

Becoming An Uber Driver



**Sydney Mortgage
With GoGetta**



Sydney Mortgage offer an option for financing vehicles, including Uber.

We are credit representatives that provide information, application and finance through GoGetta.

All information in this eBook is as a guide only, and individual situations must be assessed separately.

Find out how we can assist you with your finance needs - contact us today for a complimentary assessment.

A close-up, slightly blurred photograph of a person's hand gripping a steering wheel. In the background, the car's dashboard is visible, featuring a tachometer on the left with a needle pointing to approximately 4,000 RPM, a central digital display, and two smaller gauges for temperature and fuel level. The overall lighting is soft and natural, suggesting a daytime setting.

Choose your own **adventure**

A GUIDE TO BECOMING AN **UBER DRIVER**

gogetta

Uber **curious?**

CHOOSE YOUR
OWN HOURS



LIVE THE LIFESTYLE YOU
WANT TO LIVE



BE REWARDED FOR THE
EFFORT THAT YOU PUT IN



WORK AS LITTLE OR AS
MUCH AS YOU WANT



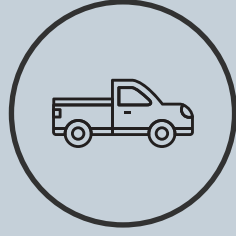
NO MORE SHIFT OR WEEKEND
WORK TO MAKE ENDS MEET



BE YOUR OWN BOSS
WHILE PAYING OFF YOUR
SWEET NEW RIDE

***IT AINT JUST ABOUT RIDE SHARES AND TAXIING
PEOPLE TO AIRPORTS AND NIGHTCLUBS***

UBER DRIVERS DELIVER FOOD, PARCELS, AND EVEN PUPPIES!



Are you starting to feel stressed about money, struggling to save or looking for more flexible working arrangements?

THE SOLUTION:

Become an Uber driver!

Whether this is something you have considered before or starting to mull over the idea, this how-to guide is exactly what you need in your life right now. Don't worry if you don't have a car or you think it's too old, because that's where GoGetta can help, as you'll read later on.



FULL-TIME VS PART-TIME

How do you want Uber to fit into your lifestyle?



LIFE AS AN UBER DRIVER

Let's talk benefits and perks



UBER REQUIREMENTS

How to turn your car into a money-making machine



PAY

Let's talk bottom line



WANT OR NEED A NEW CAR IN THE PROCESS?

The solution you've been waiting for

No more 9-5 grind



1 IN 3 YOUNG PEOPLE HAVE
NO SAVINGS, MANY ALSO
STRUGGLE WITH DEBT²

No more money stress



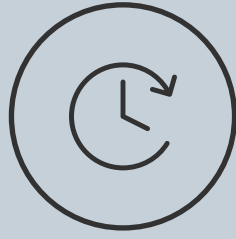
1 IN 5 YOUNG PEOPLE EXPERIENCE
MONEY STRESS ON A DAILY
OR WEEKLY BASIS³



Part-time or
full-time?

Becoming your own boss is

UBER FLEXIBLE



Thinking about what life would be like as an Uber driver?

First you need to decide how you want to fit Uber driving into your lifestyle.

Want to move away from the 9-5 grind?

Uber will give you the flexibility you need to organise your life the way you want to. Take a longer lunch, have a sleep-in if you need it and forget the hassle of juggling day time appointments.

Plus Uber has evolved into something much more than a ride share service. If you need a break from humans, become an UberEATS driver and enjoy the company of delicious pizza or doughnuts for a while!

Are you studying and struggle to fit a job into your weekly schedule?

Take time off when you need it to meet assignment deadlines, work during the day if you're more productive at night and stop worrying about your boss cutting back your hours.

Maybe you love your full-time job, but you want to earn some extra money on the side?

