

# The Really Useful Book of **Learning & Earning** for Care Leavers





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# Learning & Earning

for Care Leavers

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Learning and Work Institute is a new independent policy and research organisation dedicated to lifelong learning, full employment and inclusion. We bring together over 90 years of combined history and heritage from the 'National Institute of Adult Continuing Education' and the 'Centre for Economic & Social Inclusion'.

**[www.learningandwork.org.uk](http://www.learningandwork.org.uk)**

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# Acknowledgements

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Its development has been funded by the Department for Education. It is based on NIACE's Really Useful Book of Learning and Earning which which was first produced in 2007.

We would like to thank all the organisations and individuals who have helped to develop this book.

Thanks especially to the young people who told us about their experiences of being a care leaver, which have been included in this book.

# About this book

This is your book to use in the way that best suits you. You don't have to read the whole book in one go. You can just use the sections that are most useful to you and you can dip in and out of it during the year.

## Who is this book for?

This book is for young adults (aged between 16 and 25) in England who have recently left care, or are in the process of leaving care.

## How could it help me?

Leaving care and moving into adult life is a big change to go through. This book has been written to give you useful information, advice and activities to help you get used to living independently and to help you make decisions about education and work. It includes information about taking up learning or paid work, your rights and what support you can get. We hope it will help you come up with your own ideas and action plans for the future to get to where you want to be in life.

## How should I use it?

You can use this book on your own or with someone who supports you, like a personal adviser, friend, family member or support worker. First, have a quick look through the book to see the sort of information and activities it contains. Then it is up to you how you use it. You might want to read or work through a couple of sections to start with and see how you get on before moving on to other sections. You might just want to look at the sections that seem most interesting or useful for you. There is an activity for looking back and looking forwards on page 102. You might find it useful to start here. You can dip in and out of the book throughout the year.

You might be in contact with someone who is helping you in learning or work, like a social worker, personal adviser or support worker. You could show them the book and keep them updated about how you have used it. You could work together to complete some sections. If you want more information about some of the things mentioned in the book, they might be able to help you.

You should have a pathway plan that you created with your social worker or personal adviser. This should record your plans for things like housing, education, training and employment, health and wellbeing and money (if you don't have a pathway plan, and you think you should, contact an advocacy organisation like Coram Voice – see page 133). This book helps you do some of the same things - like setting goals and managing your money. You can use this book to help record progress towards your pathway plan. Or you can use it to record totally different information - such as information that is private to you, or information that is very specific to your plans for learning and work. It is up to you to use this book in the way that is most helpful to you.



Learning and Work Institute has also produced a website full of useful information about learning and work, and the different options available to care leavers. A lot of the information is similar to what is included in this book, so it might be useful to look at the website as you are working through the RUBLE. Visit **[www.skillssupport.org.uk](http://www.skillssupport.org.uk)** for more information.

### A word of warning

To the best of our knowledge, all the information in this book was accurate at the time of going to print. However, because of recent changes in government and lots of changes to services and benefits, please be aware that some of the information may change over time. You should always do research to check. The best place to look is **[www.gov.uk](http://www.gov.uk)**

### Tell us what you think

We would love to hear what you think about this book. What was helpful? What could have been better? Did it help you make any changes in your life? Email your comments to **[enquiries@learningandwork.org.uk](mailto:enquiries@learningandwork.org.uk)** and address your email to Nicola Aylward.

# Who is a care leaver?

Some of the information in this book is specific to people in or leaving care so will not apply to anyone else. A care leaver is someone who has been in care and is over 16. Local authorities have duties and powers to support care leavers as they move into independence. What they must do (duty) and what they can do (power) depends on the young person's leaving care status.

If you have been in care for a total of 13 weeks between the ages of 14 and 16, and for at least 1 day after you are 16, you are:

- an 'eligible' child if you are 16 or 17 and still in care
- a 'relevant' child if you are 16 or 17 and have left care
- a 'former relevant' child if you are over 18.

Young people who leave care after 16, but who do not meet the above criteria or who have been privately fostered or in special guardianship arrangements can get some support from local authorities as 'qualifying' young people.

These different terms can be quite complicated. If you are unsure you should speak to your local authority's leaving care services. Or you can visit **[www.voiceyp.org](http://www.voiceyp.org)** and click on 'young people's zone' and then 'are you a care leaver?'

## Your rights as a care leaver

Although you might stop living in care from the age of 16 onwards, however, you should continue to get support from your local authority's Children's Services department until you are 21, or up to 25 if you are in education or training.

A social worker or personal adviser should work with you to create a 'pathway plan' - to help you plan your future. This should cover lots of different areas of your life, including education and employment.

There are also various schemes in place to give care leavers better access to education and training. For example, if you go into further education then you should be automatically entitled to £1,200 a year from the 16-19 Bursary. You also have the right to a £2,000 bursary from your local authority if you are going into higher education (see page 25 for more information).

Local authorities have a duty to make sure that care leavers have appropriate accommodation until they are at least 18. Recently, the government introduced 'Staying Put', which gives care leavers who were fostered the right to stay with their foster family when they reach 18, as long as both they and their foster carers agree with this.

The government is now planning to extend this offer to children in residential care. 'Staying Close' will give care leavers the right to live independently near their former children's home and continue to receive support from that home until they are 21.

For more information about any of these entitlements, speak to your social worker or personal adviser.

All local authorities are now required to publish the support available to care leavers. Visit your local authority's website, or contact your personal adviser for more information about the full range of support available to you.

# Making plans

This book has been written to help you make plans and get to where you want to be in life. As a care leaver, your local authority should help you to realise these as part of your pathway planning process – make sure you ask your personal adviser or social worker what support is available to you.

Over the next few sections you'll find all sorts of information about skills, learning, working, volunteering, and looking after your health and wellbeing. Have a look through and see if they give you any ideas about changes you want to make in your life, or things you want to aim towards.

After you have had a look through, go to page 68 to start making some action plans to take control of your life and your future.

