FREE BOOK · MATTIA BARRESI

The First Time

The choices that matter, and where almost everyone goes wrong



MATTIA BARRESI

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MATTIA BARRESI

Before we begin

Everything important in life, we do for a first time. The first rented flat, the first home, the first employment contract, the first trip alone. And the first time is exactly when we make the most mistakes, because nobody has explained how it works.

I have worked in real estate for twenty-one years, the last twelve in Luxembourg. Every day I speak with people doing something for the first time: they arrive in a new country, look for a home, sign a contract in a language that is not their own. I have seen almost every possible mistake. Many could have been avoided with ten more minutes of attention.

This book is a gift. It is short on purpose. It does not explain everything: it tells you where people go wrong and which questions to ask yourself before deciding. For each important subject I have written a complete book, with the method, the examples and the checklists. You will find them presented one by one in the second part.

Read it calmly, keep it on your phone, and send it to anyone about to do something for the first time.



Mattia Barresi

LUXEMBOURG



I

PART I

Home

Renting, sharing, moving abroad, buying, selling.



01

PART I · HOME

Your first rented home

Your first rented home seems to be about listings: you find the right one, go and see it, sign. In reality almost everything is decided before the viewing, and the rest on the day you walk in with the keys.

In cities where the jobs are, the rental market is fast. Good homes last a few days. Those who arrive prepared choose; the others take what is left.

WHERE PEOPLE GO WRONG

1 **Looking only at the monthly rent**
On signing day you need far more money: first month, deposit, sometimes the agency fee. Those who do not have it ready lose the flat to those who do.

2 **Arriving at the viewing without documents**
The landlord chooses whoever gives the most reassurance, straight away. A tidy file is worth more than a nice smile.

3 **Signing without understanding**
The contract is often in another language and arrives when you are in a hurry. A signed clause is binding even if you had not understood it.

4 **Skipping the move-in inventory**
It is the document that decides whether you get your deposit back at the end. Without it, it is your word against the landlord's.

MY ADVICE

Prepare everything before you start viewing: the money for signing in an account, your documents in a single PDF, a few lines about yourself. Then, when you find the right home at the right price, decide on the spot. Where the market is fast, the person who wants to "sleep on it" almost always loses the home. Not because they are indecisive, but because someone else, in the meantime, has said yes.

THREE QUESTIONS BEFORE YOU DECIDE

? How much is left each month after rent and charges?

? Do I have the money and documents ready to sign tomorrow?

? Have I seen the street in the evening too?



TO GO FURTHER · BEYOND THE THRESHOLD

The complete method for renting well, from the budget to getting your deposit back, is in Beyond the Threshold.



02

PART I · HOME

Your first shared flat

For many people, the first home in a new city is a room. It is an excellent start: it costs less, it is almost always furnished, and it helps you meet people. But a room is not a small flat: it has rules of its own.

In cities where many interns and young professionals arrive, the room market is cyclical. In some months a great many rooms become free at once, in others almost none.

WHERE PEOPLE GO WRONG

1. **Not asking what is included**
   Heating, electricity, internet, cleaning: a low price with everything excluded can cost more than a high one with everything included.

2. **Not counting the people and the bathrooms**
   Five people and one bathroom is a lifestyle choice, not a detail.

3. **Signing without knowing what contract it is**
   Your own individual contract is very different from a contract signed together with the other flatmates.

4. **Looking in the wrong month**
   Sometimes it is better to take temporary accommodation for a few weeks and search when supply is wider.

MY ADVICE

A room is not a fallback, it is an excellent way to start. It gives you time to get to know the city, the job, the people, and to look for a real home without hurry. But choose it as you would a flat: look at the home, meet the people who live there, read what you sign. And if you arrive when few rooms are free, do not settle for the first one: find a temporary solution and wait for the right moment.

THREE QUESTIONS BEFORE YOU DECIDE

? What do I really pay each month, all included?

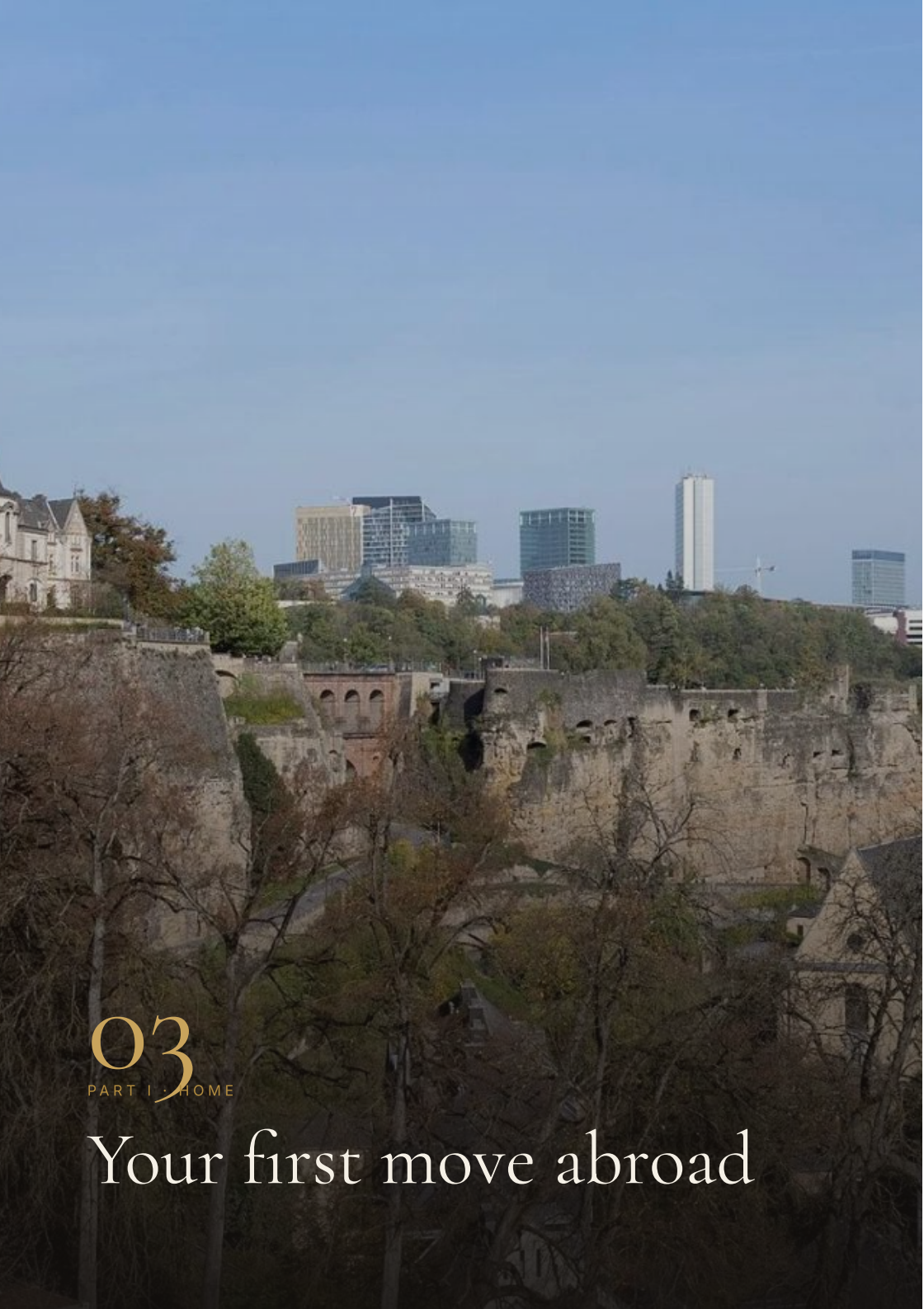
? Who are the people I will live with?

? What happens if one of us leaves?



TO GO FURTHER · BEYOND THE THRESHOLD

The chapter on rooms in Beyond the Threshold explains the best months to look and the rules of flat-sharing.



03

PART I : HOME

Your first move abroad

Moving abroad for work is one of the finest first times, and one of the most complicated. The contract is signed, the salary is good, but everything else has to be built: home, paperwork, language, habits.

I have lived in Luxembourg for twelve years and have helped a great many people through their first weeks. The difficulties are almost always the same, and almost always predictable.

WHERE PEOPLE GO WRONG

1. **Comparing the salary without looking at the rent**
   A figure that seems enormous at home is, in an expensive city, largely spent on housing.

2. **Choosing the neighbourhood from the listing**
   The neighbourhood matters more than the flat. You choose it by transport, by the street at night and by everyday life.