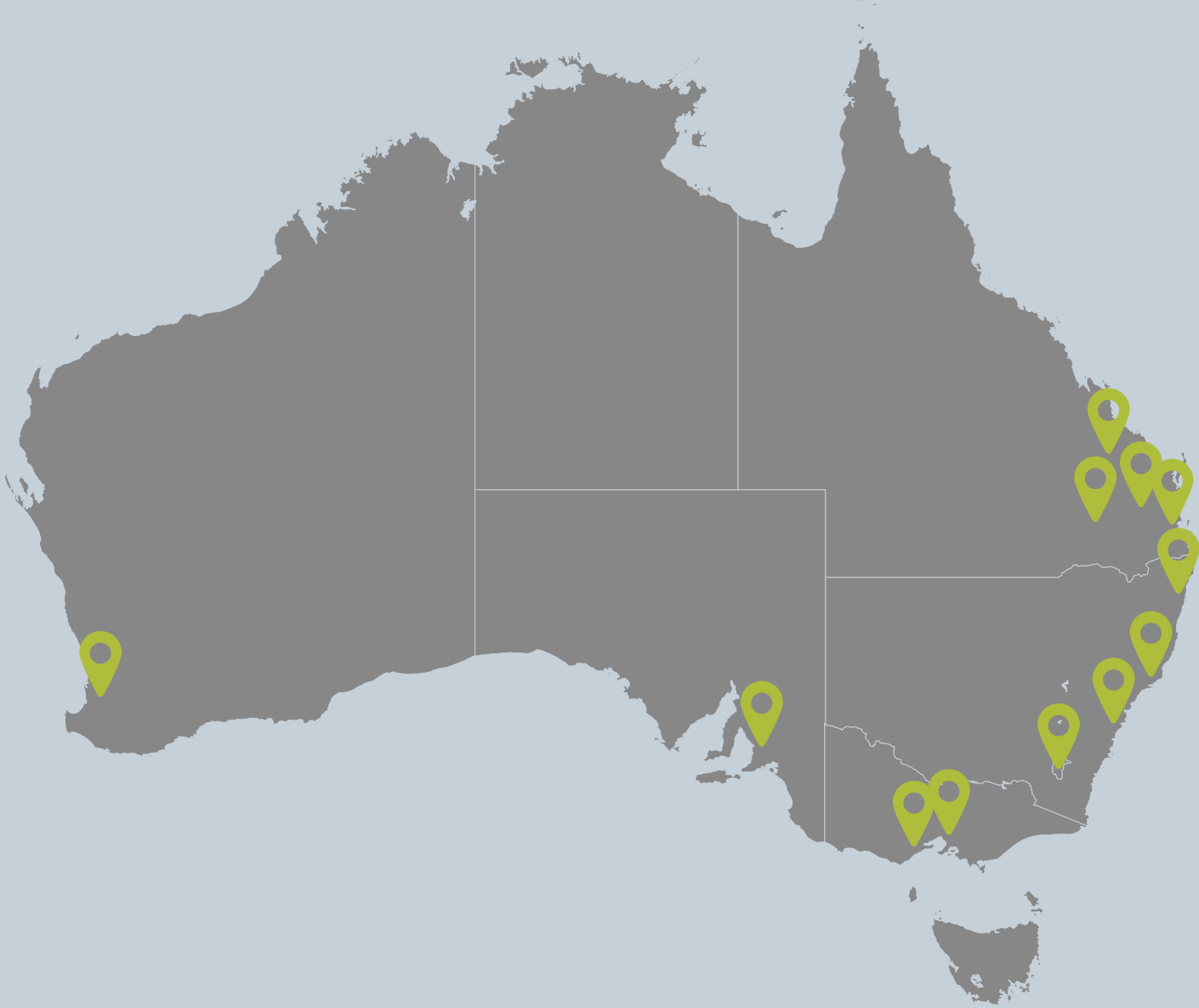
Give your income that extra boost. The extra money from Uber driving could be just the thing you need to get closer to an overseas holiday or start looking at the longer term; a house deposit!

Either way, if you're the kind of person who wants to get ahead with their income, you'll love the extra cash flow and flexibility Uber gives you.

Take a **working holiday**

Uber operates in 13 cities across Australia.

Why not escape to Byron Bay or the Mornington Peninsula and earn some extra spending money while you're there?



Adelaide
Brisbane
Byron Bay
Canberra
Geelong

Gold Coast
Melbourne
Mornington Peninsula
Newcastle

Perth
Sunshine Coast
Sydney
Toowoomba

*Information correct as of November 2016

Life is better
with Uber

THE BENEFITS OF
taking the driver's seat





UBER PERKS

Work as much or as little as you want.

Want to take a long lunch, or start a little later in the day?

Chill, you work for yourself!