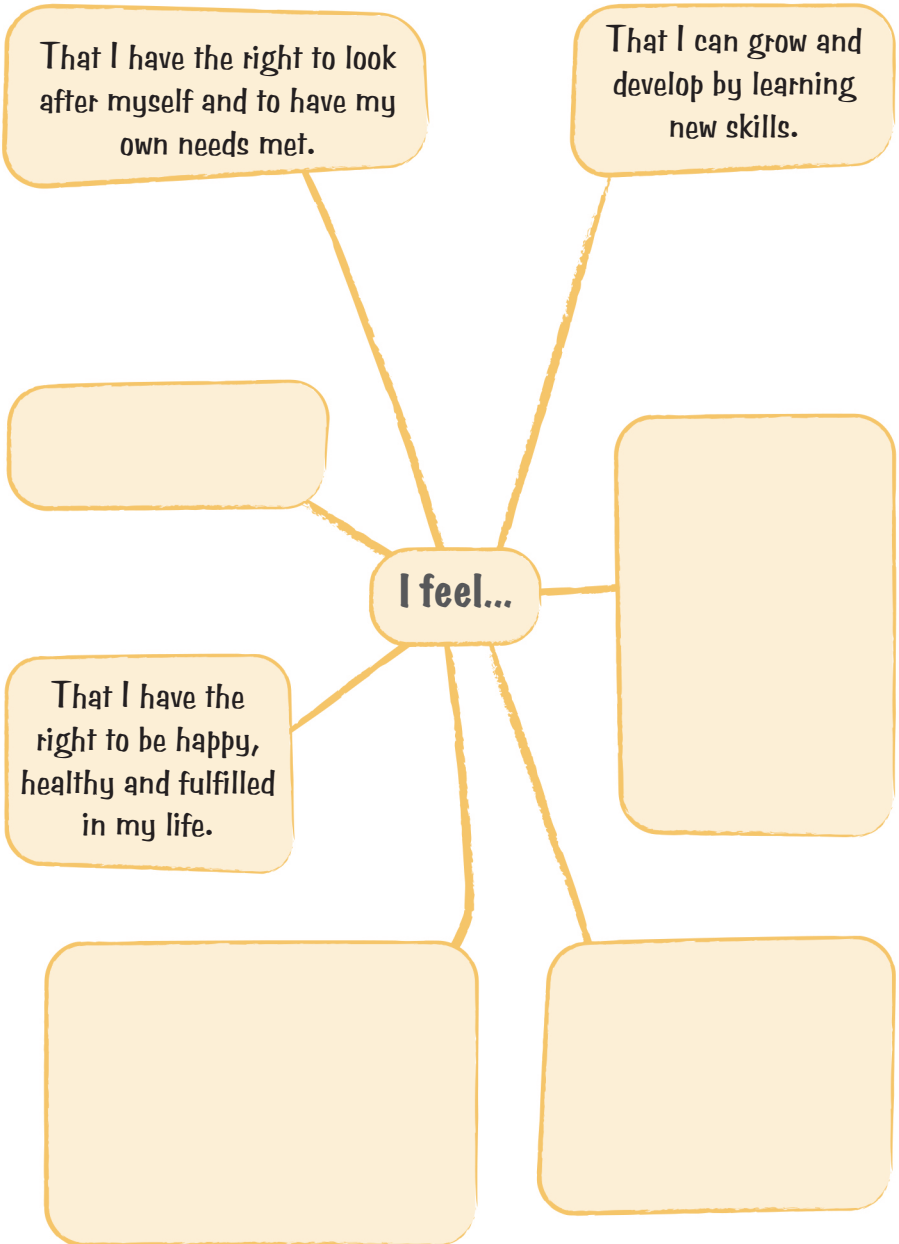
# Positive statements

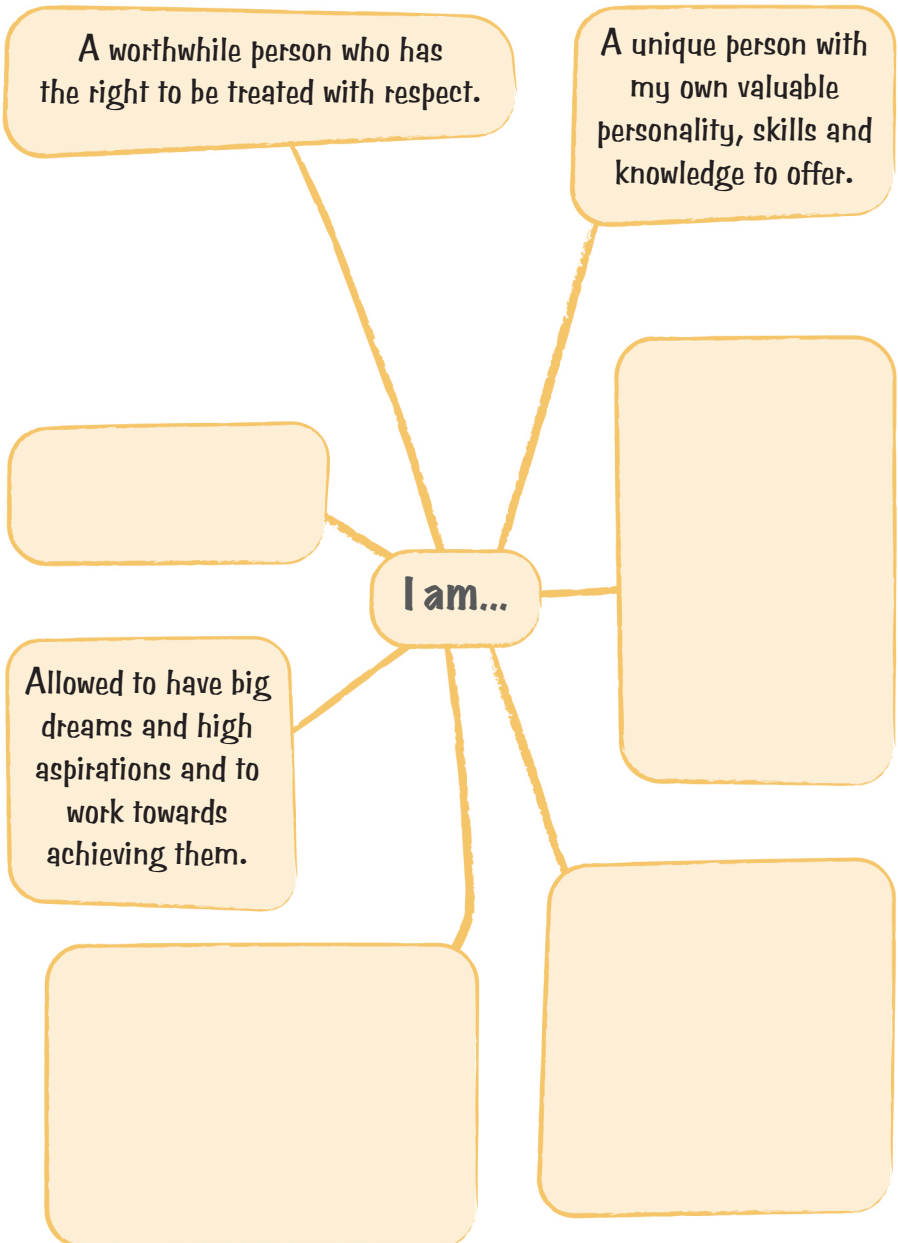
Before you start to look at the information in this book, it's a good idea to try to get in the right mindset.

We all need positive thoughts to help us move forward in life. They can give us energy and confidence and keep us focused. We also need to reflect on life experiences and who we are. Recognising what you have been through can help you to understand the person you have become.

Over the next few pages you will find some mind maps. These are spider diagrams where you can record different thoughts. Some of the mind maps are to help you think about your own interests. Others are designed to help you think positively. They include:

- Some positive statements. Have a look at them and see which ones you feel apply to you. Don't worry if not many do at first.
- During the year, and after you have reached some of your goals, you might find that more of them apply to you.
- Some blank spaces. Write your own statements in here. Think about your strengths and any compliments you have received in the past. You might want to do this now, or you could do it later in the year.





Use this page to write about the activities you enjoy and that make you happy. Come back to these when you are feeling down and need to do something to cheer yourself up.

**These are the things I enjoy doing**

The diagram consists of a central rounded rectangular box containing the text "These are the things I enjoy doing". Six lines radiate from this central box to connect it to six surrounding empty rounded rectangular boxes of varying sizes, arranged in a circular pattern. The boxes are intended for the user to write down activities they enjoy.

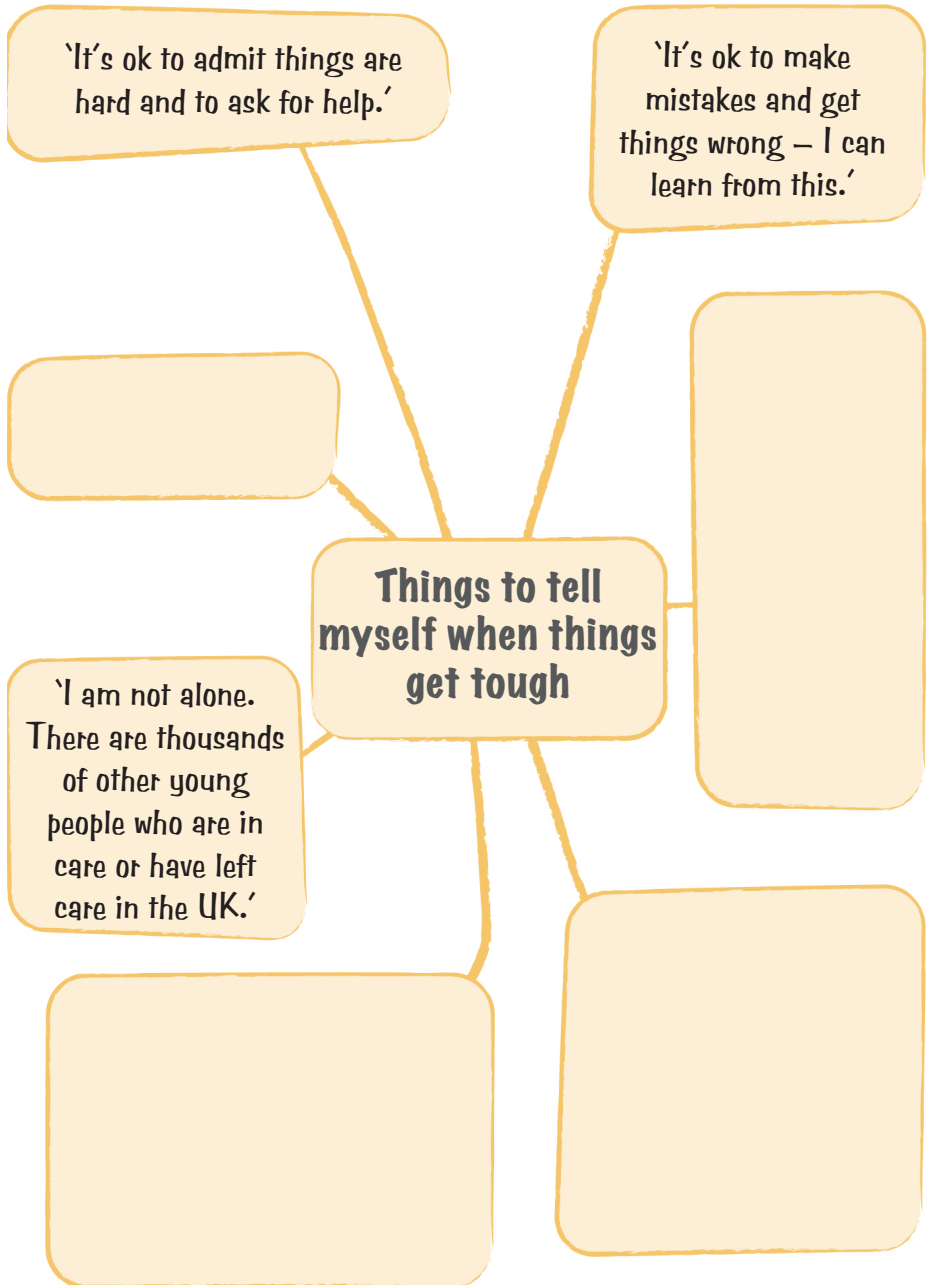


Write about the good things you have achieved in your life – both the big and small things. You could do this at the end of the year if you want to.

**These are the things I am proud of**

What are your dreams for the future? Think big! Look back at this page when you are creating action plans on pages 68-78.





# Personal skills

When you have been out of work or learning for a while, or haven't ever had a paid job, it can be hard to think about what skills you have and what you are good at. The next few pages give you the chance to do this. Don't worry if you find it hard at first. Talk to friends, support workers or family members about what they think you are good at.

On page 19 you can write down the skills you already have. Think about the skills you have developed in your day to day life as well as skills you have learned through education or training. Write down what you are good at and then how you can describe this as a skill. This will help you when you apply for jobs.

Here are some examples:

<b>I am good at...</b>	<b>I have good ... skills</b>
Working with other people	Teamwork skills
Managing the household budget	Money management skills

On page 20 you can write down skills you want to have. Think about things that might help you in work, either now or in the future. Think about things that might help you in your everyday life. This will help you make plans for the future.

## Example

<b>I want to be good at...</b>	<b>I want to have good ... skills</b>
Talking to big groups	Presentation skills
Learning on my own	Study skills

**Skills I have**

I am good at...	I have good ... skills

**Skills I want to have**

I want to be good at...	I want to have good ... skills

**Do you want to create an action plan  
around developing your skills?  
Go to pages 68-78.**

# Taking up learning

## Why learning?

Learning is really good for happiness, health and well-being. Growing in confidence, gaining new skills and meeting new people can give you a real buzz!

Learning can:

- help you get out and about and meet new people
- help you learn new skills, follow your interests and keep your mind active
- lead to a qualification or certificate
- help you get a job or voluntary work
- be fun and enjoyable
- give you time just for you!

Lots of people find they grow in confidence and feel better about themselves after taking up learning. If you are stuck in a rut, learning can help you get out of it.

- Research shows that learning a new skill can help you earn more money. It could increase your annual salary by £2,000–£3,000 a year. (Ref 1)
- In a study of the effects of learning on health, 9 out of 10 people said that learning improved their physical or mental health. (Ref 2).

There are all sorts of ways to learn, like doing a course at a college, learning at work (see pages 30-34) or learning on your own by using a library or the internet. Learning can be part time or full time. It can last for weeks or years, or for just one session. So whatever your situation, you'll be able to find a learning experience that is right for you.

It is worth looking for courses in your local area that are specifically targeted at young people in care and care leavers. For example, a training provider called ASDAN has have created a new short course focused on helping looked-after children and care leavers make a successful transition from school education to adulthood. It covers lots of different topics, including having a place of your own, practical cooking skills, managing money and preparing for the world of work. For more information, visit [www.asdan.org.uk/courses/programmes/living-independently-short-course](http://www.asdan.org.uk/courses/programmes/living-independently-short-course)

Even if you didn't enjoy school, don't let this put you off learning as an adult. Most people find it a completely different experience. In adult learning you often have much more choice and control over your learning and you are treated like an adult. So even if you didn't have a great time at school, don't give up on learning as a young adult. It's YOU who will benefit.

- What have you always wanted to know more about?
- What do you wish you'd learned about at school?
- What have you always wanted to be able to do?
- What sort of learning have you enjoyed in the past?



Use this space to write down your ideas:

Visit **[www.skillssupport.org.uk](http://www.skillssupport.org.uk)** for a range of information about learning, including the different options available to care leavers and the financial support they can receive.

## How can I afford to take up learning?

If you are on a limited income, there are opportunities to access free courses or courses with reduced fees, or to get financial help to take up and stay in learning.

