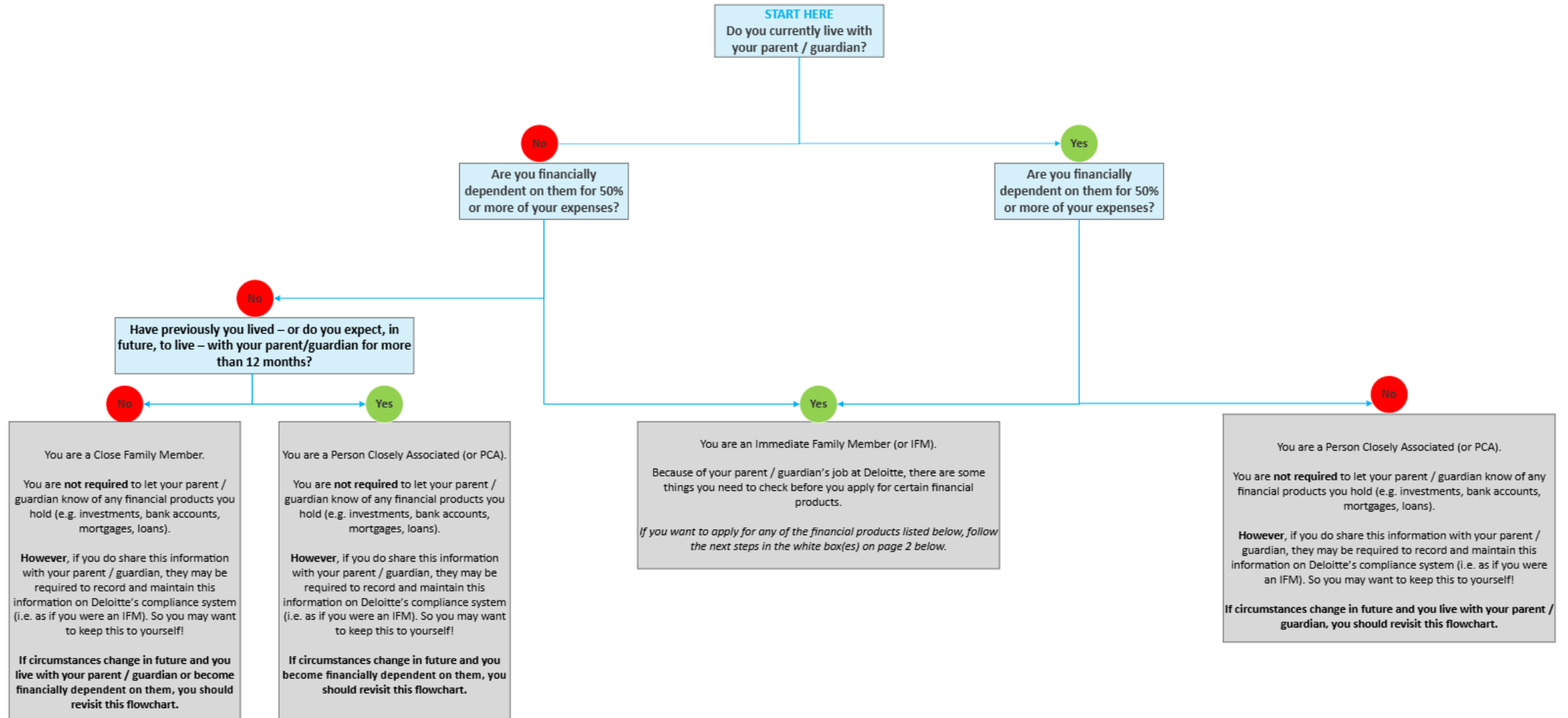


If your parent or guardian works at Deloitte, use this flowchart to identify any steps you need to take



## BANK ACCOUNT

**What do you need to do?**  
Don't open the account just yet!

- 1 - Speak to your parent / guardian to let them know you'd like to open a bank account

**What do you need to give your parent / guardian?**

- The full name of the bank
- The type of account (e.g. current account, savings account, etc)

