

Link to full article: <https://www.thesun.co.uk/money/21934364/first-time-buyer-secondhand-furniture-save/>

## **BARGAIN HUNTER** I bought my £215,000 first home in the UK after boosting my income abroad – how you can too

**FIRST-TIME** buyer Nathan Field managed to save an extra £10,000 by working abroad to help buy his first home.

Nathan, 34, worked abroad for ten weeks in 2021 as part of his full-time job to boost his [savings](#).



**Nathan Field in his new home in Plymouth**



**Nathan worked abroad for 10 weeks to boost his savings**



**His three-bedroom mid-terrace house is in Plymstock, Plymouth**

He was able to pocket an extra £10,000 in total from the work, helping him to get on the property ladder quicker than he expected.

Nathan works as a marine paint surveyor and took the opportunity to work overseas in both [Japan](#) and [Oman](#).

He said that while it was an incredible experience, it also gave him the chance to earn a bit more cash on top of his usual wage to put towards his deposit.

If you're thinking of taking on extra work abroad, there are some things you should be aware of.

You may need to the embassy representing the country about how to obtain a visa and the cost of the application.

It's also good idea to save up some extra money before you go to cover essential costs and make sure you've got health insurance.

You should also be aware that you will still need to pay UK income tax on any foreign income you earn, such as wages if you work abroad.

If you need to pay tax, you usually report your foreign income in a self-assessment tax return.

Nathan got the keys to his first home in Plymstock, [Plymouth](#) in November 2022.

After moving out of a [rented](#) property to live with parents, Nathan was able to get serious about saving for his own place.

Along with the cash from his [Help to Buy Isa](#) and a gift from his parents, he managed to cobble together the £21,500 he needed for his deposit.

The deposit wiped out Nathan's savings meaning he needed to start from scratch to afford to furnish his new home.

He put away around £2,000 a month - the vast majority of his wage - into a savings account for a period of around five months.

The bargain hunter saved around £1,000 by buying his furniture from [Facebook](#) Marketplace and [eBay](#).

Nathan also bought all of his kitchen appliances in the Currys [Black Friday](#) sale, saving an additional £1,000.

We sat down with Nathan to discuss how she became a homeowner for The Sun's [My First Home](#) series.



## Tell me about your home

It's a three-bedroom mid-terrace house in Plymstock, Plymouth.

The house was formerly owned by the [Ministry of Defence](#).

Downstairs, there is a separate living room, dining room and kitchen.

In the living room, there is a big bay window so I get lots of natural light into the house.

There's a small courtyard at the back of the house, a concrete garage and space to park a car.

Upstairs, there are two decent-sized bedrooms and a box room.

At the moment, there is a separate bathroom and toilet, which I am going to have made into one big room.

## How did you decide on location?

I grew up in the area, and I know the community well, which was comforting when making such a big financial decision.

My house is just a 90-second walk away from his parents' house.

There are stunning local beaches nearby, which during the summer months, remain quieter than the tourist hot spots, something which I appreciate.

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I'd be lying if I said there wasn't a sense of nostalgia for buying my first home in my hometown, I feel very lucky to be settling and making roots in

Plymstock.

## How much was it?

My house was £215,000 and I put down a 10% deposit of £21,500.

I took out a [mortgage](#) of £193,500 for 35 years with a fixed rate of 3.5% for five years.

My repayments are just over £800 a month.

I also opened a Help To Buy Isa, and added the maximum amount of £200 a month.

By the time I was ready to buy, I had £8,000 in this account.

The bonus from the Help To Buy Isa was £2,000.

## How did you save for it?

I was previously renting a two-bedroom apartment in Plymouth's city centre with a friend for £650 a month, which we split between us.

It was really tricky to save while also paying rent and bills so I decided to move back home with my parents.

I was really lucky because I only paid around £200 a month to my parents on board - £125 less than I was paying in rent.

In 2021, I was lucky enough to get the opportunity to work abroad with my job.

I spent a total of 10 weeks working overseas and earned an extra £10,000 on top of my regular wage.

This cash went straight into my savings account and gave me a great foundation to build up the remainder of my deposit.

My parents also gave me a cash gift of £4,000, which I was very grateful for.

Along with the cash in my Help to Buy Isa and the bonus, I could easily cover the cost of the deposit.

## **How did you afford to furnish it?**

Once I knew I was buying, I decided to save the vast majority of my monthly wage to afford to furnish my home.

From September 2022, when I put the offer in on my home to when I moved in in January, I managed to save around £2,000 a month.

In order to do this, I had to forfeit my social life - meaning no meals or drinks with friends.

My only outgoings during this time were board to my parents and my monthly gym membership.

While this was quite an extreme way to save, it meant I could afford everything I wanted for my new home.

I took all the bedroom furniture from my room at my parents' house as well as a sofa.

[Facebook Marketplace](#) was really useful for finding some good quality, second-hand furniture.

I got a rotating love seat for free from the site, I just had to collect it from the seller.

A friend of mine was selling a brand-new dining table and chairs so I bought this from her for a little less than she paid for it originally.

I also bought smaller decorative pieces from eBay including a designer clock and fake houseplants.

I had originally spotted the clock for sale in a nearby shop for a whopping £300, but I managed to get it for just £75.

Unfortunately, it arrived broken but I took it to a local clocksmith, who fixed it for £100.

Despite this extra cost, I still paid less than buying it for its original price.

By buying second-hand furniture and ornaments, I think I managed to save just under £1,000 in total.

I also bought all of my kitchen appliances in the Currys Black Friday sale including a washing machine, cooker and dishwasher.

In total, this helped me to save around £1,100 on the cost of buying all the items at full price.

## **What advice would you give to other first-time buyers?**

Just don't rush into buying your first house - you'll know when the time was right.

I used to feel like I was an older first-time buyer, but things are different from when our parents' generation and it isn't as easy to get onto the property ladder now.

It's the biggest purchase you will make in your life, so it's important not to rush into it.

Here's how one [buyer managed to rent and save for a home](#) at the same time.

[Free cash from home saving schemes](#) can also help you get on the ladder faster.