You should be able to study for free for GCSEs, A levels, National Vocational Qualifications (NVQs) Level 1, 2 or 3, or equivalent qualifications, if you don't already have these. If you are studying for these qualifications full time, you have the right to apply for income support and housing benefit until you are 21, so long as you started the course before you turned 19.

Some other funds available include:

- **16–19 Bursary Fund** – This is for young people aged 16–19 who struggle with the costs of full-time education or training. As a care leaver, you should be entitled to £1,200 a year from your college under this scheme. Speak directly to your school, college, academy or training provider.
- **Discretionary Learner Support** – This is available in colleges and sixth form colleges for learners who may need help with the costs of learning.
- **Professional and Career Development Loan** – This is a commercial bank loan that can be used to pay for learning that gives you better job skills or will help your career. You don't get charged interest on the loan while you are in learning. The loan does need to be repaid when the course is over and you do get charged interest after the course is over.

If you would like to earn money while you learn, you might want to consider an apprenticeship. Apprenticeships combine training with a job, which means you can earn money while getting the skills you need for a career. You will not have to pay any of the

costs of your training or assessments - this should be covered by your employer and training provider. If you are under 25 and have been in local authority care, you should tell your employer and training provider as they can get funding from government to support you in your apprenticeship.

For more information on apprenticeships, go to page 30.

- **Residential Support Scheme** – This can help you if your course is not available locally and you need to study away from home.
- **Dance and Drama Awards Scheme** – This can pay your tuition fees at a specialist performing arts school.
- **Bursaries and scholarships** – If you're in higher education then you might be able to apply for a bursary or scholarship. Unlike a loan, you won't have to pay this back. Universities and colleges have different rules about who can apply for bursaries and scholarships so contact your student services department to find out if you qualify.
- **Higher Education Grant for Care Leavers** – If you go onto Higher Education and you are a care leaver under 25 you are entitled to a £2,000 bursary. A bursary is a one-off payment that you don't need to pay back. Local authorities have a duty to pay this, and they cannot put it towards course fees or accommodation. It is up to you to decide how you spend it.
- **University and college hardship funds** – You might be able to get additional money from your university or college if you need help with the costs of higher education. The amount you can get is decided by your university or college. Contact the student services department at your university or college to find out if you qualify.

All these funds and schemes have different rules about who is entitled to them. You should find out more before you apply.

To find out more, visit [www.gov.uk](http://www.gov.uk) and select 'Education and learning' then 'Apprenticeships, 14 to 19 education and training at work' or 'Student finance'.

As a care leaver, you should be able to claim Income Support and Housing Benefit if you return to full time education (excluding university) before you turn 21 to make up for missed qualifications. You can also make a claim for benefits before leaving care at 18 so you can get your benefit payments on time.

For more information, visit [www.gov.uk/income-support](http://www.gov.uk/income-support)

### Can I get help with childcare?

There are some sources of funding to help parents stay in learning:

- **Care to Learn** – This is a fund for parents who were aged 19 or under at the start of their course. It pays for childcare while you learn.
- **Discretionary Learner Support** – If you are aged 19 or older and on a further education course, this can help with childcare costs.
- **Childcare Grant** – This grant can help with childcare costs if you are in full-time higher education.
- **Parents' Learning Allowance** – If you are on a full-time undergraduate or Initial Teacher Training course then you can apply for this grant on top of your student finance.

All these funds and schemes have different rules about who is entitled to them. You should find out more before you apply.

To find out more, visit [www.gov.uk](http://www.gov.uk) and select 'Education and learning' then 'Apprenticeships, 14 to 19 education and training for work' or 'Student finance'.

## Support from your local authority

Local authority Children's Services are responsible for giving advice and support, but also for financial assistance, to young people leaving care. What you are entitled to depends on when and for how long you were in care.

### **16 and 17 year olds - 'eligible' or 'relevant' child**

If you are in care or a care leaver you cannot claim benefits until your 18th birthday (unless you are a lone parent or disabled) and Children's Services must provide you with maintenance and accommodation. This support cannot be lower than what you would get if you were claiming benefits.

Your local authority should also pay for things like books, travel or equipment that you may need for your education and training.

### **18 years and over**

Once you turn 18 your local authority should help you with education, training and employment. However, what this means varies between local authorities. Your personal adviser or social worker should be able to give you advice about what is available in your local authority. They can support you up to the age of 21, or up to 25 if you are in education or training.

Children's Services must support young people with the costs of education and training. This does not mean that they have to pay for everything you need, but they should help you access funding, such as student loans. If you need extra help with things like travel, equipment or a contribution towards your rent they must

provide this. Talk to your social worker or personal adviser to find out what is available to you and make sure that any support you agree is written down in your pathway plan.

If you go to university, your local authority must provide you with a higher education bursary (see p26) and provide or pay for accommodation during holidays.

Local authorities also have a duty to make sure that care leavers have appropriate accommodation until they are at least 18.

Recently, the government introduced 'Staying Put', which gives care leavers who were fostered the right to stay with their foster family when they reach 18, as long as both they and their foster carers agree with this.

The government is now planning to extend this offer to children in residential care. 'Staying Close' will give care leavers the right to live independently near their former children's home and continue to receive support from that home until they are 21.

For more information about any of these entitlements, speak to your social worker or personal adviser.

## To find out more

- Visit your local colleges, universities or learning centres. Check their websites, or call and ask them to post you a prospectus.
- Talk to your personal adviser or social worker.
- Look on the Government's Find an Apprenticeship website:  
[www.findapprenticeship.service.gov.uk](http://www.findapprenticeship.service.gov.uk)
- Visit the National Careers Service website at  
[nationalcareersservice.direct.gov.uk](http://nationalcareersservice.direct.gov.uk) or call their helpline on 0800 100 900.
- The Government's website is packed full of useful information. Visit [www.gov.uk](http://www.gov.uk).

Do you want to create an action plan around learning? Go to pages 68-78.

# Learning while you are earning

Learning does not have to stop once you have a job.

## Why take up learning while working?

Sometimes starting a new job or taking on new tasks at work can be daunting. But learning or training while you work can help you build up your confidence and learn new skills. Learning can help you do better in your current job. You might have dreams of getting a different job. Learning and training can help get you there.

## How can I take up learning or training while I work?

The first thing to do is to talk to your employer and find out what sort of learning or training they offer. There are all sorts of ways that you can get help with learning or training while you work. The next few pages tell you about some of these.

The information provided was correct at the time of going to print. But please be aware that some of these schemes might not be available through some employers or in different areas.

## Apprenticeships

An apprenticeship is a combination of doing training and doing a job. This helps people to earn while they learn the skills needed for their career. Apprenticeships combine on and off-the-job training. An apprentice will learn skills on the work site and receive on-the-job training from supervisors and other staff. You might also do some off-the-job training at a learning centre, to help you gain additional skills for the world of work.



Apprentices gain transferable skills, such as working in teams, problem solving, communication and using new technology. At the same time, they study for a certificate which provides further knowledge and understanding of the job.

Apprenticeships take between one and four years to complete and cover 1,500 job roles available in all sorts of trades like construction, catering and health care.

Apprenticeships are open to all age groups (above 16 years), whether you are just leaving school, have been working for a few years or are looking to start a new career.

As an apprentice, you will be paid a wage and you will not have to pay any of the costs of your training or assessments. This cost should be covered by your employer and training provider. If you are under 25 and have been in local authority care, you should tell your employer and training provider as they should be able to get more funding from government to support you in your apprenticeship.

Some organisations work with employers to offer apprenticeships specifically for care leavers. For example, Catch22 offers intermediate and advanced apprenticeships in business admin, sales and customer service. They tailor their programmes to the needs of young people, including care leavers, and ensure they have the support to succeed as an apprentice. Find out more at: [www.catch-22.org.uk/apprenticeships](http://www.catch-22.org.uk/apprenticeships)

You can find out more about applying for an apprenticeship by:

- visiting **[www.getingofar.gov.uk](http://www.getingofar.gov.uk)**
- calling the Apprenticeships helpline on 08000 150 400
- accessing the National Careers Service at **[nationalcareersservice.direct.gov.uk](http://nationalcareersservice.direct.gov.uk)** or on 0800 100 900.
- speaking to your employer

## Robin

**“Taking part in an apprenticeship is the best thing I’ve ever done.”**

I left school when I was 14, now I’m 19. When I first moved into my own flat, I wasn’t very happy because it was in a really run down area far from the places I usually went to. I didn’t have any idea about making my money last or what I was supposed to do next.

I still met up occasionally with my Personal Adviser who tried her best to help. We both respected each other to some extent and it was her who suggested I apply for an apprenticeship, run by the local authority. This is the best thing I’ve ever done. It means I’m not just at home with my mates, and I have a reason to get up in the morning and something to commit to.

My apprenticeship with the Children’s Services department allows me to experience lots of different roles that work with children. For example, I work in both the Direct Service team and the School Governors team. Because of this, I’ve been able to try out lots of different jobs and gain a much better idea of the career I want in the future. Being an apprentice has also given me the chance to gain a qualification while I work and I can use what I learn at college in my workplace and everyday life.

I have definitely benefited a lot from my apprenticeship. When I first started I had little to no confidence but now I feel that my confidence has grown. I’m hoping to move onto a Level 3 apprenticeship next year and continue my learning journey.

## Union learning reps and learning champions

Some organisations have learning reps. They might be called:

- Union learning reps
- Learning champions
- Workplace learning advocates.

These are members of staff who have an extra role to support workplace learning. They can give other staff information, advice and guidance about taking up more learning and training. For example, a learning rep can:

- talk to you about the sorts of things you want or need to learn
- help you to find the right course
- talk to your employer about things like funding or time off.

Because they are trained in doing this, learning reps can be really helpful and easy to talk to.

Ask around at work to find out if your organisation has a learning rep. To find out more visit: **[www.unionlearn.org.uk](http://www.unionlearn.org.uk)**

## Learning on your own

You can learn on your own while you work. If you are learning on your own this is sometimes called 'distance learning' or 'self-directed learning'.

If you are working full time it can be difficult to find time to learn. But lots of people successfully balance both. And usually if you learn on your own you can do this at a time that suits you.

If you have access to the internet there are lots of courses you can do online. For example you can improve your English and Maths at:

- [www.bbc.co.uk/skillswise](http://www.bbc.co.uk/skillswise)
- [learningmathsonline.ac.uk](http://learningmathsonline.ac.uk)

An app called Maths Everywhere helps adults solve everyday maths problems and improve their skills. It is free to download for Android and Apple phones and available online at: [www.mathseverywhere.org.uk](http://www.mathseverywhere.org.uk).

If you are new to using a computer or the internet, or do not have a lot of experience, you can develop and improve your IT skills at:

- [doteveryone.org.uk](http://doteveryone.org.uk)
- [www.learnmyway.com](http://www.learnmyway.com)

Learndirect have a range of courses you can do over the internet at: [www.learndirect.com](http://www.learndirect.com)

A lot of universities have 'distance learning courses'. The Open University is set up especially for people who want to learn at home: [www.open.ac.uk](http://www.open.ac.uk).