3. **Putting off the paperwork**
   Many countries require you to declare your arrival at the town hall within a few days. Without residence, many other things are blocked.

4. **Wanting the long-term home straight away**
   It is often better to start with a temporary solution and choose once you know the city.

MY ADVICE

The first two weeks decide everything else. Arrive with accommodation already booked, even temporary. Do the town-hall formalities straight away. Visit the neighbourhoods by day and by night before signing any long contract. And do not judge the country by the first week: everyone feels a little lost at the beginning. It is normal, and it passes.

THREE QUESTIONS BEFORE YOU DECIDE

? What does it really cost to live there, rent included?

? Which formalities must I do in the first week?

? Where will I live for the first two months?



TO GO FURTHER · BEYOND THE THRESHOLD

If you are moving to Luxembourg, Beyond the Threshold is the complete guide: neighbourhoods, budget, contract, first weeks.



04

PART I · HOME

Your first home purchase

Buying a home is the biggest financial decision most people make in their lives. And they usually make it for the first time with no experience at all, guided by the photos in a listing and a price chosen by someone else.

The photos, the square metres and the price tell only part of the story. The rest is in the documents, the building, the area, the running costs and the questions nobody asks during the viewing.

WHERE PEOPLE GO WRONG

1. **Falling in love before checking**
   Once in love, you only look for confirmation. Checks come before the decision, not after.

2. **Counting only the price**
   Taxes, notary, bank, works, service charges: the real cost of a purchase is always higher than the price.

3. **Trusting the asking price**
   The asking price is not the value. Value is estimated from real sales in the same area.

4. **Not reading the building's documents**
   The minutes of the owners' meetings and planned works tell you how much you will spend in the coming years.

MY ADVICE

Buy when you know the area, know how long you will stay and have the money for the down payment and the costs. Do not buy out of fear that prices will rise: it is the fastest way to buy the wrong home. And during viewings, bring a written list: when you like a home, the brain stops seeing its flaws.

THREE QUESTIONS BEFORE YOU DECIDE

? What does it really cost, all included?

? What are similar homes here actually selling for, not listed at?

? What do the building's documents say?



TO GO FURTHER · BEYOND THE LISTING

Beyond the Listing is the complete guide for buyers: the real budget, methodical viewings, documents, offer and negotiation.



05

PART I · HOME

Your first home sale

People selling for the first time think the real work is finding a buyer. In fact the sale is decided much earlier: in the price you choose, the documents you prepare, the way you present the home.

A wrong price, a missing document or a badly handled viewing can cost months of waiting and thousands of euros. I know it well: the longest chain I have handled had seventeen sales one after another, and a single late document was enough to stop them all.

WHERE PEOPLE GO WRONG

1. **Starting with a price that is too high**
   The first weeks are when a listing attracts the most people. If you lose them with the wrong price, it is hard to recover.

2. **Discovering document problems once negotiations have begun**
   At that point every surprise becomes a discount for the buyer.

3. **Choosing the wrong agent**
   The most optimistic about the price is not always the best. Method matters, not promises.

4. **Looking only at the highest offer**
   A lower but secure offer can be worth more than a high one full of conditions.

MY ADVICE

Before listing, put yourself in the buyer's shoes. Gather the documents, fix the small defects, take beautiful and honest photos. The market sets the price, not your memories: listen to whoever brings you real sales figures, not to whoever promises the highest number. And if you are selling to buy again, I usually advise selling first and taking the time you need between the offer and the deed to look for the new home calmly.

THREE QUESTIONS BEFORE YOU DECIDE

? Is my price based on real sales or on a wish?

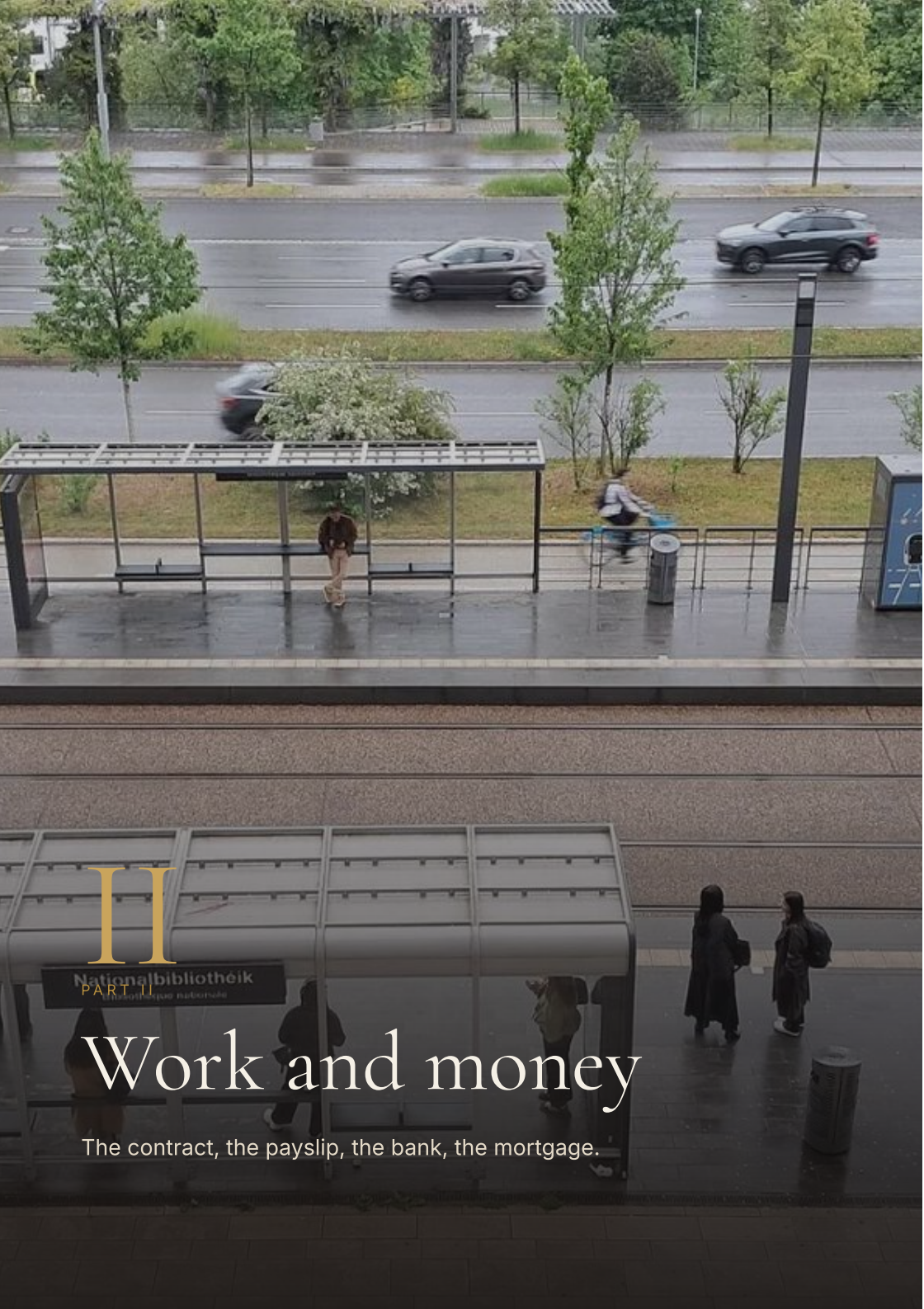
? Do I have all the documents ready before listing?

? What really makes an offer solid?



TO GO FURTHER · BEYOND THE ASKING PRICE

Beyond the Asking Price follows the sale from start to finish: decision, value, preparation, listing, viewings, negotiation.



PART II

Work and money

The contract, the payslip, the bank, the mortgage.



06

PART II · WORK AND MONEY

Your first employment contract

The first employment contract is almost always signed with enthusiasm and almost never really read. I have had many employees, and I have seen the contract from the other side of the table: many misunderstandings come from the very lines nobody read.

Every country has its own rules, but the questions to ask are always the same.

WHERE PEOPLE GO WRONG

1. **Looking only at the gross salary**
   What you live on is the net, and what changes your life is hours, holidays, benefits and room to grow.

2. **Ignoring the probation period**
   During probation both sides can end the relationship more easily. Knowing how long it lasts and how it works avoids surprises.

3. **Not reading the exit clauses**
   Notice, non-compete, repayment of training: these are the lines that matter on the day you leave.

4. **Accepting verbal promises**
   What is not written in the contract often does not exist in the eyes of the law.