Enjoy the freedom of not having a boss breathing down your neck.

Everyday is different.

Check out new places and meet new people as you see your city like never before.

Get paid more when it's busy.

Uber will add surge pricing which multiplies your pay.

Your beats, your way.

It isn't often people get to listen to music while they work, but you do!

Keep your work life separate.

Uber provides a phone to separate your private phone from your work phone.



YOUR 9-5

Eat, sleep, work, repeat.

Same routine, just a different day. The only thing that changes is your need for a holiday.

Meeting your manager's expectations.

You work hard, but nothing is ever good enough.

The same daily grind.

Everything is run on clockwork and desk lunches are a thing.

Working late to meet a deadline with no extra pay.

Motivation levels drop so you end up spending extra \$ on take-away dinner.

Headphones suck.

When your co-workers don't share the same music taste.

Using your personal phone for work.

Accidentally signing off with an 'xo' to your boss.



Fits in with **YOUR lifestyle**

Saving for a house deposit and in need of a cash boost?

Why not spend a few hours a day driving for Uber, and use that money to treat yourself or put it towards your next family holiday?

Bored at home while the kids are at school?

Why not use this time to pick up some extra drinking money for Saturday night?

Have a two hour break in between classes at university?

Give up a night or two and use this perfect opportunity to make some extra cash!

More of a night owl and spend the evenings on the couch in front of the telly?

There's no need for set hours! Turn it on and off as you like!
Make money – your way.



Bulks out **YOUR** wallet

As an Uber driver, you're guaranteed to **ALWAYS get 80% of the fare.** That's right; even during peak times when a surcharge is applied, you'll pocket all that extra cash.

Plus, if you're driving during **peak times,** Uber guarantees you'll make **\$30 an hour!**

You'll also need to consider...

Make sure you take into account any additional costs into running your Uber driving business. These could include:

- + Vehicle maintenance – cleaning & servicing
- + Trip costs – petrol, tolls (on the way to a job while there's no passenger in the car) & complimentary treats for your passengers
- + Business expenses – taxes & GST
- + Operating costs – vehicle registration, finance & insurance



Matt drives his way through med school

*A YEAR AGO MATT WAKELING WAS
LIVING IN MELBOURNE AND WORKING IN IT.*



While he didn't mind his job, he felt a strong pull to go back to school and follow his dream of being a doctor. At 29 year old, Matt felt like it was now or never, so he moved to Brisbane to begin studying medicine.

But, as any mature-age student knows, it's an expensive commitment. Between school fees, rent, living expenses, and study supplies Matt needed a **fast cash solution** to keep him on his feet in his new home.

"I thought to myself, how am I going to get back to university and pay the bills?" he recalls.

"Then I had the bright idea that I would go to uni and drive an Uber in-between."

But it wasn't that simple. Firstly, being new to Brisbane, Matt didn't know his way around. More importantly, he didn't have a car. So, Matt did what any millennial would do: he jumped on Google.

After some quick research Matt decided to rent a car through Easicar – a third party lender affiliated with GoGetta.

“I started looking around and found GoGetta. I thought, how am I going to do this?” remembers Matt. “I thought I might have to get a loan - but then I saw the Easicar service, who use GoGetta.”

Matt signed up for a 12 month contract with the view to buy at the end, but also the option to return the vehicle and walk away with no further obligations. It was this flexibility that sold Matt - given the number of big changes he had made over the past year, he didn't want to be locked down into anything long term.

Matt has been driving for six months now in his new 2016 Hyundai Accent and estimates he has done around 2,000 trips. With another seven years of study ahead, he has no plans to stop driving soon.

His advice for new starters to Uber – give it time.

“When you try something new, there is going to be a period of discomfort,” says Matt.

“For me, it was hard at first, because I didn't know any of the passengers or where I was going, I had to rely on Google Maps a lot - so it took about a month to really get into it and now I'm having a lot of fun.”

Matt sings the praises of Uber, and insists it is a set-up that welcomes young drivers.

“I think the market is all for young people,” says Matt, “and that goes for people who get in my car, too. They always get in the car and go, ‘Oh! You're so young!’ - and it's great to be an age that can relate with their clientele.”

Ready to make some
Uber dough?

HOW DOES
\$30 per hour sound?