If you don't have access to the internet at home, try your local library.

# Taking up work

Just like learning, most people are happier and healthier when they are working. Working can give you structure to your days and a sense of purpose. It allows you to use your skills and to develop new skills. Most people have more money when they are working than when they are on benefits. Paid and voluntary work can:

- give you a sense of purpose
- help you feel good about yourself
- add structure to your days
- let you use your skills and be productive
- help you develop new skills
- help you get out and about and meet new people
- give you a break from caring.

Paid work gives you a chance to earn more money. It means you can feel more in control of your money – and feel proud you have earned it.

'There is strong evidence that re-employment leads to improved self-esteem, improved general and mental health, and reduced psychological distress...' (Ref 3)

## Can I try work first?

Some people find it hard to move off benefits into full-time paid work. To discover if you are ready for work, you can do voluntary work, but you cannot be paid for this. If you do voluntary work you might be paid expenses, such as for travelling to the place where you volunteer. To read more about volunteering, turn to page 42-43.

If you are aged 16 to 24, you could apply for a **traineeship**.

Traineeships are a government programme designed to prepare young people for work and improve their chances of getting a job or an apprenticeship. Traineeships are available throughout the country and across a wide range of job roles. They last between six weeks and six months, and the content is tailored to each young person's individual needs.

A traineeship will give you:

- work preparation training, to help ensure you are ready and have confidence to take your first step into a career
- English and maths support, to ensure you have the skills that are needed in the workplace
- a work experience placement, providing you with valuable insight and real experience of the world of work (at the end of this you would be guaranteed an interview and a reference).

You will not be paid for taking part in a traineeship but your study and programme costs will be met by government and your benefits should not be affected (although you may need to comply with some benefit rules).

Find out about applying for a traineeship by:

- contacting your local college or training provider
- talking to your Jobcentre Plus adviser
- visiting the National Careers Service website or your local office
- visiting the National Apprenticeship Service website: **<https://www.getingofar.gov.uk/traineeships>**

If you want to learn a trade while working, you might want to try an apprenticeship. An apprenticeship is a combination of doing training and doing a job. This helps people to earn while they learn the skills needed for their career.

An apprenticeship can be a great way of finding out whether you enjoy working in a particular sector before you commit to a job. Unlike a traineeship, you will get paid for doing an apprenticeship and it can last for between one and four years, so you'll get a lot of experience. Apprenticeships are also fully funded for all 16-18 year olds and for 19-23 year olds who have previously been in care. For more information on apprenticeships, go to page 30.

If you are a young person aged 16-24 with a statement of Special Education Needs, a Learning Difficulty Assessment or an Education, Health and Care plan, then you could try a supported internship. **Supported internships** are a study programme based primarily with an employer. They enable young people to achieve sustainable paid employment by equipping them with the skills they need for work, through learning in the workplace.

Supported internships are unpaid and last for a minimum of six months. Wherever possible, they support the young person to move into paid employment at the end of the programme. Alongside their time at the employer, young people complete a personalised study programme which includes the chance to study for relevant substantial qualifications, if appropriate, and English and maths.

For more information go to: <http://www.preparingforadulthood.org.uk/what-we-do/supported-internships>

If you are getting Employment and Support Allowance for a health condition or impairment you can test whether work is right for you at the moment by trying permitted work. This is a scheme that allows you to do some work and still be able to receive benefits.

There are four types of permitted work:

- You can work and earn up to £20 a week.
- You can work less than 16 hours a week and earn up to £115.50 a week for up to 52 weeks.
- You can do 'supported permitted work' if you are supervised by someone from a local council or voluntary organisation, or as part of a treatment programme under medical supervision. This allows you to work and earn up to £115.50 a week.

There are strict rules about permitted work. You should ask your Work Coach at Jobcentre Plus about the rules.

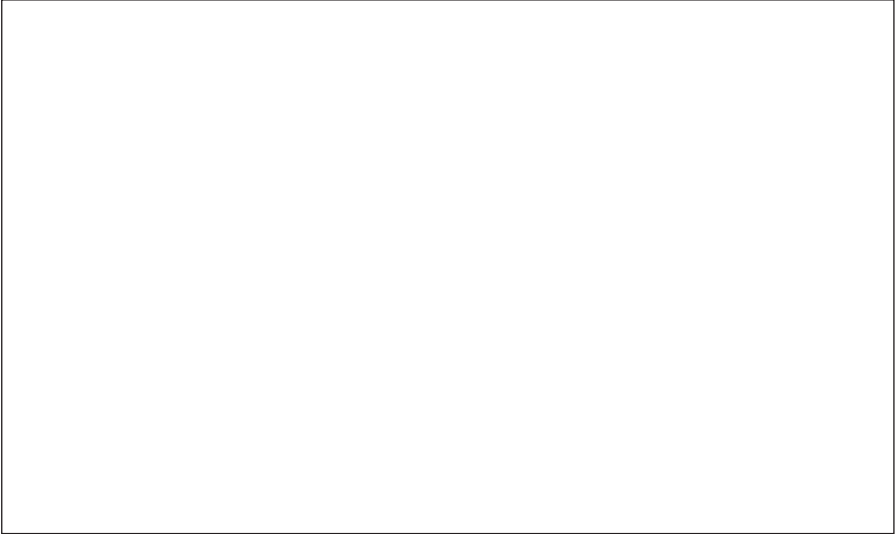
For more information, visit [www.gov.uk/employment-support-allowance](https://www.gov.uk/employment-support-allowance)

### Activity

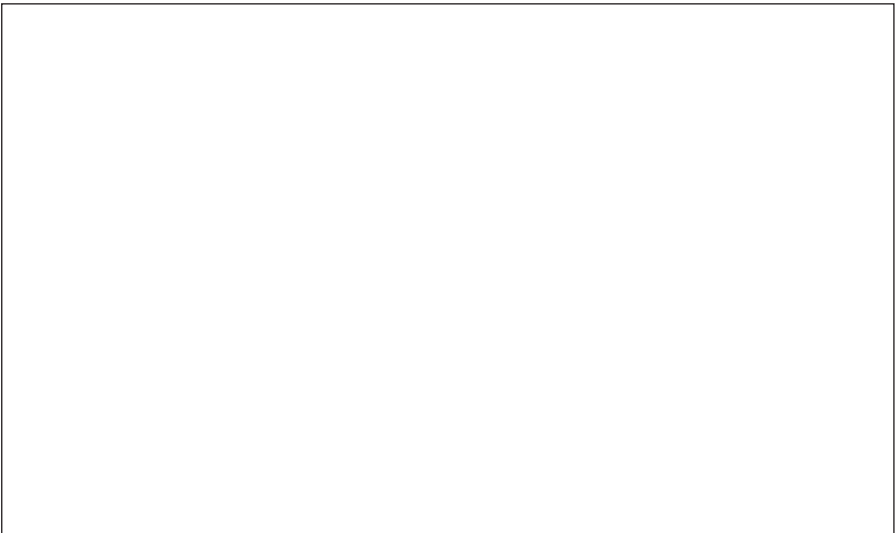
If you think that you would like to take up work but aren't sure what kind of work to look for, this activity might help you to find out. Spend some time thinking and then make notes about the following:

1. What do you enjoy doing most in your day-to-day life?
2. What is most important to you in a job? Here are some examples to get you going:
  - working outdoors
  - working with people
  - earning a good salary
  - making a difference
  - having a routine
  - lots of variety





Now look at what you have written down and think about what sort of jobs you might want to do in the future. Don't panic if you don't know now – there is plenty of time to figure it out! Add to your ideas as the year goes on.



Do you want to create an **action plan** around **getting a job in the future?** Go to pages 68-78.

### Financial support while you're looking for work

Your local authority might be able to help you with some costs if they think it will help you find work. This might include buying clothes for interviews or paying for driving lessons. Contact your personal adviser to see what your local authority can offer you. Jobcentre Plus can also offer you financial support while you look for work. Jobseeker's Allowance (JSA) is a benefit paid to those who are not working (or working part time) but are actively seeking work. How much you're entitled to depends on things like your age, income and savings. If you're 18-24 you could get up to £57.90 a week and if you're 25 or over up to £73.10. For more information go to [www.gov.uk/jobseekers-allowance](http://www.gov.uk/jobseekers-allowance).

There are other benefits you can claim if you are unemployed or on a low income. To find out what you might be entitled to, go to [www.gov.uk](http://www.gov.uk) and click 'benefits'.

Most people can normally start claiming benefits once they turn 18, but as a care leaver you can make a claim for benefits, including Jobseeker's Allowance, before leaving care at 18 so you can get your benefit payments on time.

### Self-employment

You don't have to have a job and work for an employer; you can work for yourself. If you are self-employed, you can set your own working hours and situation. For example, you might choose to work from home rather than working in an office. You get to choose what kind of work you do and how much work you take

on. However, being self-employed comes with its own set of responsibilities. You will need to find your own clients and make sure the work is done on time and to a good standard. You will also need to ensure that you pay the right amount of tax on what you earn. Self-employed people are usually very good at organising their time!

There are lots of different ways that you can work for yourself. Having a qualification in a particular skill, for example hairdressing or IT, could help you become self-employed in that line of work. You can also think about your skills and the things you like to do. Are you good with animals? People sometimes pay for services such as pet sitting or dog walking. If you enjoy crafts such as knitting or painting, you could sell the things you make online or through independent shops, or set up a market stall.

For more information on becoming self-employed, go to **www.citizensadvice.org.uk** and choose 'work', then 'self-employed or looking for work' and then 'self-employment: checklist'.

For detailed help with self-employment finances, visit **www.moneyadviceservice.org.uk** and go to 'work and redundancy' then 'self-employment'.

If you want to work for yourself but don't want the responsibility of setting up your own business, you might be tempted to join a trading scheme. This is when you sell the scheme's goods or services directly to other people, on behalf of the scheme. Trading schemes aren't illegal in themselves. The most well-known example of a trading scheme in the UK is probably Avon. This is a cosmetics company whose representatives buy the products and then sell them on to people in their local area for a profit. However, illegal trading schemes are often used as way to

con people out of money. You should be extremely careful when considering whether to join a trading scheme – if it looks too good to be true, it probably is.

## Volunteering

Volunteering is where you give your time or skills to help others without getting paid. If you've done any volunteering in the past, you'll know that it can be a great way to:

- feel good about yourself
- have fun
- meet new people
- be more active and get fit
- get some work experience
- learn and develop new skills
- make a difference.

Many people find that volunteering helps them to find paid work in the sort of job they want. There are all sorts of volunteering opportunities, such as:

- spending a few hours a week befriending an older person
- coaching a sports team, like a football club for young people
- helping to collect money for charities
- working at a local charity shop
- working at a school or with a family for a few hours a week
- doing conservation or environmental work
- working with animals at a farm or animal centre

... and lots more.