MY ADVICE

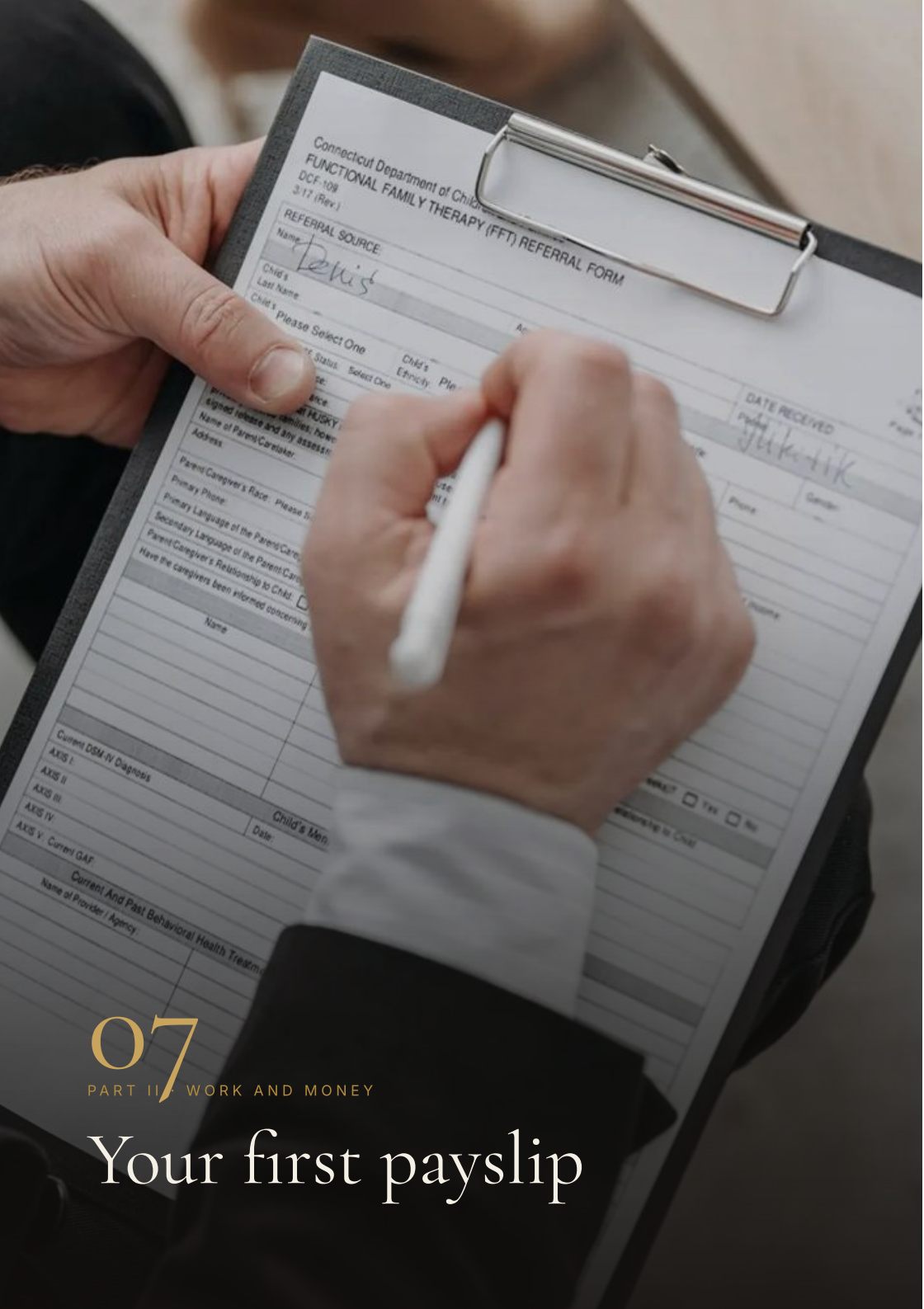
Before signing, ask for a copy of the contract and read it calmly at home, not in an office in front of someone waiting for your signature. If something is unclear, ask in writing. A good employer is not offended by a question: they worry more about people who sign without reading.

THREE QUESTIONS BEFORE YOU DECIDE

? How much will I take home each month?

? What happens if I want to leave?

? Is everything I was promised in writing?



07

PART II · WORK AND MONEY

Your first payslip

The first payslip is a small disappointment for almost everyone: the figure at the bottom is lower than expected. It is not a mistake. It is the difference between gross and net, and it is the right moment to learn how to read it.

A payslip is not just a receipt. It is the document you will need to rent a home, ask for a loan, prove your income.

WHERE PEOPLE GO WRONG

1. **Never checking it**
   Mistakes in hours, holidays or overtime happen. If you do not spot them, nobody will correct them.

2. **Not knowing what is deducted**
   Taxes and contributions are not money lost: they fund pensions, healthcare and unemployment cover. Understanding them helps you plan.

3. **Spending the first salary as if it were all free**
   Rent, fixed costs and savings come out first, not at the end of the month.

4. **Throwing payslips away**
   To rent or apply for a mortgage you will always be asked for the latest ones. Keep them all, in order.

MY ADVICE

In the first month, sit down with your payslip and a sheet of paper. Write the net amount, subtract rent, fixed costs and a sum to put aside. What remains is what you can really spend. It sounds trivial, but it is the habit that separates those who breathe at the end of the month from those who wait for the next salary.

THREE QUESTIONS BEFORE YOU DECIDE

? Can I read every line of my payslip?

? How much is left after fixed costs?

? Where do I keep them?



08

PART II · WORK AND MONEY

Your first bank account and card

I work in a city of banks, and every day I speak with people who work in them. The first account and the first card look like a formality. In fact they are the first financial contract of your life, and small costs, repeated every month for years, become large ones.

WHERE PEOPLE GO WRONG

1. **Choosing the bank for convenience**
   The account opened in a hurry on the first day often costs more than necessary. Compare fees, cards and charges.

2. **Confusing debit and credit cards**
   With a credit card you spend today money you will repay tomorrow. Used badly, it costs high interest.

3. **Not switching on the protections**
   Transaction alerts, spending limits, quick blocking: ten minutes of settings prevent big problems.

4. **Giving your details to whoever asks**
   No serious bank asks for codes or passwords by phone or by message.

MY ADVICE

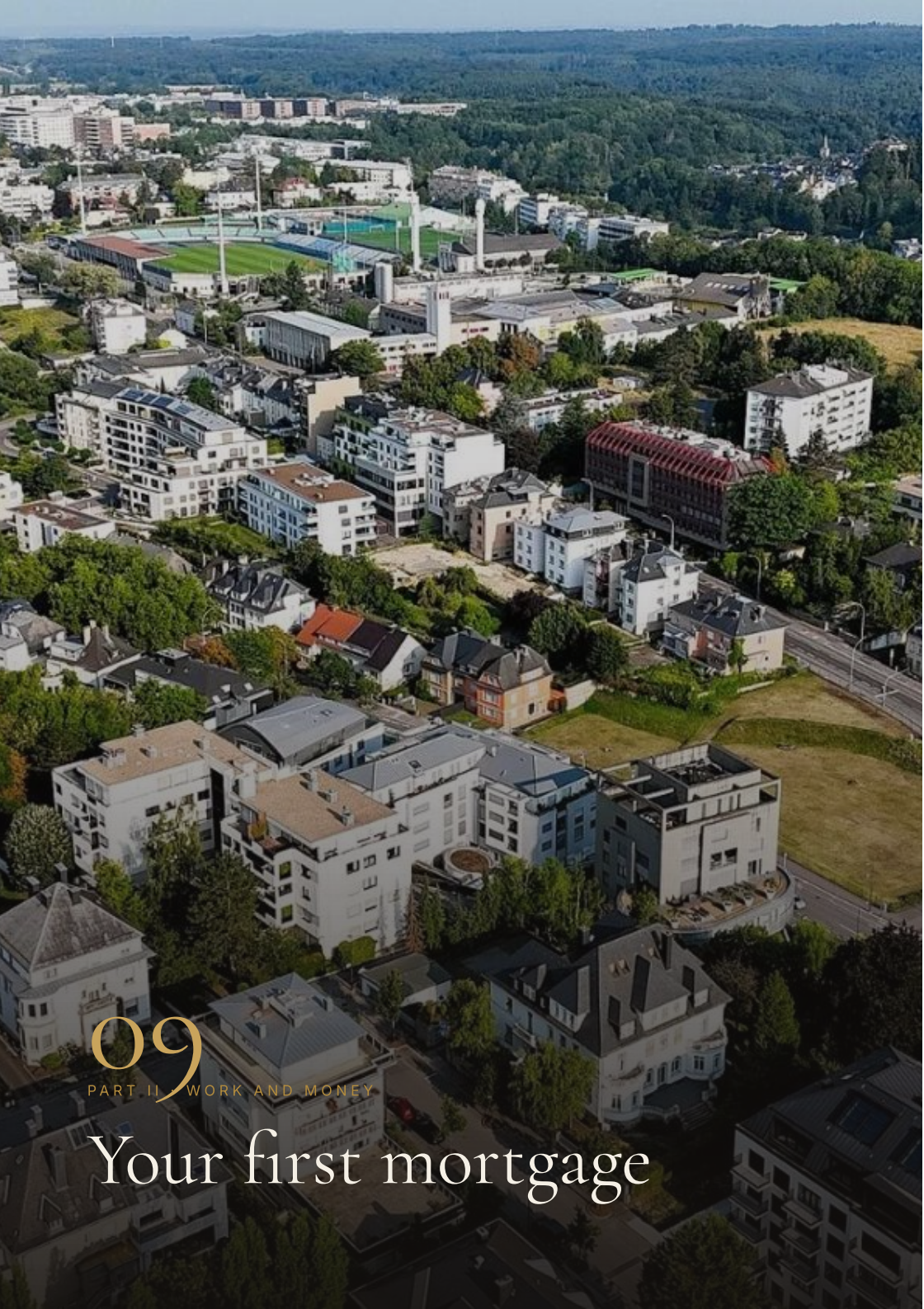
Keep one account for everyday spending and a separate one for savings. Money you do not see, you do not spend. And check your transactions every week: it is the simplest way to spot a wrong charge or a fraud early.