SYD



Opera House

21mins

17kms



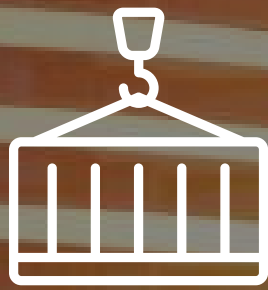
Airport

=

\$37 to \$47

EST. FARE

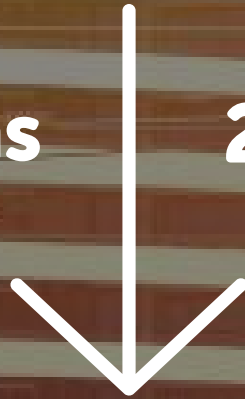
MELB



Docklands

18mins

22kms



Airport

=

\$34 to \$45

EST. FARE

BNE



Story Bridge

20mins

16kms



Airport

=

\$27 to \$34

EST. FARE



Pay comparison

Students will typically work around 16 hours a week around their studies. The best part about being an Uber driver is that you control your hours. Whether you want to work between classes or in the evenings after work, you are your own boss and there's no strict rule to turn up on time, you're in control.

With the ability to earn around \$30/hour, this rate is not only competitive with student jobs, but most graduate salaries too.

See for yourself; we've compared some of the most popular student part-time jobs in Australia in terms of dough.

Hourly pay rate comparison⁵



UBER

\$30



LABOURER

\$15.73-\$28.60



CLEANER

\$16.48-\$24.84



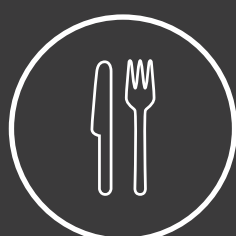
BARTENDER

\$14.90-\$23.93



FAST FOOD

\$8.10-\$17.50



HOSPITALITY

\$10.37-\$20.52



TUTOR

\$17.53-\$49.95



RETAIL

\$15.98-\$22.85



**SERVICE
STATION**

\$15.14-\$23.33



WAREHOUSE

\$16.32-\$23.79

⁵<http://www.payscale.com/research/AU/Country=Australia/Salary>



OK I'm ready
what now?

HOLD YOUR HORSES, THERE ARE A
FEW MORE REQUIREMENTS



Your **Uber checklist:**

OPEN DRIVER'S LICENCE

- + Held licence for 1 or more years
- + Over 21 years old (UberX)
- + Over 20 years old (UberEATS)

DRIVER'S AUTHORISATION

- + Medical check
- + Background clearance for safety

ACCESS TO A VEHICLE NO OLDER THAN 9 YEARS (2007 MODEL OR NEWER)

- + 4 doors
- + Must seat up to 4 riders
- + Must be registered
- + Excellent condition
- + Not an ex-taxi
- + UberEATS allows motorbikes, bicycles or vehicles aged up to 15 years (2001 or newer)

CERTIFICATE OF INSURANCE

- + Your name as insured driver
 - + Expiry date – must be current
 - + Registration number
 - + Vehicle make and model
 - + Level of coverage
-

CERTIFICATE OF REGISTRATION

- + Registered owner's name
 - + Expiry date – must be current
 - + Vehicle's registration number
 - + Vehicle cannot be under a novated lease or registered in the name of a trust
 - + If registered under a corporate name, please contact Uber for additional direction
 - + Vehicle make and model
-

VEHICLE INSPECTION

- + At any time during your application process you can get your vehicle inspected for free
 - + You must pass your inspection to become an active Uber driver
-

A light blue classic car, possibly a Volkswagen Beetle, is shown from the rear side. The car is parked against a brick wall that has a blue horizontal stripe. The car's rear wheel, taillight, and bumper are visible. The text "What if my car is a lemon?" is overlaid on the image.

What if my
car is a lemon?

READ ON IF YOUR WHIP IS
OLDER THAN 10 YEARS*
OR IF YOU
DON'T HAVE A WHIP AT ALL

* information correct as of November 2016

5 steps to getting your **Money-making machine**

STEP 1

YOU CHOOSE ANY CAR YOU LIKE. LET'S SAY YOU GO FOR A 2011 MAZDA 3 FOR \$10,000.