One way to get some good volunteering experience is by signing up to the National Citizen Service. This programme is for young people aged 15-17 and provides a residential trip to meet new people, workshops to help you develop new skills and support to deliver a social action project, making a difference to your local community. The government guarantees places on the National Citizen Service to every child in care or care leaver aged 16 or 17. To find out more visit [www.ncsyes.co.uk](http://www.ncsyes.co.uk).

### Did you know...?

- 80% of employers value volunteering on a CV. (Ref 4)
- 23% of employers say volunteering helps develop skills for work, including team working, time management, communication and leadership skills. (Ref 4)
- 50% of volunteers say that volunteering helped them get a job. (Ref 4)
- 24% of employees say that volunteering helped them get a promotion and 14% say it helped them achieve a higher salary. (Ref 4)
- Almost half of young people who volunteer say that volunteering makes them feel good and has helped them make friends. (Ref 5)

### If you are disabled

The Equality Act (2010) applies to workplaces and learning providers. It makes it illegal for them to discriminate against you (treat you unfairly) because you are disabled.

If you are disabled it is usually your decision whether or not to tell your workplace or learning provider. This is sometimes called 'disclosing' or 'declaring'. You will need to think about this and decide what is best for you and your employer or learning provider. But remember they can only support you if they *know* about your impairment or health condition and what issues you might face. If they know they can then give you support to meet your individual needs.

If you tell your employer or learning provider that you are disabled they should offer you support. They should explore how they can make changes - or 'reasonable adjustments' - to meet your needs. This could be something like giving you extra equipment you need to do the learning or the work, letting you work flexible hours, giving you extra time in exams or other things.

If your impairment or health condition might risk your safety or the safety of other people you have to tell your employer or learning provider. If your work or learning is in health and social care and it involves working with children or vulnerable adults you have to tell your employer or learning provider.

For more information on your rights visit **[www.gov.uk](http://www.gov.uk)** and select 'disabled people' then 'disability rights'

### In work

You and your employer could get help from an adviser as part of the Access to Work programme. **Access to Work** might give you and your employer:

- Advice about how your employer can support you in the workplace
- Money towards costs for making reasonable adjustments, including equipment.

To find out more and see if you could get help from Access to Work visit **www.gov.uk** and select 'disabled people' then 'work and disabled people'.

## In learning

You might be able to get **Disabled Students' Allowance** if you are in higher education. This is a grant that provides money on top of any other student finance if you have extra costs because of a disability. It can help pay for things like specialist equipment or extra travel costs. To claim DSA, you will need to provide proof of your disability or health condition, such as a letter from your doctor. To find out more and see if you qualify for DSA visit **www.gov.uk** and select 'education and learning' then 'student finance'.

## Leaving care services

If you get support from adult social services because you are disabled, you should still get the same support with leaving care as other young people. You should have a pathway plan and the support of a personal adviser or social worker from your local authority. If you don't think you have one, ask your contact in your leaving care team.

## To find out more

- Visit **[www.whatemployerswant.org](http://www.whatemployerswant.org)** for information, advice and activities to help you get a job.
- Visit **[www.gov.uk](http://www.gov.uk)**, select 'Citizenship and living in the UK', then 'Charities, volunteering and honours' and then 'Volunteer placements, rights and expenses'.
- Visit **[www.volunteering.org.uk](http://www.volunteering.org.uk)**
- Visit **[www.vinspired.com](http://www.vinspired.com)** – this website is specifically aimed at young people.
- Look in your local phone book under Charitable and Voluntary Organisations.
- Telephone, email or write to organisations where you want to volunteer.



# Hints and tips for job hunting

This section offers advice for job hunting, including help with writing application forms and CV writing and going to interviews. For more detailed advice, visit [www.gov.uk](http://www.gov.uk), select 'Working, jobs and pensions', then 'Finding a job'. Remember: Always keep copies of your application forms, letters and CVs.

## Job hunting

Some of the places you can look for jobs are:

- [www.gov.uk/jobsearch](http://www.gov.uk/jobsearch)
- Job search engines on the internet
- Jobcentre Plus – 0800 055 6688
- Your local job centre
- Local employment agencies.
- Local and national newspapers

You can also send your CV and a covering letter to organisations where you would like to work. You can ask them if they have any jobs available. If they do not, you can ask them to keep your details in case any jobs come up. Before you apply for a job, check that you have the right skills, experience and qualifications.

## Who can help me look for a job?

Jobcentre Plus is there to help anyone wanting to take up employment and who needs help. There is a lot of help available to support you in preparing for work or to find a job.

You can speak to a Work Coach at Jobcentre Plus about the sort of job you want and what you can do to get ready for work or look for a job. They will be able to give you information and advice.

They might suggest you attend a course that can help you get ready for work. There are courses available through Jobcentre Plus to meet a wide range of needs.

By speaking to a Work Coach you might find you have abilities and talents you were unaware of. They might help you to discover that you can do a job you have not done before.

Your Work Coach at Jobcentre Plus will be able to help you prepare for work or look for a job that is right for you. The types of support that they might be able to help you access include:

- **training or further education** – to help you get the right skills for the type of job you want to do
- **support in work** – to help you build up your skills and confidence and to make sure you have the equipment and support you need in the workplace
- **The Work Programme** – to meet people in similar situations and get support in preparing and searching for a new job. Learn how to find the right job for you, prepare for a job interview, produce a CV and complete application forms. This will be replaced by the **Work and Health Programme** in late 2017, which will support people with disabilities or health conditions, or who have been unemployed for over two years, into work.

It's a good idea to let your Work Coach know that you are a care leaver, as there are specific entitlements you can get. For example, you can access the Work Programme from the start of your benefit claim, instead of having to wait for six months. You might also be able to change the things you must do for your benefits to suit your situation, for example how many jobs you have to apply for a week to get Jobseeker's Allowance.

## Youth Obligation

The Youth Obligation will be introduced in April 2017. It aims to support all young people aged 18 to 21 who are unemployed. If you are this age, it will mean that:

- From 'Day 1' of your Jobseeker's claim, you will participate in a three-week Intensive Activity Period of support, learning job-search and interview techniques; and structured work preparation. You will be encouraged to apply for an apprenticeship, or take up work experience opportunities, sector-based work academy placements and other work-related training;
- If you are still claiming benefits after six months, and are not in work, on an apprenticeship or participating in work-related training, you have to go on a mandatory work placement to gain skills and experience for work;
- You will have tailored, flexible support if you are already in work but need to increase your earnings.

## Application forms

Often when you are applying for a job you will need to:

- complete an application form, and
- write a covering letter or personal statement. Sometimes this is part of the application form. (This personal statement will be longer than the one on your CV.)

For both of these it is useful to get help and advice from a friend, family member or support worker, or ask them to read the draft after you have written it and give you honest feedback.

Tips for completing application forms:

- Set aside plenty of time.
- Photocopy or print an extra copy of the application form to use as a draft.
- Read the instructions carefully before you start.
- Use a black pen.
- Complete all sections neatly and accurately.
- Answer all the questions – don't leave any gaps.
- Tell the organisation if there are any times or days that you are not available for an interview.
- Be positive.
- Proofread the form and check your spelling.
- Photocopy the completed form when you have finished, so you have it as a reminder if you get an interview.

Tips for writing a covering letter or personal statement:

- Read through the job specification. This describes the sort of person the employer is looking for. When you are writing your covering letter or personal statement, go through this point by point and explain how you meet the description.
- Say why you would like to work for the company who is advertising the job. You want to show the employer that you've done some research on their organisation and that you're interested in working for them, not just having a job!
- Make sure you write a new letter each time you apply for a different job to show how you are suited to that specific role. Do not just copy an old letter or statement from a different application form.
- Use positive language.
- Include your strengths.

- Think about the aspects of your personality that make you a good employee, such as paying attention to detail, being organised and able to take on responsibility, and having empathy.
- Draw attention to your skills and experience and how these make you right for the job.
- Highlight your life experience as well as your work experience, including your experience as a care leaver (if you want to tell the employer about this), and how this has helped you develop skills and knowledge.
- Be honest.

### Curriculum vitae (CV)

A CV is a summary you can use when applying for a job that shows who you are, your skills and your relevant past experience. Not all employers ask for a CV and not all will accept them. But some employers do ask for them. A CV can be a useful way for you to keep all your important information in one document. You can refer to your CV when you are completing application forms.

Tips for writing your CV:

- Get help and advice from a friend, family member or support worker, or ask them to read it afterwards and give you honest feedback.
- Keep it short – no more than two sides of A4.
- Don't worry if you have had periods out of learning or work – read 'Dealing with gaps in your career' on page 53.
- Be positive!

What to include:

- Name and contact details (you do not need to include your age or date of birth)

- Qualifications and training (most recent first)
- Skills and achievements in your work and life
- Work experience (most recent first).

You should also include a 'personal statement'. For a CV, this is two or three sentences that sum up the type of person you are:

- Use positive language.
- Summarise why you are a good person for the job.
- Include your strengths, skills, experience and aspects of your personality that make you a good employee. Look at the section below for some ideas.

### Transferable skills

These are skills that you can use in lots of different jobs. Employers value these skills in their employees. If they apply to you, you could use them in your CV, covering letter or personal statement.

Transferable skills include:

- literacy skills
- numeracy skills
- giving instructions
- following instructions
- good communication
- working as part of a team
- working without supervision
- using a computer
- supervising and managing
- working to deadlines
- timekeeping
- handling money

- working with the public
- planning and organising.

You can find out more about the skills employers are looking for by visiting [www.whatemployerswant.org](http://www.whatemployerswant.org).

## If you don't have lots of experience

It's common to worry if you don't have loads of work experience to draw on. But you can draw on your life experience.

Think about things you did and skills you developed at school or college. Did you do any work experience? Were you involved in any events, like enterprise events or drama productions? Were you in any clubs, like sports clubs? Think about what skills and knowledge you developed from this experience - like team work, planning and organisation, or creativity.

Think about things you have done out of school or college. Have you had any paid or voluntary work? Even if it was just for a short time it is worth thinking about skills and knowledge you developed. Have you been a member of any groups, clubs, teams, committees or councils? Have you have been part of your children in care council or engaged with activities with your leaving care service?

## Dealing with 'gaps' in your career

Lots of people have gaps in their work history for many reasons, such as looking after children, caring for family members, redundancy or ill health. If you've got gaps in your CV then don't worry - they don't need to hold you back, but it is important to explain them in a positive way.

It's important to acknowledge any gaps in your career in a CV, application or interview, but go on to say 'in spite of that, these are the skills I can offer you'. Think about all of the things you did during that time, such as:

- running the home
- bringing up children
- caring for family members
- learning new skills
- voluntary work
- travel
- leisure or community activities
- membership of any groups, clubs, teams or committees
- members of any reference groups or panels
- recovering from ill health.