THREE QUESTIONS BEFORE YOU DECIDE

? How much does this account cost me in a year?

? What kind of card do I really need?

? Have I switched on alerts and limits?



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PART II / WORK AND MONEY

Your first mortgage

A first mortgage is a contract that stays with you for twenty or thirty years. It is often chosen by looking only at the monthly payment, and the payment is only part of the story.

WHERE PEOPLE GO WRONG

1. **Looking only at the monthly payment**
   What counts is the total cost: rate, fees, insurance and term. A low payment over thirty years can cost far more.

2. **Asking for one quote only**
   Banks do not all offer the same terms. Two or three proposals often change the outcome.

3. **Not having a deposit**
   Banks rarely lend one hundred per cent. You need savings for the down payment and the costs.

4. **House-hunting before knowing your budget**
   Knowing beforehand how much the bank will lend makes you a credible buyer.

MY ADVICE

Before looking for a home, go to the bank. Knowing how much you can get, and on what terms, changes the way you search and the way sellers see you. And remember that the repayment must fit your budget in the difficult months too, not only in the good ones.

THREE QUESTIONS BEFORE YOU DECIDE

? How much will I pay in total, not just per month?

? Have I compared at least two banks?

? How much can I spend without living just for the repayment?



TO GO FURTHER · BEYOND THE LISTING

The real budget of a purchase, mortgage included, is explained step by step in Beyond the Listing.

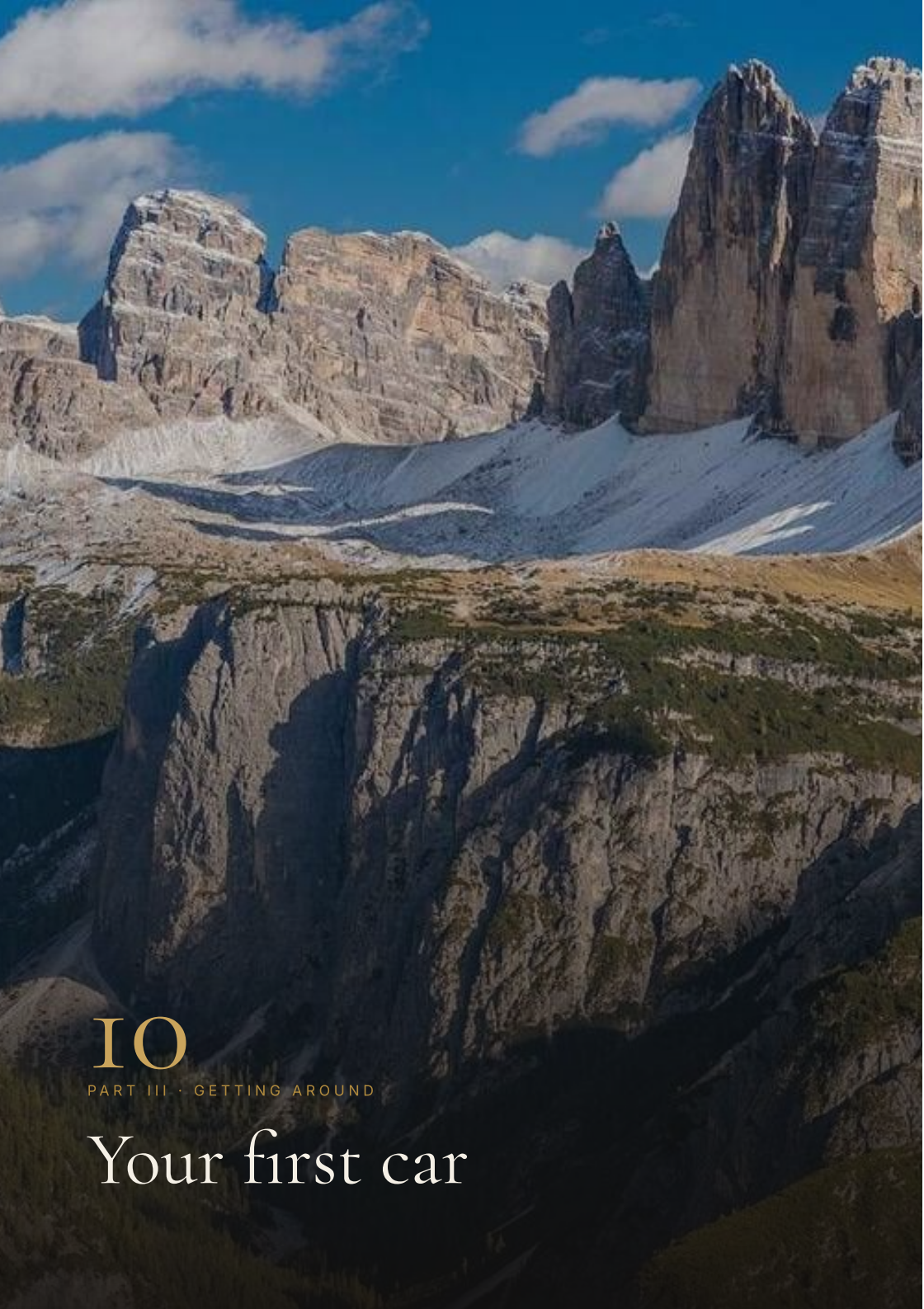


III

PART III

Getting around

The first car and the first journeys.



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PART III · GETTING AROUND

Your first car

The first car is almost always chosen with the heart and paid for over years with the wallet. The purchase price is only the beginning: insurance, fuel, servicing, parking and depreciation do the rest.

And before buying it, the question to ask is a different one: do I really need it? In many cities with good public transport, the answer is no.

WHERE PEOPLE GO WRONG

1. **Looking only at the price**
   For a new driver, insurance can cost almost as much as the car. Get a quote before choosing the model.

2. **Buying used without checks**
   Service history, mileage, accidents, a test drive and, if you can, a mechanic you trust.

3. **Financing it all without doing the maths**
   Comfortable instalments often hide high interest and a large final payment.

4. **Forgetting about parking**
   In the city, finding somewhere to leave it can cost time and money every day.

