, then maybe a well set up camper trailer is the way to go for you.

In this eBook I cover some handy tips on what to look for when you start out shopping around for your new camper trailer, as well as some handy tips on how to get the money fast to pay for it.

One good thing about camper trailers is that if you buy the right camper trailer and keep them in good condition, they tend to hold their value.

More families are now opting to finance their camper trailer and keep their hard-earned savings in the bank for other purposes. Some of them are paying the minimum monthly repayment to work out if camping is going to be their thing before jumping in and shelling out bigger bucks on a caravan or even bigger camper trailer set up.

The reason I do what I do is largely driven by my passion for helping people get what they want out of life. If you have any questions after reading this, please feel free to contact me directly via email with your questions on <a href="mailto:nathan@foxfinancegroup.com.au">nathan@foxfinancegroup.com.au</a>. I get a lot of emails from people just like you that are looking for advice on anything from finance advice right through to which model camper trailer will best suit them, so please don't be a stranger, reach out to me if you have questions.

Yours in Camping.

Nathan Drew



## Quick Guide to buying a Camper Trailer



#### Where do you start?

Not everyone has the same idea about what camping really is. Everybody has different needs according to the size of their family, camping skills and well let's face it, the types of luxuries we would all like to enjoy when camping. Some of us prefer to hit Double Island and require a camper trailer that can handle the beach

and others prefer to head west into the rugged great outdoors and require a camper trailer that can handle heavier off road conditions.

Either way, when you buy a camper trailer there are a few things that you may want to consider before purchasing your new camper trailer.

#### Bedding

If you have bought a camper trailer over just buying a tent, then you are probably much like me and enjoy having some creature comforts when you head away. Making sure that your mattress is made of good quality material is a must. It probably sounds like common sense but making sure you get the mattress right needs to be up there on your priority list. Getting a Queen size mattress into your camper trailer is something you could consider, and most camper trailers on the market today will accommodate this luxury. You would be surprised how many people feel weird about lying down on the prospective bedding when looking at a camper trailer. So, when you go shopping, get into it, jump up onto the bed and make sure that you can comfortably fit on the bed both length and width. Lastly, ensure that the mattress is a sprung mattress as this will give you a better night sleep.

#### Canvas and Tent

There are different grades of materials used by the manufacturers of the tents and awnings. Our harsh Australian climate means that you need to carefully consider if the tent and awnings that come with your camper trailer are made from high quality materials that will withstand the punishment that you are about to put it through. Also, it needs to be easily stowed and maintained in between trips. Keep in mind



that the screens will also need to be mosquito proof and all canvas double stitched in high pressure areas, for example the top corners of your tent. Your set up and pull-down time can be greatly reduced with a quality canvas that fits your camper trailer perfectly. On top of this, making sure you have a good quality tonneau cover with a Velcro over the zip will help you keep your canvas in good condition and will keep it in good working condition while in storage.

#### Inclusions or Add-ons

Most camper trailers have a wide range of inclusions and extra add-ons that you can purchase to customise your camper trailer to suit your desired camping comfort level. Take the time to speak with your camper trailer retailer about these inclusions and extras at the time of purchase. These can provide you and your family with greater comfort and camping functionality for your great escapes and save you coming back later down the track.

#### Kitchens

Many kitchen designs for campers can either swing out away from the trailer or slide out of the trailer. Both can provide easy access to bench space, cook tops, utensils and wash up stations. Slide out draws can give you plenty of storage space for all your cooking utensils, cutlery and crockery.

#### **Water Tanks**

Making sure you can carry adequate water for the whole trip is essential when heading away as there may not be places to top up your supply in the bush. Keep in mind that you'll likely use this water to rinse, wash, shower and drink. If buying second hand you need to get right up under the camper trailer and make sure there are no splits or patch up jobs on the water tank. You want to aim for about 60 litres minimum in tank size but keep in mind that the more water you carry the more weight you also carry.

#### Racks

Racks for Boats, Bikes and Kayaks etc. There are many styles of racks available for camper trailers. If you're hoping to carry a small boat, bicycles, kayaks and surfboards on your camper trailer you'll need to ensure that firstly your camper trailer can have them fitted (not all camper trailers can), and if it already has a rack fitted when you buy your second-hand camper trailer it is wise to check that the weight and size capacity has not been exceeded.



#### Chassis

You are likely to come across some dusty roads and creek crossings on the journey to your camping destination. Rubber weld pinch seals are your friend when it comes to keeping dust and moisture out of your camper trailer. The last thing you want is a wet mattress and moss in your tent when you arrive and finally get to set up ready to relax. To save yourself any heart ache, ensure your camper trailer has pinch weld rubber seal around the bed frame and tailgate for maximum protection from the elements.

#### Suspension

Make sure the suspension is rugged enough for the weight of your camper trailer including all your gear that you will be loading into it. Whether you are buying a new or second-hand camper trailer you need to consider what condition it's in and whether it's designed to handle the terrain that you are about to head into. The last thing you need is to be stuck out in the middle of nowhere with your camper trailer sitting on its belly on the ground after the suspension has given way.