Now think about the skills and knowledge you developed while doing these things. Think about how they have helped you develop in a non-work related context. You can include these examples in your CV or application to show you have the transferable skills and knowledge the employer is looking for, despite the gaps in your career.

Let the employer know that you have a positive attitude and are willing to learn. Your emphasis should be on your future potential, not on attempting to explain every detail of the past.

### **If you are asked to an interview**

If you are asked to an interview then well done! Your application obviously made a good impression. Read 'The interview' on the next page.



If you are not asked to an interview, do not let this get you down. It does not necessarily mean your application was bad or that you cannot do the job. Don't let it stop you applying for other jobs.

## The interview

### Tips for before the interview

Preparing in advance is very important. This will mean you are much more likely to do well in the interview. Here are some tips for preparing:

- Find out as much as you can about the job.
- Read the advert several times – try to understand what kind of person the employer is looking for.
- Re-read your application.
- Match your own skills to the job.
- Look up the company or organisation on the internet and find out more about it.
- Practise a mock interview with a trusted friend.
- If you are disabled and need a reasonable adjustment in the interview, contact the workplace in advance to ask for this.
- Make sure you know where you are going and plan your journey.
- Plan your outfit so you look smart and clean.

You should think about some questions you might be asked, and think about how you might answer them. Some questions you could think about are:

- Why do you want this job?
- What relevant experience do you have?
- What relevant skills do you have?
- What are your strengths and weaknesses?
- What would you like to be doing in five years' time?

You should also think about some questions you might like to ask the interviewers. Employers will be interested if you have specific areas you want to know more about. Some questions you could ask are:

- What sort of career opportunities do you offer?
- What kind of support is available to employees; for example, occupational health support?
- Are there opportunities to take up learning at work?

Remember: Think about what sort of person they are looking for. The clues will be in the wording of the advert and the job description.

Before you go into the interview, try not to smoke. The smell of smoke might put an employer off. If you do need to smoke, have a mint afterwards and wash your hands.

If you have any face or body piercing on display, it might be a good idea to remove them before the interview.

### **During the interview**

- Shake hands confidently.
- Look interested.
- Be friendly and polite.
- When you answer questions don't just say yes or no – use practical examples and talk about your skills and experience.
- Keep good eye contact.
- Speak clearly and show you are listening.
- Listen to the questions carefully and do your best to answer.
- Try to sound enthusiastic about the job and explain why you want to work for this particular organisation. Your research beforehand will help with this.
- If you don't understand something, ask for clarification.

- If you are not sure, ask for the question to be repeated.
- Refer to your notes if you need to.
- Ask the interviewer any questions you have for him/her, such as what training will be available for you.
- Ask when you will find out if you have been successful.

Remember: You are allowed to be nervous! Preparing well and practising a mock interview will help. Almost everybody gets nervous before and during interviews, so all the other applicants are likely to be nervous too.

### **After the interview**

Straight after the interview, while it is still fresh in your mind, write down the questions you were asked. This could help you prepare for other interviews in the future.

If you are offered the job:

- Thank the interviewer for the offer.
- Make sure you understand the terms and conditions of employment.
- Agree a start date.

If you are not offered the job:

- Treat it as a learning experience.
- Don't let this get you down. Most people apply for many jobs and are interviewed many times before they get the job they want.
- Ask for feedback – this can be hard but is worth doing because it can help you improve for next time. The interviewer may tell you about areas where you performed well too, which will also be helpful and will give you a boost!
- Keep going!

# Keeping track of job hunting

If you are applying for jobs, you can use the next few pages to help you keep a record of what jobs you are applying for and what is happening with each one, such as:

- dates you applied and closing dates
- whether you heard back from them
- whether you got offered an interview and when it is
- any feedback on your application or interview.

Job title and company	Notes on what is happening

Job title and company	Notes on what is happening

Job title and company	Notes on what is happening

# Taking up work and managing your money

## Can I get help with childcare so I can start working?

Looking after children does not need to be a barrier to taking up work. If your children are at school, daytimes are ideal for working. Lots of jobs are part-time and have flexible working hours so you can work when it is best for you. Some jobs allow you to work from home at a time that is right for you.

If you are taking up work, the following can help with childcare costs:

- Some employers help with childcare costs, or offer parental leave for holidays. Some employers have childcare voucher schemes where they pay you part of your salary or wage in childcare vouchers.
- **Working Tax Credit** could give you money towards childcare if you are a working parent.
- Three and four year olds in England can have 15 hours of free learning per week for 38 weeks of the year. This can take place in nurseries, playgroups, preschools or at their childminder's. Free childcare is also available for some children aged two.

For most of these schemes, the childcare will need to be registered with Ofsted.

To find out more visit **www.gov.uk** and select 'Births, deaths, marriages and care', then 'Having a child, parenting and adoption'.

Will I have less money if I come off benefits and get a job?

Some people worry that they will have less money if they get a

job. But most people find that having a job makes them better off. All employers must pay the National Minimum Wage for employees aged 24 and under. This can change every year. From April 2017, employers must pay:

- £7.05 an hour for people aged 21 to 24
- £5.60 an hour people aged 18 to 20
- £4.05 an hour for people aged 16 to 17
- £3.50 for apprentices under 19 and for apprentices who are 19 or over and in the first year of their apprenticeship.

From April 2017, the **National Living Wage** of £7.50 an hour will apply for adults aged 25 and over.

Many employers will pay more than the National Minimum Wage. Some employers have signed up to pay the **Living Wage**. The Living Wage is more money per hour and is based on how much people need to earn in order to live.

The current Living Wage amounts are:

- £8.45 (all parts of the UK, except London)
- £9.75 (London).

Visit [www.livingwage.org.uk/](http://www.livingwage.org.uk/) to find out about Living Wage employers.

You might be able to claim extra benefits when you are working, such as Working Tax Credit. Some benefits, for example Child Benefit, State Pension or bereavement benefits, can still be paid even if you are working. Most people can normally start claiming benefits once they turn 18, but as a care leaver you can make a claim for benefits before leaving care at 18 so you can get your benefit payments on time.



There are independent benefits calculators available at **www.gov.uk/benefits-calculators** which can help you find out what benefits you are entitled to (if you are aged 18 or over). They can also help you to understand how your benefits will be affected if you start work or change your working hours.

To find out more visit **www.gov.uk** and select 'Benefits'.

It is worth remembering that having a job is the first and best step you can take towards having a better job. Starting at the bottom and working up can be a good way to get to where you want to be. At first you might not be earning very much but you will be gaining valuable experience and confidence in your work. These things make you more attractive to employers. Many people find that job satisfaction – doing work that is enjoyable and beneficial for themselves and others – is just as important to them as earning money.

**But even if I am better off when I am working, won't I be worse off at the beginning?**

Some people worry that taking up work can mean that they have less money at the beginning. This might be because they don't get paid straight away. Or it might be because they need to pay extra money for travel or new things like work clothes or equipment. There are some benefits designed to make getting back into work easier.

If you are already claiming certain benefits, such as Housing Benefit or Council Tax Benefit, these could be extended for up to four weeks after you go back to work.

You can claim Income Support if you have a low income and are working less than 16 hours a week. The amount you can get

depends on your circumstances, but if you qualify and have no income you'll get at least £57.90 a week. To claim Income Support you must:

- be between 16 and Pension Credit qualifying age
- be pregnant or a carer or a lone parent with a child under 5 or, in some cases, unable to work because you're sick or disabled
- have no income or a low income and no more than £16,000 in savings (your partner's income and savings will be taken into account)
- be working less than 16 hours a week (and your partner working no more than 24 hours a week).

As a care leaver, you should be able to claim Income Support and Housing Benefit if you return to full time education (excluding university) before you turn 21 to make up for missed qualifications. You can also make a claim for benefits before leaving care at 18 so you can get your benefit payments on time.

For more information, visit [\*\*www.gov.uk/income-support\*\*](https://www.gov.uk/income-support)

Making a budget before you start work can help you to plan ahead and make sure you don't run into any unexpected problems. Budgeting involves writing down all the money coming in and going out of your household. This will help you know in advance what you will need to pay for and when. For more information on budgeting, go to pages 103-114.

If you are on benefits you might be able to get a **budgeting loan** to help with the cost of starting work. Ask your personal advisor at Jobcentre Plus or visit [\*\*www.gov.uk/budgeting-loans\*\*](https://www.gov.uk/budgeting-loans) for more information.

## How can I pay for things like travel and uniforms when I start work?

This is an area where budgeting can really help. You can find out from travel providers what the cost of travelling to and from your work will be. Then you can plan for this in your budget. That way, you will be able to see in advance how much you will need to spend on getting to work.

If you are asked to wear a uniform at your new job, ask if your employer will give you this or whether you have to pay for it yourself. Employers usually give their staff uniforms if they need one. Sometimes they might ask for a security deposit to be paid. This is to cover the cost if the uniform gets lost or damaged. Deposits can often be arranged to come out of your first wage packet so that you don't have to pay anything up front. If you pay a deposit for your uniform, ask your employer to give you a receipt.

Some employers offer their workers benefits as part of the job. This could be things like meal vouchers or a clothing allowance. Not all jobs come with benefits but it is worth asking about them as they can help you to save money.

## What about my outgoings – how can I change when payments need to be made?

If you have regular payments that go out of your bank account on set days, coming off benefits and starting work might affect these. For example, if your wages are paid monthly you may need to change the date of a payment so that it falls after each pay day. Make an appointment with an advisor at your bank to discuss this. They should be able to help you make a plan for your payments.

Budgeting can also help you deal with this. If you know when money comes in and goes out of your account, you can look at ways to make changes so that you have enough money to cover everything.

### Will I need a bank account before I start work?

Most employers like to pay wages straight into a bank account, so it is a good idea to have one set up before you start. You can open an account at any high street bank. Make an appointment with an adviser if you would like some help filling in the paperwork. If your employer pays your wages in cash, it is still a good idea to put the money in a bank account. This way you can easily keep track of how much money you have coming in and going out each month. Your monthly bank statement is a useful tool when making a budget.

For more information on bank accounts, visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) and go to 'Budgeting and managing money'

### What else do I need to know about how working will affect my finances?

Many employers offer a **pension scheme**. Under new rules you may be automatically enrolled into a pension scheme by your employer. If so, an amount of money will be taken out of your wages each time you get paid and put into your pension.

Employers often give money to workers' pensions as well. This helps boost the amount of money in your pension. You don't have to join any pension scheme but they can be a good way to start saving towards your retirement.

To find out more about workplace pensions and automatic enrolment visit **[www.gov.uk](https://www.gov.uk)** and click 'working, jobs and pensions' then 'workplace and personal pensions'.

# Action planning and getting to your goal

Where are you now?

Where do you want to be?

What have you always wanted to do?