MY ADVICE

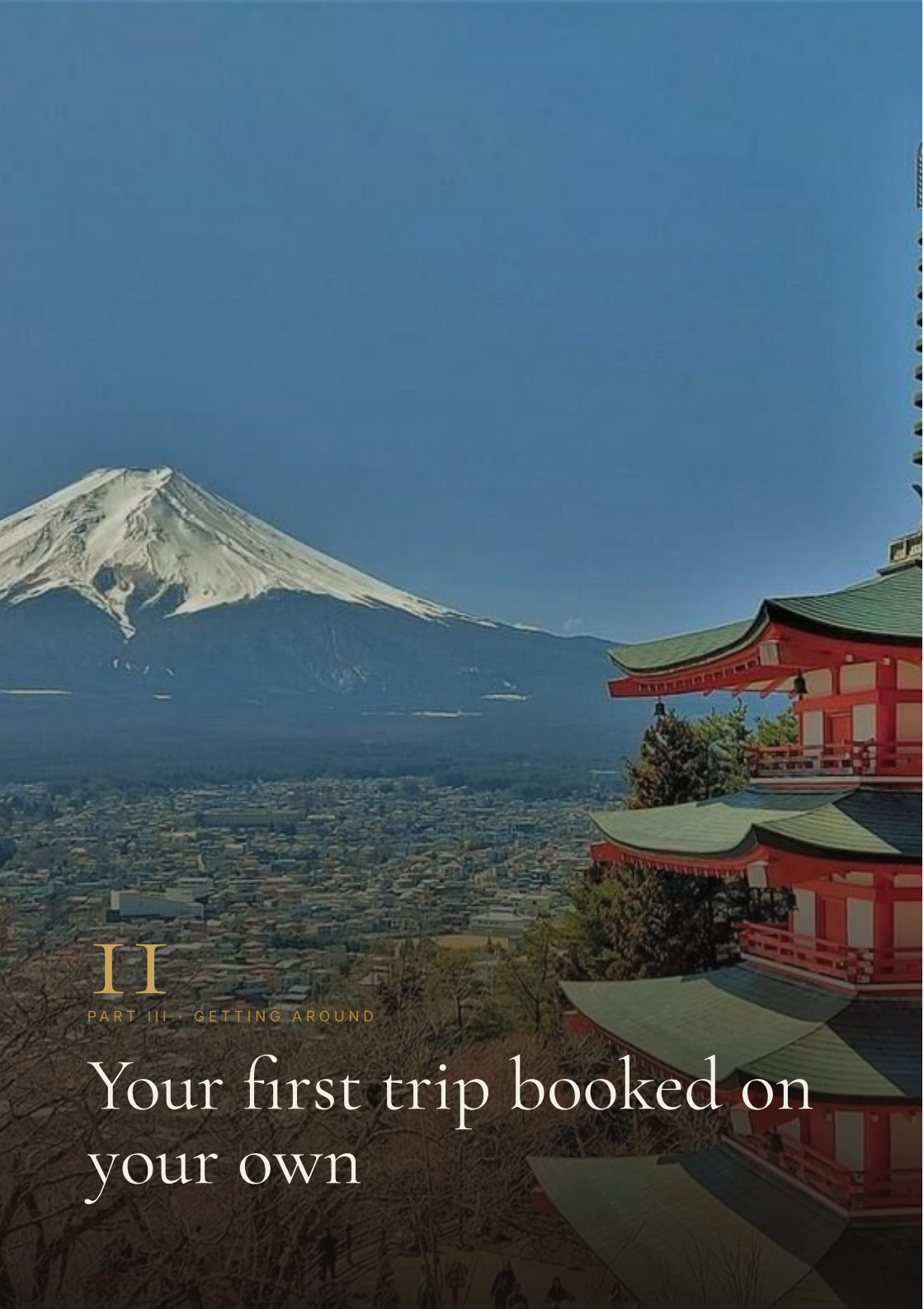
Before choosing a car, work out what it will cost you each month, all included, and compare it with what you would spend on public transport, taxis and the occasional rental. Sometimes the result is surprising. And if you buy, always have a used car checked by someone you trust before paying.

THREE QUESTIONS BEFORE YOU DECIDE

? How much will it cost me each month, all included?

? Has someone I trust checked the car?

? Do I really need it, or can I do without?



II

PART III · GETTING AROUND

Your first trip booked on your own

Booking a trip today seems easy: two clicks and you have a flight and a hotel. That is exactly why people get it wrong. The best deals often have hidden conditions, and the problems appear once you have already left.

WHERE PEOPLE GO WRONG

1. **Booking the cheapest fare without reading**
   Luggage, changes, cancellation: often not included, and they cost more than the price difference.

2. **Not checking documents and visas**
   Valid passport, visas, entry rules: check them before paying, not at the airport.

3. **Choosing accommodation from the photos alone**
   Location, recent reviews and cancellation policy matter more than the photo of the pool.

4. **Leaving without insurance**
   A medical bill abroad can be very expensive. Travel insurance costs little.

MY ADVICE

Read the conditions before the price. Luggage, changes and cancellation are often worth more than the few euros between two fares. And save everything in one place, on your phone and in copy: tickets, bookings, documents, useful numbers.

THREE QUESTIONS BEFORE YOU DECIDE

? What is included in the price I see?

? Are my documents valid for this country?

? What happens if I have to cancel?

Atlante del Mondo

TO GO FURTHER · ATLANTE DEL MONDO

On Atlante del Mondo you will find country guides, itineraries and practical advice to prepare your trip, in Italian, English and French.



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PART III · GETTING AROUND

Your first trip alone

The first trip alone is one of those first times that change a person. You come back different: more confident, freer. But travelling alone takes a little more preparation, because there is nobody to share the problems with.

WHERE PEOPLE GO WRONG

1. **Leaving without telling anyone where you are going**
   Leave your itinerary with someone you trust and check in now and then.

2. **Arriving at night somewhere unknown**
   If possible, plan your first arrival in daylight, with your accommodation already booked.

3. **Keeping everything in one place**
   Money, cards and documents split between two places: if you lose one, you still have the other.

4. **Filling every day**
   Travelling alone is more tiring. Leave room to rest and for surprises.

MY ADVICE

Make your first trip alone somewhere easy, where you feel at ease, and keep a margin of time and money for the unexpected. You do not need to go far to live the experience: you need to leave prepared and give yourself a little freedom.

THREE QUESTIONS BEFORE YOU DECIDE

? Who knows where I am each day?

? How do I get to my accommodation on the first evening?

? What do I do if I lose my phone or wallet?

Atlante del Mondo

TO GO FURTHER · ATLANTE DEL MONDO

Atlante del Mondo has guides and itineraries designed for solo travellers too.



13

PART III · GETTING AROUND

Your first long-haul trip

The first trip to the other side of the world is prepared months in advance, and rightly so. Time difference, climate, vaccinations, visas, distances: everything is bigger, mistakes included.

WHERE PEOPLE GO WRONG

1. **Wanting to see everything**
   In a large country, three cities in a week means three days spent travelling between them.

2. **Underestimating jet lag**
   The first day, and sometimes the second, should be kept light.

3. **Forgetting the season**
   On the other side of the world, summer may be the rainy season.

4. **Not checking health and documents**
   Recommended vaccinations, visas and entry rules are checked on official websites, well in advance.

MY ADVICE

Fewer stops, more time. The memory of a great journey is not the number of cities seen, but the hours really spent in one place. Choose two or three bases, organise the long transfers calmly and leave at least one free day to recover from the trip.

THREE QUESTIONS BEFORE YOU DECIDE

? What season is it there, on the days I travel?

? How many stops can I really make without rushing?

? Which documents and vaccinations do I need?

Atlante del Mondo

TO GO FURTHER · ATLANTE DEL MONDO

On Atlante del Mondo you will find country profiles and itineraries to plan your first big trip.



IV

PART IV

Presenting yourself, and remembering

A work wardrobe and the story of your own name.



14

PART IV · PRESENTING YOURSELF, AND REMEMBERING

Your first work wardrobe

The first serious job brings a question: how do I dress? And almost always a wrong answer: buying a lot, in a hurry, at the lowest price. A few months later, half those clothes are ready to be thrown away.

I grew up among clothes: my father made clothing in Turin, the family had shops and a wholesale business, and I worked in the shops and markets from a young age. Since then I look at a garment starting from the label and the fabric, not from the price tag.

WHERE PEOPLE GO WRONG

1. **Buying a lot instead of buying well**
   A few good pieces that go together are worth more than a wardrobe full of things that do not last.

2. **Not reading the label**
   The composition says a lot about quality and how the garment will age.

3. **Trusting the discount**
   A crossed-out price does not tell you what a garment is worth. It only tells you how much they want you to think you are saving.

4. **Forgetting the fit**
   An expensive garment that fits badly is still the wrong garment.

MY ADVICE

Start with a few well-made pieces in easy colours that all go together. Always try things on, look at the seams, read the label. A good garment can be recognised before you even look at the price, and it lasts years instead of months.

THREE QUESTIONS BEFORE YOU DECIDE

? Does this piece go with at least three things I own?

? What does the label say?

? Would I buy it without the discount?



TO GO FURTHER · BEYOND THE PRICE TAG

Beyond the Price Tag is the complete manual for recognising real quality in clothing and building a wardrobe that lasts.



