

## MINIMALISING LOSSES

You might need a guarantor  
so you can rent a place to live.

A guarantor is someone who  
agrees to pay if you don't,

they sign an agreement which  
confirms their responsibilities

and when they have to pay.  
To create secure tenancies,

lenders will either hold some  
of your guarantor's savings

in a locked account or take  
charge of worried tenants.

Finding your guarantor could be  
easier than you think, although

there are times and circumstances  
where it may be necessary

to serve as collateral for a loan  
or sell your body to science.

Many lenders prefer you to do this  
rather than return your deposit.

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