It's a good idea to get into the habit of thinking where you want to be in the future and making plans to get there.

The next few pages will help you do this. You can make:

- A **short-term goal** – to reach within the next 3–6 months
- A **medium-term goal** – to reach within the next year
- A **long-term goal** – to reach, or be well on your way to reaching, within the next three years.

It can be scary to think that far ahead sometimes. It can be difficult to know what the future will bring. But if you work out what you want out of life, and how to get there, this will help you stay in control. It will also mean you're much more likely to be happy with where you are in a few years' time, when you look back at the choices you made.

Remember... 'A journey of a thousand miles begins with a single step.' (Ref 6)

## What are your goals?

Use these pages to write down your own short, medium and long-term goals. These goals can be big or small. They can be to do with caring, work, learning, volunteering, living arrangements, how you feel about yourself, your health and well-being – whatever it is you want out of life. Get ideas from other sections in this book.

You don't need to write them all down now. You might want to fill this in later in the year when you have new ideas.

1. My **short-term goal**, that I want to reach within 3–6 months, is:

2. My **medium-term goal**, that I want to reach within one year, is:

3. My **long-term goal**, that I want to reach, or be well on my way to reaching, within three years, is:



## How are you going to get to your goals?

Now you have set your goals, start to think about what you need to do to get there. It's unrealistic to think you will just reach your goals overnight. Some of them might require a lot of hard work from you. But if your goal is something you really want, the hard work will be worth it.

Think of all the different steps you will need to go through. Do some research, if you need to, by going on the internet or talking to people who support you, like a personal adviser or social worker. You can write these steps down over the next few pages. Page 72 shows you an example.

Choose a time after a few weeks or months to review your goal. At this review time, ask yourself how far you have got. Ask yourself if you want to keep or change the goal.

## Getting to your short term goal (example)

**Date:** April 2017

**My short term goal, to reach in 3–6 months, is:** to start a college course in hairdressing. To start in September 2017.

### **Getting to your goal:**

**Step 1:** Speak to my personal adviser about what I want to do and ask them for advice.

**Step 2:** Contact the college and apply for the course.

**Step 3:** Do some research into fees and where I can get help with costs.

**Step 4:** Contact the college to let them know I am a care leaver and ask what additional support they can offer me.

**Step 5:** Enrol at the college.

### **Reviewing your goal. Date:** June 2017

I spoke to my personal adviser. They helped me find a course at my local college. They can help me with the course fees and give me a bus pass because I am a care leaver. I still need to buy my equipment and will ask the college if they can help with this too.

## Getting to your short-term goal

**Date:**

**My short term goal, to reach in 3–6 months, is:**

**Getting to your goal:** These are the things I need to do to get to my goal.

**Step 1:**

**Step 2:**

**Step 3:**

**Step 4:**

**Step 5:**

**Reviewing your goal. Date:**

*How far have I got?*

*Do I want to keep or change my goal?*

## Getting to your medium-term goal

**Date:**

**My medium-term goal, to reach within 1 year, is:**

**Getting to your goal:** These are the things I need to do to get to my goal.

**Step 1:**

**Step 2:**

**Step 3:**

**Step 4:**

**Step 5:**

**Reviewing your goal. Date:**

*How far have I got?*

*Do I want to keep or change my goal?*

## Getting to your long-term goal

**Date:**

**My long-term goal, to reach or be well on my way to reaching within 3 years, is:**

**Getting to your goal:** These are the things I need to do to get to my goal.

**Step 1:**

**Step 2:**

**Step 3:**

**Step 4:**

**Step 5:**

**Reviewing your goal. Date:**

*How far have I got?*

*Do I want to keep or change my goal?*

<p><b>What will help you get to your goals?</b> (This might be things like support from people.)</p>
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<p><b>What might make it difficult to get to your goals?</b> (This might be things like fear, worry, money or time.)</p>	<p><b>What can you do to make sure these things don't stop you getting to your goal?</b></p>
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## Don't give up!

Everyone knows life doesn't always go to plan and everyone goes through difficult times in their lives. Things can go wrong in your personal life, work life or studying. Sometimes this is just short term and everything returns to normal after a while. Other times things can go seriously wrong and this can make your course or job less of a priority for you.

When we feel there is too much to do it can be tempting to give up learning or working. If this happens to you, the important thing is to not make any rushed decisions. Spend time thinking about the best solution. You might decide you need to give something up. Equally, you might be able to find ways of getting support, and strategies to help you stay in learning or work. The best things to do are:

- Get emotional support and advice – talk it through with a friend, family member, social services or personal advisor.
- Work out what support or changes you need to help you stay in learning or work. Talk to your learning provider or employer about how they could make things easier for you. If they are still unsupportive, you can make a complaint.
- Think about why you took up learning or work and your long-term goals.
- Work out what you want to do instead. You can always try something new. Think about what went wrong and how things need to be different next time.

## Your support system

Identify the person or people you can go to if you are having difficulties in your life and need support or advice. Think about the people who can help you, who you trust and who make you feel good about yourself. Make a note of their names and contact details here.

If I am struggling and need some support I can contact....



# January

# Diary

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## Rachel

**'I want anyone who thinks that the system is limiting to understand this: you can break limits.'**

"I was 12 years old when I went into care. I was already a miniature adult, with aspirations and a personality. I had grown up in a certain environment that gave me certain beliefs, and had gone through certain experiences that gave me a certain level of maturity. My parents raised me to believe that education was important, and in dying they cemented certain aims in me; I wanted to do well for them, and wanted them to be proud of me.

I didn't really like school at the beginning. Things changed after my dad died, though. Suddenly I had everyone supporting me, wanting to be there for me, people who wanted to protect me. It felt better and it gave me a lot more confidence in classes. I suppose care helped me in that respect; it forced me to be stronger and bolder than I had been before.

However, the good I'd found in that school inevitably ended when I switched to a different school that had already been doing their GCSEs for a year. It's very common to move schools when you're in care, which is a very bad thing. A disrupted school life is not a productive school life, and you have a whole new set of friends to try and find, new bullies to get around, and new teachers who don't know what to do with you because you're capable of good work but a year behind the other students.

Nevertheless, I got 10 A-C GCSEs (which I got a bursary award for, very nice) and went onto sixth form. I am now in my second year of Law at Bournemouth University, so I guess this story has a happy ending. I love my course and am involved with a number of activities, including campaigning for young people in care and for change in the system."

# February

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(29)

**'When you are leaving care, work out what you want to do in life – otherwise you could just drift from day to day.'**

After leaving school Miffy did a course in hairdressing and worked in a couple of salons. But things didn't work out for her and after leaving the salons Miffy realised she needed to think about a different future. She had always had a job since leaving care and she wanted to make sure she could support herself financially. So Miffy started up her own business in network marketing and distributing phone contracts.

Having her own business has helped Miffy develop loads of new skills, like planning and running events, training staff and working with the public. She loves working with other people, and being able to manage her own working hours.

Miffy has also done lots of voluntary work with young people. At the moment she is setting up workshops for young people in care to help them prepare for living independently – like helping them learn to cook and manage their money. This way she can use her experiences to help other people.

Miffy's long-term goal is to open up a residential home for young people leaving care and living semi-independently. To do this she needs to do a Youth Work course. Before she can do this she needs to do an entry course – to get the entry qualifications she needs – which she is going to start soon.

Miffy knows the importance of planning to leave care. She advises other people leaving care, 'prepare yourself for the next step – learn how to cook different meals, learn how to manage your money, and learn how to travel around.'

# March

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## **'When you get positive feedback it boosts your confidence.'**

Holly is 19 and working part time. Although she doesn't love her job, she likes to have her own income. But the job is only temporary, as Holly has different plans for her future.

Holly got accepted to university to do a diploma in mental health nursing. But she realised she wasn't ready to move to a different city at the same time as starting a diploma, so she cancelled her place. But she is planning to go to a university closer to where she lives next year - and is really looking forward to this.

Holly didn't do as well in her GCSEs as she'd hoped. After her GCSEs she started a NVQ in Health and Social Care. While she was on the NVQ she got the opportunity to retake her Maths and English GCSEs. She says, 'A NVQ is a good option for people who don't have good GCSEs but who do want to go to uni. It helps build up your confidence and helps with things like essay writing and spelling.' Holly found the teachers were really supportive and the atmosphere at college to be completely different from school.

Holly says, 'the most helpful thing is to get the best support network you can. When you get positive feedback it boosts your confidence. When someone really believes in you, it helps you believe in yourself.'

# April

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# Ryan

## **'Don't let the system get you down':**

Ryan is 19. He left school when he was 14. Since then he has done odd jobs like cleaning and plastering, and he claimed Job Seekers' Allowance for a while.

Ryan has just started a preparation for employment programme at his local council in 'Groundwork and Neighbourhood Support'. He works 4 days a week and goes to training 1 day a week. He says 'I've been really looking forward to my working and training scheme. I know it's not like they will just chuck me into a job that is cheap labour - they will make sure I get something out of it.'

Before he starts the training he'll have his English and maths skills assessed – and if he needs any courses to help him with these then they will be offered to him.

At the end of the training programme the council will help Ryan look for other work, or it might lead to an Apprenticeship. Ryan also has dreams of going to college to do an Electrical Engineering course.

Ryan has been living on his own for a couple of years and one thing he really struggled with was managing his money. He got into debt and says he used to bury his head in the sand. But Ryan has taken the first steps to sorting this out. He has visited his local Citizens Advice Bureau to get advice and they are helping him to manage his money better.

Over the years Ryan got support from his key worker, and this has helped him get to where he is today. He says 'any time I needed help he helped me – with little things like helping me get a bus pass, to big things like helping me move house. And he always reassured me I'm doing well.'



# May

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# Samantha

**'I've always seen education as a way out of my situation'.**

Samantha has known since she was young that she wants to be a barrister when she is older. Because of this she has always tried hard in education. But she went through a difficult time during her GCSEs, which meant she wasn't able to work as hard as she would have liked.

Samantha didn't let the challenges she faced stop her from continuing to learn. She recently started A Levels in law, chemistry, physics and psychology.

Samantha is really proactive about planning her future. She has spent time doing research on the internet to find out what grades she needs to get to do law at university, and is working towards getting these. She has completed work experience in a law centre and is looking for more work experience opportunities with a law firm and in the courts.

Samantha knows how important it is to make sure you have control over any changes in your life, especially when it comes to living arrangements. She says, 'when you are coming up to your 16th or 18th birthday make sure you find out from your social worker what they are planning - and work with them on developing plans'.

# June

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# Ricky

**'I'm not one to sit around doing nothing, I want to be on my feet doing something'.**

Ricky has recently enrolled on a year-long basic construction course and is working as a labourer part time as well. 'On the course we do different tasks for six weeks - six weeks of electrics, of painting and decorating, of bricklaying, of plumbing, that sort of thing.' Because he missed a few days of the course he fell behind - but he worked hard to catch up and is doing really well.