#### **Towing**

The length of the drawbar and strength of the coupling can make towing and reversing a breeze or a nightmare. A good place to start is making sure your camper trailer is fitted with a triple draw bar and a hyland off-road hitch. Some camper trailers will also come with two safety chains and a solid jockey wheel to give you some peace of mind when traveling. This will also make moving your camper trailer around off the vehicle a lot easier when on unlevel ground.

#### **Protection**

Even on our national highways your camper trailer will occasionally flick up stones towards your towing vehicle causing the rear window to break. The camper trailer can also take a beating from the debris that the towing vehicle is flicking up onto the camper trailer. Your best protection to help avoid these nasties is to ensure your trailer has a stone guard fitted when you drive it away from the retailer. These stone guards are sometimes made from steel and or shade cloth. Either way, it's a great thing to have and could save you money down the track.

#### Set Up

Getting to your destination knowing that you have an exhausting process ahead of you for set up is not anyone's idea of fun. That's why you want to understand the best set up process for your camper trailer before you drive away from the retailer. Most reputable retailers will give you a demonstration of this



in the showroom before you take your new camper trailer away, and some retailers will simply supply you with an instructional video to show you how to set up and pack up. Either way, practise makes perfect, so don't be afraid to set up a few times in the backyard before you head out on your first adventure. It's also good to get into the habit of setting up your camper trailer fully before each trip to ensure that there are no surprises when you get to your destination.

#### **Tyres**

Making sure your camper trailer is fitted with quality tyres that have the same matching tread will make your drive a lot smoother and will also give you maximum performance in all conditions. If you are buying second hand ensure that your camper trailer tyres meet all Australian standards and are in a roadworthy state.

#### **Make Money from Your Camper Trailer**

Did you know that you can make money from your camper trailer? Why not look at privately hiring your camper trailer out to people when you are not using it? There are many easy ways to advertise your camper trailer for hire, including on Gumtree. You do the maths on hiring your camper trailer out at \$75 per night for 3 months of the year. Not a bad earn is it?

#### Where Do I Start?

At Fox Finance Group, we understand your passion for the great outdoors. We have strong relationships with most of the reputable camper trailer retailers right across Australia. So, if you would like us to put you in touch with the right people so you can get the best service and overall package for your camper trailer, please reach out to us and speak with one of our in-house camper trailer loan specialists today. We can have your camper trailer loan pre-approval set up and ready to go the same day!

So, there you have it, our buyers guide to buying a camper trailer. If the next step for you is working out how to pay for your camper trailer, please contact us and let us help you arrange the best <u>loan</u> <u>pre-approval for your camper trailer</u> even before you hit the shops.

With our camper trailer loan pre-approvals, you'll know exactly how much you can borrow and what your repayments will be before you <u>get started</u>. Our Fox Leisure Loans team are available on 1300 665 906.



## Hassle Free Camper Trailer Loan?



## How do you get a fast, hassle free Camper Trailer Loan?

Many Camper Trailer businesses have partnered with Fox Finance Group to help their customers get the very best camper trailer loan available for their camper trailer.

Some financiers will only offer you a personal loan when it comes to Camper Trailer Finance, but we have a better, deeper understanding of the camper trailer

industry and what financiers are willing to offer the best camper trailer loans today.

Before applying for a camper trailer loan, it makes good sense to talk to a loan specialist that shares your passion and understands the camper trailer industry. In today's ever changing finance market there is generally more than one lender willing to try and get your business.

Fox Finance Group prides itself on helping you compare the different options and obtain the very best deal. We will help you cut through the details and walk you through the rates, terms and conditions, varied loan options so that you can make an educated decision based on real facts.

You can gain access to competitive rates and you can talk to our camper trailer loan experts to learn more about all of the available lenders. You can complete an online application in only a few short minutes and submit your application online that will be processed by one of our camper trailer loan experts. You can even have your loan approved the same day. After providing some basic details, your very own loan specialist can have your camper trailer loan pre-approval set up ready for you. All you have to do then is confirm with us when you would like your dream camper trailer and we will take care of the rest.

If you haven't decided on the right camper trailer to purchase, we can put you in contact with the right people in the know to help you through the process of deciding which camper trailer is going to give you the best value for money and suit your needs. We have built long standing relationships with a number of camper trailer retailers that are wanting to earn your business. Talk to us today.



Once you have decided on the camper trailer your choice, we will take care all of the paperwork for you and make buying your camper trailer a breeze. They will even come to meet you or arrange for all of the documentation to be emailed to you so you don't even have to leave the comfort of your own home or office. After the finalisation of your camper trailer finance, the funds will be transferred to the camper trailer retailer that you have chosen, from there you can arrange a fast pick up or delivery of your new camper trailer.

We understand the needs of our camper trailer buyers; this is why camper trailer businesses are partnering with Fox Finance Group.

#### Do You Have Someone Experienced in Your Corner?

Fox Finance Group is one of Australia's leading personalised financial service organisations. We have spent many years getting things right so that you can rest assured that you are getting the very best financial advice available on the market today. We work for you, not the banks, plus we can have a camper trailer loan pre-approved ready to go the same day!