STEP 2

YOU APPLY FOR GOGETTA EQUIPMENT FUNDING EITHER DIRECTLY OR THROUGH A FINANCE BROKER. GOGETTA HELPS YOU WORK OUT THE PAYMENTS.

STEP 3

IF YOUR APPLICATION IS APPROVED, YOU SIGN A 12 MONTH RENT.GROW.OWN® AGREEMENT.

The great advantage of this contract is that you are building equity in the asset with each affordable weekly payment. By the 12-month mark, you can purchase the car at a heavily reduced price, if you want.

STEP 4

GOGETTA PURCHASES THE
VEHICLE OUTRIGHT ON
YOUR BEHALF.

STEP 5

YOU PAY GOGETTA A WEEKLY
RENTAL TO USE THE VEHICLE
AND KEEP YOUR UBER CAREER
MOVING!

VROOM



VROOM

RENT

a sweet new ride

You'll pay \$150

(INCL. GST)

weekly

GROW

in 12 months

WOOHOO!

You've paid \$7,800

(INCL. GST & AFTER TAX DEDUCTION)

in rent so far

*based on a \$10,000 asset value inclusive of GST and 28.5% income tax rate

OWN

NOW YOU HAVE OPTIONS

Pay only \$5,070

(INCL. GST)

And the car is yours

OR UPGRADE YOUR RIDE

SO BASICALLY YOUR BOTTOM-LINE IS

\$10,220

**YEP, AFTER 12 MONTHS
YOU'LL ONLY BE**

\$220 out of pocket

*based on a \$10,000 asset value inclusive of GST and 28.5% income tax rate



Mario on the **road to success**

AFTER 12 YEARS WORKING IN ACCOUNTING MARIO SILVERA LEFT HIS JOB TO START A NEW CAREER IN PROPERTY MANAGEMENT.



While transitioning from full-time to self-employment, Mario needed a side gig to bring in some cash, so he looked to Uber for a part-time driving job.

There was only one thing holding him back: **his car.**

Uber rides must be less than 10 years old. While Mario's 2007 Honda Civic just made the cut off, being manual and a small hatchback it was not ideal for the large amount of driving he was about to take on.

On the advice of his neighbour, Mario approached GoGetta about finance for a new car.

"I didn't want to spend too much on it," says Mario, "being new to Uber driving I didn't want to overextend my payments until I was sure. It was a calculated risk."

After much consideration on make and model, Mario sold his Honda and bought a 2011 automatic Hyundai i30, with help from GoGetta.

"I couldn't believe just how easy it was. I honestly felt like the stars aligned on this one!" laughs Mario.

In just a week, he went from chatting with his neighbour, finding the car, receiving finance, and joining the Uber team.

"In terms of the funding, I sat down with the GoGetta team on day one, and by the end of day one I had a response. By day two, I had a response from the car dealer, by day three I had found the car - and in a week? I had the car, I had the insurance organised, the car dealer had been paid, and I picked up my car the following week," he says.

When looking to buy an Uber-friendly car, Mario says there are three key criteria: low mileage, good fuel economy, and high resell value.

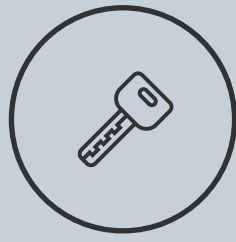
And once you start driving, he recommends you approach the job like any other profession - dress smartly and keep the car spotless at all times. His top tip? Be approachable.

"Don't turn up in a hotted up car," says Mario. "And don't play loud music!"

Despite his property business taking off, Mario plans to keep driving with Uber.

"I am always going to have spaces in between meetings and appointments where I can be working," Mario says.

"I've never been one to sit around and do nothing, I like keeping busy! I'll always be driving."



So, which
adventure
do you choose?

**A job that helps you earn great cash,
plus gain a new ride and
flexible lifestyle?**

— OR —

**A 9-5 grind where you struggle
to get ahead to do more
things you enjoy?**

About **GoGetta**

GoGetta is a division of the Silver Chef Group, an Australian publicly listed company that for 30 years has helped thousands of small business owners fund their commercial equipment needs.

We know that there is more to your business than just finance, that's why we offer original eBooks to guide you through every aspect of owning a business. Our team is constantly compiling the latest industry news, competitor research, and helpful advice on small business. GoGetta is here to support your business needs every step of the way.

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