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PART IV · PRESENTING YOURSELF, AND REMEMBERING

The first time you look for your roots

Sooner or later, almost everyone wonders where their surname comes from. It is a wonderful curiosity, and a field full of traps: websites selling coats of arms, invented family trees, illustrious relatives taken for granted.

I made this journey with the surname I carry, and learned that there is only one rule: separate what is documented from what we would like to believe.

WHERE PEOPLE GO WRONG

1. **Believing the same surname means the same family**
   Carrying a surname is not proof of kinship. It is only where the search begins.

2. **Buying a coat of arms online**
   Coats of arms belonged to families, not to surnames.

3. **Starting from the nobles instead of yourself**
   Serious research starts with your parents and grandparents, with real documents, and goes back one step at a time.

4. **Trusting a single source**
   Every piece of information must be checked against the archives.

MY ADVICE

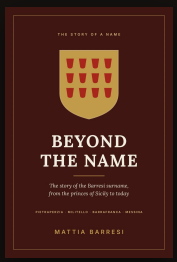
Start from the documents you have at home and from the stories of the oldest relatives, while you can still ask them. Write everything down, with dates and sources. Then go to the archives, one at a time. It is slow work, but every real document is worth more than a hundred stories found on the internet.

THREE QUESTIONS BEFORE YOU DECIDE

? What do I really know, with documents, about my grandparents?

? Where does this information come from?

? Where are the archives of the place I come from?



TO GO FURTHER · BEYOND THE NAME

Beyond the Name tells the documented story of the Barresi surname and explains how to search for an ancestor, step by step.



V

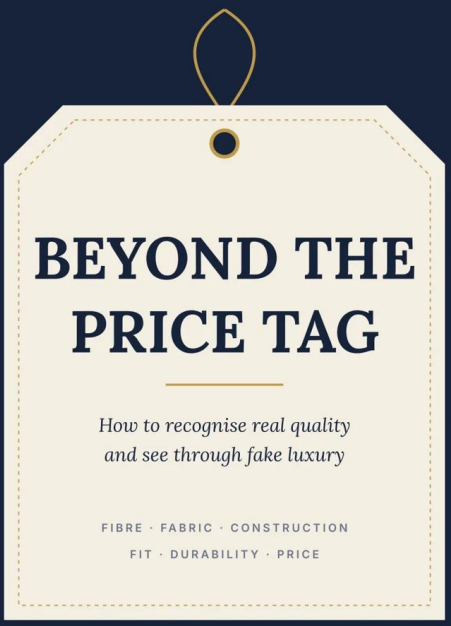
MATTIA BARRESI

The collection

Every book in the collection starts from the same idea: the price tells you very little. What matters is what lies behind it.

In the pages that follow, each book is presented properly: who it is for, what you learn, how it is built, and real first pages to leaf through.

A PRACTICAL GUIDE TO QUALITY IN CLOTHING



MATTIA BARRESI

VOLUME I · A PRACTICAL GUIDE TO QUALITY IN CLOTHING

VOLUME I · A PRACTICAL GUIDE TO QUALITY IN CLOTHING

Beyond the Price Tag

How to recognise real quality in clothing and see through fake luxury

The difference between a good garment and a disappointing one is rarely written on the price tag. It lies in the fibre, the yarn, the fabric, the seams, the fit and the way a piece ages after twenty washes.

In this practical guide I explain how to read a label to the end, how to recognise well-made seams and the defects you cannot see at first glance, how to choose coats, shirts, jumpers, jeans and shoes, and how to protect yourself from fake sales, fake luxury and greenwashing. The aim is simple: to build a wardrobe that lasts and to spend money where it is actually worth spending.

WHO IT IS FOR

For anyone who wants to spend better on clothes, stop buying pieces that last one season, and recognise real quality without being led by the brand or the discount.

WHAT YOU WILL LEARN

- Read a composition label and know what it really tells you
- Check seams, buttons, zips and linings in a fitting room in two minutes
- Tell a well-made coat, shirt or pair of shoes from an expensive copy
- Recognise fake discounts, fake luxury and empty green claims
- Care for clothes so they last years instead of months

HOW IT IS BUILT

I The basics nobody explains

II Examining quality in the field

III A practical guide to individual garments

IV Chemistry, comfort and awareness

V Where and how we really buy

VI Care, durability, mistakes and repairs

VII Colour, style and wardrobe

VIII The method

459	46	8	54
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In Italian, English and French

PAPERBACK	DIGITAL
€34.90	€14.90

Read. Touch. Look. Try on. Compare.

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Stories from the field

Before the method, where it comes from. The stories in this chapter come from my own experience.

Who is talking to you

I grew up in Turin, among clothes. My father manufactured womenswear, and at its peak my family had seventeen womenswear shops, a wholesale business and stalls at the market. I spent my youth among fabrics, boxes, price tags and customers.

Then life took me elsewhere. For more than twenty years I have worked in real estate, for the last twelve in Luxembourg, and I have seen thousands of homes. It may look like a different world. In fact the job is the same: looking at something that has a price and understanding what it is really worth.

It is an eye I learnt as a boy, next to my father, and I have never lost it. This book is my way of passing it on to you.

I grew up among clothes

My father manufactured womenswear, and every shop my family ever had sold clothes for women. We also had a wholesale business.

As a boy I went with him to buy from wholesalers all over Italy: in Brescia, in Bologna, and above all in Prato, the capital of Italian fast fashion, where by then many of the workshops were run by Chinese manufacturers. In Prato we bought directly from the makers, with no middlemen.

When the family reached seventeen clothing shops, our purchases ran to hundreds of thousands of euros. Thousands and thousands of garments to choose, check, sort and distribute. Supplying seventeen

shops teaches you quickly that every buying mistake is multiplied: the wrong fabric is not one wrong garment, it is hundreds of garments left on the shelves.

For me those trips were a school. I watched my father pick up a garment, turn it inside out, look at the seams, rub the fabric between his fingers, and understand in a few seconds whether it was worth the price he was being asked. He never looked at the label first.

I learnt that gesture from him, and I still carry it with me today, in every shop I walk into. This book is, in the end, an attempt to teach anyone what he taught me without ever explaining it.

The market and the shop

We had shops and we had market stalls. They are two different worlds, and both are needed.

In the shops, the product cost more: there was the window display, the lighting, the sales assistant, the fitting room, the new season. At the market we sold a lot of clothes at low prices, within everyone's reach. And we also sold the shops' leftover stock, whatever had not sold by the end of the season: at three euros, five, seven, ten.

What is the market for? Two things. It gives everyone, including people with little money, the chance to buy something to wear. And it gives sellers a way to clear the remaining stock and make room for the new season. That is what wholesalers are for too: keeping goods moving.

For buyers, the lesson matters. At the market you can find an excellent garment for a few euros, if it is leftover stock from a good shop, and you can find a terrible one at the same price. The stall won't tell you which one you are holding. The fibre, the fabric and the seams will. A low price is no guarantee of a bargain, just as a high one is no guarantee of quality.

The same garment, two prices

Having worked both at the market and in the shops, I have seen something few customers know: sometimes the same garment, or an almost identical one, comes through the same wholesaler and ends up in two different places at two very different prices.

A PRACTICAL GUIDE TO BUYING A HOME



BEYOND THE LISTING

How to recognise the true value of a home and avoid the mistakes that cost years

LOCATION · CONDITION · DOCUMENTS
BUDGET · NEGOTIATION · CONTRACT

MATTIA BARRESI

VOLUME II · A PRACTICAL GUIDE TO BUYING A HOME

VOLUME II · A PRACTICAL GUIDE TO BUYING A HOME

Beyond the Listing

How to recognise the true value of a home and avoid the mistakes that cost years

The photos, the square metres and the asking price tell only part of the story. The rest is in the documents, the building, the area, the running costs and the questions nobody asks during a viewing.

After twenty-one years in real estate, I wrote the guide I would give to a friend before their first purchase: how to build the real budget, read a listing between the lines, estimate value with comparables, view a home with a method, check the documents and the building, make an offer and negotiate calmly. Each edition includes the rules of its own country.

WHO IT IS FOR

For anyone about to buy a home, especially for the first time, who wants to understand what it is really worth, avoid the mistakes that cost years and reach the notary without surprises.

WHAT YOU WILL LEARN

- Work out the true cost of a purchase, not just the price
- Read a listing and spot what it does not say
- Estimate value with real comparables before you make an offer
- View a home with a checklist, room by room
- Make an offer, negotiate and sign without surprises

HOW IT IS BUILT

I Before you search

II Reading the market and the listings

III The viewing

IV The documents

V Offer, negotiation and signing

VI Special cases

VII After the purchase

VIII The method

202	34	8	44
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In Italian, English and French

PAPERBACK

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DIGITAL

€12.90

Search. View. Check. Negotiate. Sign.