We pride ourselves on the unique personalised service that we provide our Clients. Your Camper Trailer Loan Specialist can help you either over the phone, via email, at your home, at your work or at your own business. You get their direct email address and mobile number, which makes it easy for you to stay in contact with them when you have questions.

If you are keen to learn more about getting camper trailer finance or you are ready to take action, you can contact us on 1300 665 906 or you can <u>get started here</u>.



## Health Benefits of Living a Life of Leisure



Did you know that buying a large ticket leisure item may hold many health benefits for you and your family? Think of the possibilities. If you decided to purchase a motorbike, jet ski, camper trailer, boat or caravan it not only gives you the opportunity to escape from life's stresses for a while, but it could also have a huge

impact on your overall health and wellbeing. Don't believe us yet? Here is why we believe in getting the work life / leisure life balance right.

#### Reward Yourself, You Deserve It

Not wanting to sound the doom and gloom bells but let's face it, none of us are getting out of this life alive. There is also the huge benefit of rewarding yourself along your life's journey. Like most of us, you probably work hard every day, so it's important to be rewarded for your hard work in order to stay motivated to keep on keeping on. If you have never owned a boat and only ever watched others enjoying it from the shoreline, now is as good a time as any to hit the water. If you have been putting off getting your motorbike licence for some time, book yourself in and challenge yourself to do it this month. If you are the type of person that sits on the beach watching the jet ski riders pull off amazing feats of skill jumping waves wondering what it would be like, stop wondering. If you're the family that sets up your tent and sits around the campfire at night talking with the family on the site next to you with the perfect camper trailer set up with all the mod cons and life's luxuries, then now is as good a time as any to get rid of that old tent and upgrade to a new camper trailer or possibly even a caravan.

#### **Lost Your Mojo?**

If you feel that you have lost your Mojo and you're finding it increasingly difficult to find the motivation to stick to a regular fitness routine, having something fun to do that you love will certainly get you off your backside quicker than the thought of slogging it out at 6am in your gym before heading off to work. You might find that the cost of your gym membership could be better put towards your new toy. Think about the energy you would burn putting your <a href="new jet ski">new jet ski</a> through its paces as you and your mates cling onto the inflatable tube that is being towed behind it at white knuckle speed. Consider the extra energy you would burn when you find yourself the perfect snorkelling spot just off the wrecks and you spend the next few hours snorkelling around before heading back to the boat ramp in your new boat. Surely this could benefit your health and wellbeing. Don't think for one minute that just by having a gym membership and



hoping to slog it out two or three times a week will keep you fit. You have to want to go and you have to enjoy what you are doing to keep your motivation up to do it long enough to get the health benefits.

#### **Hit the Great Outdoors**

Did you know that it has been proven that enjoying the great outdoors is a reliever of stress and anxiety? There is nothing quite like hitching up your new <u>camper trailer</u> and hitting the open road for a family weekend getaway, or, grabbing a couple of mates and winding your way through some of your favourite mountain ranges on your new motorbike before stopping for lunch at your favourite watering hole. Getting away from the crowds and life's daily pressures is sometimes all you need to hit life's reset button and get ready to go again.

#### **Hanging Out with People**

This one is short and sweet. Sometimes the best part about living life isn't the rush that an extreme adrenaline junkie would get from racing around a race track or jumping their jet ski over the biggest wave that they can find. Sometimes the best part is giving yourself the chance to spend quality time with your family and friends just hanging out.

#### Spend More Time Just Relaxing

We all know that life can fly along at a ridiculous pace. When we are young we want each day to pass quickly, but as we mature (not get older) we want time to slow down so we can enjoy every moment. Do you find yourself considering life's choices, for example, money, family and friends or your job security? Some days does it feel like it is practically impossible to find the time to just sit and relax? If you answered yes to either of these, maybe it's time to consider your next move.

#### **Your Next Move**

We hope that you enjoyed this article. If you need help getting the money together to make your dreams of a life filled with fun and leisure come true, talk to us now. We have helped thousands of people just like you arrange the best leisure loan available on the market today.

Why us? We get your <u>passion for all things leisure</u>. Plus, we work for you, not the banks. With access to 20+ Banks and other Lenders it's our job to help you compare and save.

Call 1300 665 906 to speak with one of our leisure loan specialists and to receive your obligation free quote or <u>simply apply online now</u> and let us help you set up your new leisure loan pre-approval within 24 hours.



# KEEP CALM WE ARE "Everything Financial"











CAR LOANS

LEISURE LOANS | HOME LOANS | BUSINESS LOANS | FINANCIAL PLANNING

foxfinancegroup.com.au

## Fox Finance Group Pty Ltd

ABN: 461 205 023 92 ACN: 120 502 392 Phone: 1300 665 906 Fax: 1300 665 990

Address: Suite 13, The Corporate Centre, 13 Norval Ct

Maroochydore, Qld, 4558

Australian Credit Licence: 382952

Fox Wealth Solutions Pty. Ltd. (1258285) ABN 96 619 381 789 are Authorised Representatives of AIW Dealer Services Pty Ltd (AFSL 414256)