### Next Steps:

- 2 - Wait for them to confirm you can open this account
- 3 - Apply to open the account (once they have confirmed you can)
- 4 - Tell them you have opened the account

## CREDIT CARD

**What do you need to do?**  
Don't apply for the credit card just yet!

- 1 - Speak to your parent / guardian to let them know you'd like to open a credit card

**What do you need to give your parent / guardian?**

- The full name of the credit card company

### Next Steps:

- 2 - Wait for them to confirm you can open this credit card
- 3 - Apply for the credit card (once they have confirmed you can)
- 4 - Tell them you have opened the account

## LOAN

**What do you need to do?**  
Don't open the account just yet!

- 1 - Speak to your parent / guardian to let them know you'd like to take out a loan

**What do you need to give your parent / guardian?**

- The full name of the loan company

### Next Steps:

- 2 - Wait for them to confirm you can take out this loan
- 3 - Apply to take out the loan (once they have confirmed you can)
- 4 - Tell them you have taken out the loan

## CAR FINANCE

**What do you need to do?**  
Don't open the account just yet!

- 1 - Speak to your parent / guardian to let them know you'd like to take out car finance

**What do you need to give your parent / guardian?**

- The full name of the car finance company

### Next Steps:

- 2 - Wait for them to confirm you can take out this car finance
- 3 - Apply to take out this car finance (once they have confirmed you can)
- 4 - Tell them you have taken out the car finance

## INSURANCE

**What do you need to do?**  
Don't open the account just yet!

- 1 - Speak to your parent / guardian to let them know you'd like to take out an insurance

**What do you need to give your parent / guardian?**

- The full name of underwriter (insurance companies require an underwriter to assess risks, meaning we need to check the name of the underwriter instead of the name of the insurance)

### Next Steps:

- 2 - Wait for them to confirm you can take out this insurance
- 3 - Apply to take out insurance (once they have confirmed you can)
- 4 - Tell them you have taken out the insurance

## MORTGAGE

**What do you need to do?**  
Don't open the account just yet!

- 1 - Speak to your parent / guardian to let them know you'd like to apply for a mortgage

**What do you need to give your parent / guardian?**

- The full name of the mortgage provider

### Next Steps:

- 2 - Wait for them to confirm you can apply for this mortgage
- 3 - Apply for the mortgage (once they have confirmed you can)
- 4 - Tell them you have applied for the mortgage

## PENSIONS

Pensions are complex and you might have been auto enrolled into a pension without knowing. We advise you provide your parent/ guardian with the paperwork you have received so they can chat through this with Deloitte.

If you are looking to take out a pension yourself, here's the steps you need to take.

**What do you need to do?**  
Don't open the account just yet!

- 1 - Speak to your parent/guardian to let them know you'd like to take out a pension.

**What do you need to give your parent / guardian?**  
- The full name of pension provider along with the underlying investment which comes with this. If you are unsure, take a screenshot of the information from the pension website.

### Next Steps:

- 2 - Wait for them to confirm you can take out this pension
- 3 - Apply to open the pension (once they have confirmed you can)
- 4 - Tell them you have take out the pension

## INVESTMENTS (e.g. shares, stocks, funds)

**What do you need to do?**  
Don't open the account just yet!

- 1 - Speak to your parent / guardian to let them know you'd like to take out an investment

**What do you need to give your parent / guardian?**

- The name of the provider of your investment (sometimes referred to as a 'wrapper')
- The names of any investments (shares, stocks, funds) that you want to hold within that investment. If you aren't sure, speak to your parent / guardian.

### Next Steps:

- 2 - Wait for them to confirm you can take out this investment
- 3 - Apply to take out this investment (once they have confirmed you can)
- 4 - Tell them you have opened the account

## OTHER FINANCIAL PRODUCTS OR INVESTMENTS

Some financial products have different guidance than those listed so far. If you're interested in a product listed below, please share a screenshot of its information with your parent / guardian. They can then work with Deloitte (and you) to determine the next steps for you.

Examples of other products include:

- Life Assurance
- Endowment Policy
- Brokerage Accounts
- Notes/Bonds
- Illiquid Investments
- Debentures
- Investment Funds
- Child Trust Fund



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