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Introduction

Why I wrote this book



A bright living room: behind every listing there is a home to understand, not just to look at.

I have worked in real estate for twenty-one years, and for the last twelve my base has been Luxembourg, where I mostly work with people employed in banks, investment funds, large consulting firms and multinationals. They are well-prepared clients, used to reading contracts, balance sheets and figures. And yet, when it comes to buying a home, many of them arrive with the same questions and the same fears as everybody else.

That is not surprising. For almost everyone, a home is the largest purchase of their life, but it is also the one they make least often. An experienced professional may assess hundreds of deals at work and buy a home once, twice, three times at most in a lifetime. They come to that moment with little practice, a great deal of emotion and a mar-

ket that speaks its own language: gross and net floor areas, energy classes, contracts, deposits, service charges, conditions precedent.

What you will find in these pages

This book is meant to bring some order. It is not a manual for estate agents and it is not a legal treatise. It is a practical guide for anyone who has to buy a home and wants to do it with a clear head, knowing what to look at, what to ask and what to check before signing.

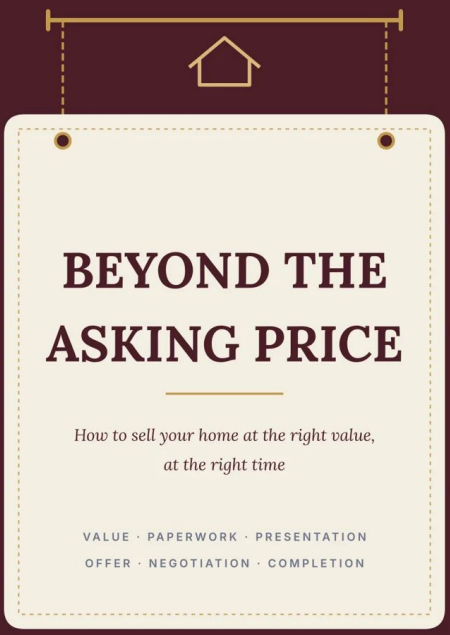
I have divided the journey into the real stages of a purchase. It starts before the search, when you need to work out what you really need and how much you can spend without getting hurt. Then you learn to read the market and the listings, to view a property methodically, to read the documents, to make an offer and to negotiate. After that come the special cases, such as buying from abroad, buying to let and buying a property to renovate, and finally the first months after completion. The last part brings everything together in a method, a series of practical cases and an assessment sheet to use during viewings.

A book for buyers in England and Wales

This edition is written for people buying a home in England and Wales. The way you assess a home, recognise a defect, read a price or conduct a negotiation is the same in every market, and I see it every day in my work with clients from many countries. What changes are taxes, contracts, timescales and legal protections, and the English system has features that surprise many buyers: an accepted offer that binds nobody, the exchange of contracts that suddenly binds everyone, chains of sales that depend on each other, and leasehold flats owned for a number of years rather than for ever.

That is why almost every chapter contains a box, **In England and Wales**, with the main rules and figures, updated to November 2026. Where Wales differs, notably on the tax paid when buying and on renting, I say so. Scotland and Northern Ireland have different legal systems and are not covered in this book. Laws change, sometimes more than once a year: before you decide, always check the figures with your conveyancer, your lender or the official sources I mention.

A PRACTICAL GUIDE TO SELLING A HOME



BEYOND THE ASKING PRICE

How to sell your home at the right value, at the right time

VALUE · PAPERWORK · PRESENTATION
OFFER · NEGOTIATION · COMPLETION

MATTIA BARRESI

VOLUME III · A PRACTICAL GUIDE TO SELLING A HOME

VOLUME III · A PRACTICAL GUIDE TO SELLING A HOME

Beyond the Asking Price

How to sell your home at the right value, at the right time

A wrong price, a missing document or a word too many on a viewing can cost months and thousands. Most of the mistakes in a sale are made before the home is even on the market.

This guide follows the real order of a sale: the decision, the value, the preparation, the listing, the viewings, the choice of an agent, the offer, the negotiation and the contract. It closes with a ten-stage timetable, a thirty-point readiness checklist and ten practical cases. The English edition includes the rules of England and Wales.

WHO IT IS FOR

For anyone about to sell a home who wants to sell at the right price, at the right time, with the documents in order and a calmly handled negotiation.

WHAT YOU WILL LEARN

- Calculate what you will really keep, before you choose a price
- Value your home with completed sales, not with listings
- Prepare the home and the paperwork without renovating
- Choose an agent and read the agency agreement clause by clause
- Assess the whole offer and negotiate in writing

HOW IT IS BUILT

I Before you put your home on the market

II Value

III Preparing the home

IV The listing

V Viewings

VI With an agent or on your own

VII Offer, negotiation and contract

VIII The method

119	31	8	41
PAGES	CHAPTERS	PARTS	PHOTOS

In Italian, English and French

PAPERBACK	DIGITAL
€21.90	€9.90

Decide. Value. Prepare. Negotiate. Sign.

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Introduction

Why I wrote this book



A cared-for, bright home: the seller knows it well, but has to learn to see it through a buyer's eyes.

I have worked in property for twenty-one years. In that time I have seen homes sold in every way imaginable: well, badly, quickly, slowly, with an agent, privately, after a death in the family, after a separation, for a job move or simply because life had changed. And I have noticed one thing that comes back almost every time: sellers know a great deal about their home and very little about selling it.

They know every corner, they remember what the kitchen cost, they know the neighbour on the third floor is a decent person and that in winter the sun reaches all the way to the sofa. What they do not know is what their home is really worth in today's market. They do not know which documents the conveyancer will ask for, how much tax they will pay, what happens to the mortgage, how to

read an offer, or why the house next door, identical to theirs, sold in a month while theirs has been sitting there for eight.

The first book in this series, *Beyond the Price Tag*, taught readers to recognise the quality of clothes beyond the price on the tag. The second, *Beyond the Listing*, took the side of the person buying a home. This book crosses the road and sits on the other side of the table: the side of the person selling.

What you will find in these pages

This is not a manual for estate agents and it is not a legal textbook. It is a practical guide for people who own a home and need, or want, to sell it. It follows the real order of a sale: the decision, the value, the preparation, the listing, the viewings, the choice of agent, the offer, the negotiation, exchange and completion, and what comes after.

Each chapter sets out principles that apply anywhere and, where it matters, a box with the rules in England and Wales: tax, documents, contracts. Laws and figures are up to date as of November 2026 and have been checked against official or specialist sources. But laws change: before you sign, the final check should always be made with your conveyancer, your accountant or another adviser you trust.

You will also find summary tables, worked figures and practical cases. All the examples and cases are hypothetical, built to explain a mechanism: they do not describe real people.

The starting point

Selling well does not mean selling at the highest price you can imagine. It means selling at the highest price the market will genuinely pay, within the time you need, with no surprises at the signing and no regrets afterwards. Those are four different goals, and sometimes they pull against each other. This book helps you keep them together.

If, by the end, you can look at your home through the eyes of the person buying it, you will already have done half the work.

THE STORY OF A NAME



BEYOND THE NAME

The story of the Barresi surname, from the princes of Sicily to today

PIETRAPERZIA · MILITELLO · BARRAFRANCA · MESSINA

MATTIA BARRESI

VOLUME IV · THE STORY OF A NAME

VOLUME IV · THE STORY OF A NAME

Beyond the Name

The story of the Barresi surname, from the princes of Sicily to today

Knights who arrived with the Normans, barons, marquesses, princes. A castle on a cliff, a town that still bears their name, a parricide that reached Charles V, a princess who raised the future King of Spain.

Drawing on the original sources, from the 1875 Sicilian armorial to the Treccani biographical dictionary, I reconstruct the history of the house of Barresi and follow the name after the house died out: Messina, the lost archives, the emigrants, and a practical method for anyone who wants to look for their own ancestors. Every uncertain date is marked as such, and no descent is claimed without proof.

WHO IT IS FOR

For anyone who carries the Barresi surname, anyone who loves the history of Sicily, and anyone who wants to learn how to rebuild the story of a name with method.

WHAT YOU WILL LEARN

- Where the Barresi came from, and how the house rose and fell
- The true coat of arms, as described in the 1875 Sicilian armorial
- Why Messina keeps coming back in the history of the name
- Why the archives of Messina make proof so hard to find
- How to trace your own ancestors, one generation at a time

HOW IT IS BUILT

I Prologue: a surname

II The Barresi of history

III The name after the house

IV Epilogue and appendices

67	17	2	15
PAGES	CHAPTERS	PARTS	PHOTOS

In Italian, English and French

PAPERBACK	DIGITAL
€16.90	€7.90

Sharing a surname is not proof. It is where the search begins.

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Prologue. A Surname

Before we know who we are, we know what we are called

A surname is the first thing you receive and the last thing you leave behind. You don't choose it, you don't earn it, and you can't give it back. You write it thousands of times in your life, on a school test, on a bank form, at the bottom of a contract, on the doorbell. And you almost never stop to ask where it comes from.

I have worked in real estate for twenty-one years, the last twelve in Luxembourg. Every week I sign my name on purchase offers, mandates and contracts, far more often in English and French than in Italian. Clients from all over Europe and beyond pronounce it, each in their own way. To some it sounds Italian, to others Spanish, and some ask me whether it is French. For years I answered with a single sentence: it's Sicilian, my family comes from Messina.

Then I started looking, and I discovered there was much more behind that sentence.

Barresi is not just a surname found between Sicily and Calabria. For about five centuries it was the name of one of the great feudal houses of Sicily. Knights who arrived with the Normans, barons, marquesses, princes. A castle on a cliff high above a river. A town that still bears their name today. A parricide that reached the desk of the Emperor Charles V. A woman who ended up raising the future King of Spain.

This book tells that story. It is not the story of my family: it is the story of a name.

One rule: no shortcuts

Anyone who carries a surname like this knows the temptation. The temptation to say: that's where I come from. To take those princes

and hang them on the living-room wall, the way you might hang an old portrait bought at a flea market, hoping nobody asks who it is.

I won't do that, and the book explains why.

I have spent my working life telling price from value, the listing from the house, the label from the garment. I have written three books to teach people to look beyond appearances: beyond the price tag, beyond the listing, beyond the asking price. It would make no sense, right now, to settle for an appearance just because it is flattering. Sharing a surname is not proof. It is a clue, sometimes a strong one, but still only a clue.

How the book works

Part One tells the story of the house of Barresi as the documents tell it: where it came from, what it built, what it lost. Twelve chapters, from the Norman knight Abbo to the end of the main line in the late sixteenth century.

Part Two tells what happened to the name afterwards: where it spread, why Messina comes up so often in this story, which archives survived and which were destroyed, and how anyone with a Sicilian surname can look for their own ancestors. It ends with a journey through the places of the Barresi.

At the end I will say what I think I have understood. Not about blood, which is a matter for notaries and archivists, but about the name: what it means to carry it today.

> **How to read this book.** I always distinguish between documented facts, traditions and legends. When the sources disagree, I say so. Uncertain dates are marked as such. The main sources are listed at the end of the book.

A PRACTICAL GUIDE



BEYOND THE THRESHOLD

Finding a home in Luxembourg, without mistakes

LIMPERTSBERG · BELAIR · MERL · VILLE HAUTE

MATTIA BARRESI

VOLUME V · LIVING IN LUXEMBOURG

VOLUME V · LIVING IN LUXEMBOURG

Beyond the Threshold

Finding a home in Luxembourg, without mistakes

Listings last a few days, good homes a few hours. Those who arrive prepared find a home in days; those who do not can search for months, even with an excellent salary.

After twelve years in Luxembourg and hundreds of rooms and flats managed, I explain how much you need on signing day, which neighbourhoods I would choose and which I would not, how to be chosen among ten candidates, how to read the contract and get your whole deposit back, when rooms come free, and how to buy with the State's support. Up to date as of November 2026, with the rules of the rental reform.

WHO IT IS FOR

For anyone moving to Luxembourg for work who has to find a home quickly, in a small, fast market full of rules they do not know.

WHAT YOU WILL LEARN

- Work out the real budget for signing day, before the first viewing
- Choose the neighbourhood with the tram rule
- Prepare the file that gets you chosen
- Read the contract and get your whole deposit back
- Know the best months to find a room

HOW IT IS BUILT

I Before you arrive

II Where to live

III Renting

IV Buying

V Living in Luxembourg

72	21	5	12
PAGES	CHAPTERS	PARTS	PHOTOS

In Italian, English and French

PAPERBACK	DIGITAL
€19.90	€8.90

The right home does not wait. Those who are ready find it.

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Prologue. The first key

Why I wrote this book



Luxembourg City from the Chemin de la Corniche: the old town, the Grund and, in the background, the towers of Kirchberg.

For twelve years I have been handing keys to people who have just arrived in Luxembourg.

They have signed a contract with a bank, an investment fund, a consulting firm, a large international company. They have interviewed in three languages, negotiated their salary, organised a move between two countries. They are well prepared, competent, used to making quick decisions. And yet, when it comes to finding a home here, almost all of them make the same mistakes.

They search in the wrong neighbourhood because the listing looked good. They arrive at the viewing without documents and lose the flat to someone who had them. They sign a contract in French without understanding what they are signing. They pay for things the law no longer requires. They do not check the move-in

inventory and, two years later, lose part of their deposit. They choose a flat two steps from the office and discover that at night, under their windows, there is another city.

It is not their fault. The housing market in Luxembourg is small, fast and full of rules that look nothing like those in the countries they come from. Listings last a few days. Good homes disappear in a few hours. And nobody explains how it works, because the people who know are too busy working in it.

I have worked in real estate for twenty-one years, twelve of them here. I manage hundreds of rooms and flats. I have done ten, even seventeen viewings in a single day. I have handed over rooms on the first of January too, because contracts start on the first of the month and people need somewhere to sleep. I have seen almost every possible mistake, and I have seen some of them repeated by very intelligent people.

This book is what I would tell a friend who is about to move here. It is not a law manual and it is not a tourist guide. It is a practical map, written by someone who walks this city every day, to get you to your first key without surprises.

How the book is organised

Part One prepares you before you leave: what it really costs to live here, how much money you need on signing day, whether it makes sense to live in the city or across the border.

Part Two is the map: the neighbourhoods of Luxembourg City, those where I would live and those where I would not, and the criteria for judging a town outside the city.

Part Three is about renting, from the listing to the day you hand back the keys: the search, the viewing, the application file, the contract, the deposit, the inventory, rooms in shared flats.

Part Four is for those who want to buy: the steps, the taxes, the State's support.

Part Five helps you through the first weeks, shows you Luxembourg outside the office, and ends with the lessons I have learned in the field and the rules that sum up the whole book.



MATTIA BARRESI

Atlante del Mondo

Atlante del Mondo is my travel website. It gathers country guides, itineraries and practical advice for preparing a trip, from the first weekend away to the first great journey to the other side of the world.

It is written in Italian, English and French, like my books.

BARRESI EDITIONS

The books website

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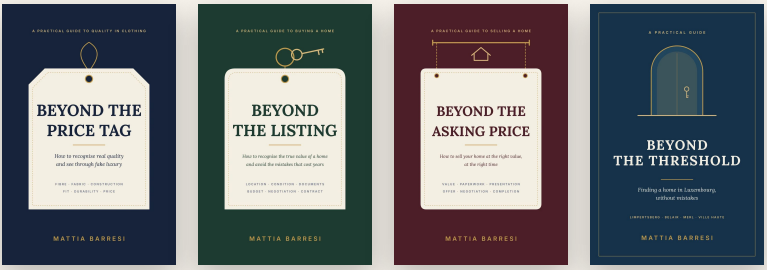
BARRESI EDITIONS

The four practical guides together



€94.90

Proposed prices in euros, VAT included, valid in November 2026. The rules mentioned vary from country to country: before signing, always check the official sources of your country.



ABOUT THE AUTHOR

Mattia Barresi

Mattia Barresi has worked in real estate for twenty-one years, the last twelve in Luxembourg, where he lives. He manages hundreds of rooms and flats and handles lettings, sales and projects for an international clientele, largely professionals from banks, investment funds, consulting firms and large companies. He works with clients in English and French.

He grew up in Turin, among his family's clothing shops and markets. He is the author of Beyond the Price Tag, Beyond the Listing, Beyond the Asking Price, Beyond the Name and Beyond the Threshold.

Thank you

If this book has been useful, give it to someone who is about to do something for the first time.

And if one of these first times is yours, you now know where to find the rest.

Mattia Barresi

FREE BOOK

The First Time

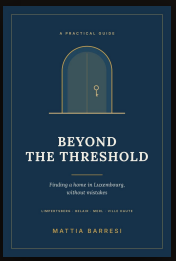
The choices that matter, and where almost everyone goes wrong











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