The skills Ricky learns on the course help him in his job - and the skills he develops in his job help him in his learning. He knows that if he needs to take time off for exams, he can talk to his boss about this and they will help him out.

Ricky has been living semi-independently for a couple of months now. He has had to get used to doing all sorts of new things - like managing his money, getting himself up and out in the mornings, cooking and washing clothes. This was difficult at first, but over time he has got used to it.

Ricky wants to get more used to living semi-independently before moving into a flat of his own. After college he wants to get a decent job in construction or electrics. And when he is older he hopes to join the army.

# July

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# Luke

## **'I needed to make a change'.**

After leaving school Luke worked in shops for a few years. He didn't enjoy this and knew he didn't want to spend the rest of his life working in retail. He realised he wasn't happy and that he needed to make a change.

So at 21 Luke enrolled at college. He is now doing a Level 3 course in Media and the Arts. The course lasts for a year and after this Luke hopes to move on to other courses that will help him build up his skills and knowledge. Taking up learning is helping Luke move forward in his life, and he has ambitions to work for the BBC in the future.

Luke is working part time to help support himself while in college. He also successfully applied for an Advanced Learner Loan and is getting benefit support – this is crucial. Without it Luke would not be able to learn and pursue his ambitions.

As well as working and studying, Luke has spent lots of time volunteering. He has volunteered for a youth academy and sits on a leaving care forum that meets every fortnight. He says 'this gives me a real sense of achievement. If we change just one person's life, it's great to know we are making a difference.'

# August

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# Tim

**'Studying has helped me to be a lot more confident around other people'.**

Tim is only 17 but already he is in the second year of a Drama BTEC, is doing his Duke of Edinburgh Award, is chair of a Children in Care council and has applied to join the army!

Being expelled during year 11 didn't stop Tim getting most of his GCSEs. He worked with a tutor and studied at home. After this Tim went to college to get his Maths GCSE. He started a Drama BTEC just to fill up his timetable, but soon found he loved it.

'I was dead nervous being on stage at the start but the Drama BTEC helped me to be a lot more confident around other people. I actually really want to do well. And because of the BTEC I've got a massive group of friends I never thought I'd have.'

As he is learning full time, Tim told us he gets around £30 a week from the 16-19 Bursary, which is a huge help.

Because he's done so well on the BTEC, Tim should have enough UCAS points to go to university if he wants to.

At the moment Tim is living semi-independently. This is helping him get used to shopping, cooking and managing his money, so he will feel ready to live on his own in a few months.

Tim is really optimistic and keen to give things a go. 'Anything you have the slightest bit of interest in - do it. Give it a try. Even if you try and fail at least you've tried.'



# September

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**'Care leavers need a lot of help with education and employment - they don't always know how to strive for the best in life.'**

"I was 15 years old when I went into care. At 16 years old I decided I wanted to leave and become independent. I had had enough of the strict rules of the foster carers I had. I had been referred to Barnardo's (now the 16+ service) and I had a worker who helped me to find new accommodation. The 16+ service helped to finance everything I needed to begin with such as paying for pots, pans and a sofa. This was a huge help, as was the budget I was given by them to spend each week on shopping and rent.

Six months after moving in my 16+ worker decided I was ready for more independent accommodation and referred me to a housing association. I was allocated a support worker who tried to persuade me into further education, but I decided I would rather work. After having my daughter I was interested in working with children, so my 16+ worker introduced me to the Vol Success course.

I happily accepted a place on the course as I was willing to do the work and gain the experience that I needed to further my career in childcare. During my time on this course I had a lot of support from both of my tutors. I was given so many different opportunities and I gained many new experiences on this course. I also felt worthy of myself, my confidence increased a lot, I was happier in myself and my social life improved.

After completing a Business Enterprise Skills Project I decided I was very interested in a career in business. With support I eventually applied for the Access to HE course which I am currently studying. I have now applied for University and I have been accepted by three of my choices so far."

# October

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**'I was not inspired until uni and it made all the difference to my studies.'**

"Being in care in and of itself was a positive thing for me and helped me no end, but the issues that led me into care caused me no end of problems. I was a very self conscious person and always had trouble fitting in and gaining acceptance from people, due to the impact of my struggles on my personality and the way I behave and think.

When I left school I ended up in prison, drugs, all kinds of problems. I wanted nothing to do with the care system. Eventually I had some motivation to move away from my hometown at the age of 19, get some A Levels and go to university and make a decent life for myself. Social services paid my living expenses, rent, college fees etc for 4 years as I performed extremely poorly in A Levels so took 4 years to scrape through college. I got to Uni and was finally independent and social services no longer had to support me other than some money they sent up which totalled around £2000.

At Uni I performed far better than in school and have really enjoyed my studies as an engineer. I have found work very easily, getting a summer job after my first year of study, working on control systems for power generators, and now I have been offered a placement with Rolls Royce subsidiary Aero Engine Controls, working on the control systems for jet engines. My grades have been very good so far and I am hoping for a first class degree at the end of my studies."

# November

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**'People think you can't achieve anything because of being in care but you certainly can and I have proved that.'**

"I first came into care at the age of 7 and have been with my 4 brothers and sisters the whole time and with the same foster family.

Being in care did affect my education because there were some things I wasn't allowed to do like contact sports and I was not allowed to have my photo taken. We had a lot of meetings in school time so we missed out on some lessons and other kids would ask why you are getting called out of class. Also there were mentors in school just for looked after kids. We always had to get permission off social services when we had a school trip and sometimes they didn't get the form back to us in time so we would miss it.

I didn't really get help off my social worker because they are only meant to see you twice a year and that's all mine did, so if I wanted something I would have to find it myself or with my foster carer.

I have had the same foster family since I was brought into care which helped me a lot because I had a stable place to study and if I was stuck I knew I could ask for help. I never moved schools too, so I kept the same friends growing up.

I left school at 15 after passing all my GCSE's with good grades. I wanted to go to college to study childcare so me and my foster mum sorted out a college. Social work was no help really.

I am 23 now. I have a son of 2 and I also got married last year. I have a good job and good money too. I still study and take different courses to better my life because I like learning new things."

# December

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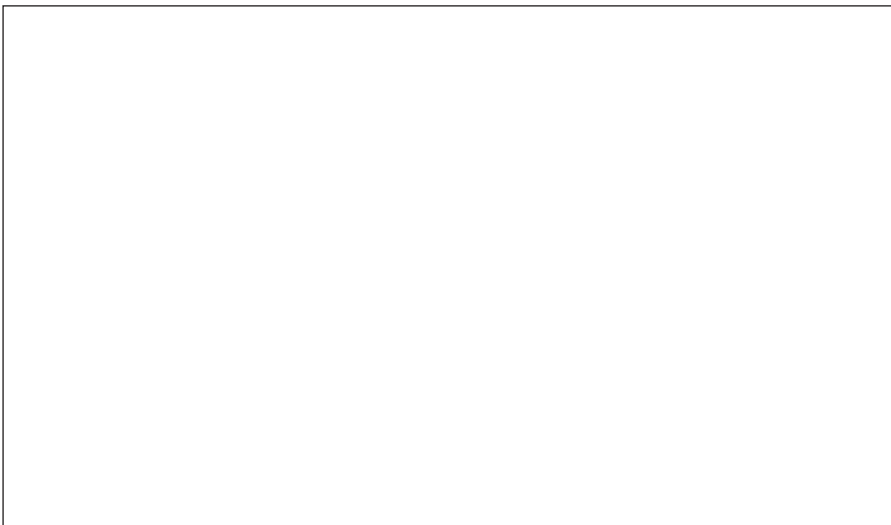
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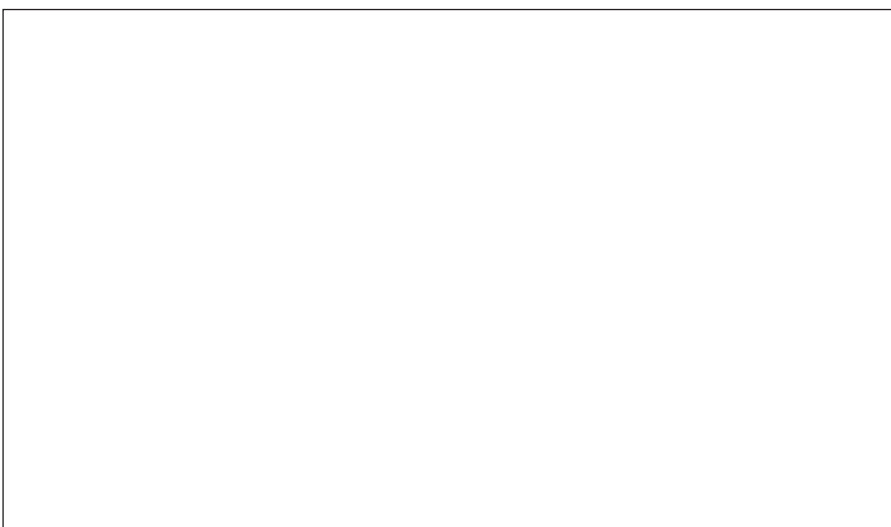


# Looking back and looking forward

What have you done that you are proud of this year?



What more would you like to do next year?





# Looking after your money

Managing your money is a crucial life skill. It can feel very exciting to have your own income and it's easy to get carried away with being able to buy what you want, when you want. But whether you live independently or with another person, there will also be financial responsibilities to manage: bills to pay, shopping to do and day-to-day costs like travel to cover. This section contains information to help you manage your money effectively.

## **I already manage my household budget – why should I read this section?**

If you manage your household finances, you probably already know about things like budgeting and looking for the best deal. But this section is still for you. It's important to remember that you as an individual have your own income: this might be wages you earn from working, benefits, or money that you get when you take up learning.

Managing your own income effectively is an important part of being independent. This section will help you stay on top of your money and manage your budget.

## **Why is it important to manage my money?**

Being in control of your money is a good feeling. When you're in debt, it can feel like your money is in control of you! If you've never been in debt, it's hard to imagine how stressful it can be.

Debts can build up quickly and not paying your debts can lead to you losing your home or your possessions or having your power cut off. It can be tempting to try and ignore debt by not opening post or checking your bank balance, but this only adds to the

stress in the long run as the amount owed becomes larger and the consequences more serious.

Staying on top of your finances means you're less likely to get into debt and more likely to be able to pay off any debts you have. Being able to budget is a great life skill that will help you live within your means and start to plan for the future you want.

### Starting out

Opening a personal bank account is a good first step towards keeping track of your money. Wages or benefits can be paid straight into the account and regular bank statements mean you can see all the payments coming in and going out. You can open a bank account in person, online or over the phone. You will need to show proof of who you are (passport or driving licence) and where you live (utility bill or tenancy agreement). There are different types of bank account with different features, so make an appointment with an adviser at the bank to discuss which one is right for you.

Once you've got a bank account and money coming in, it's a good idea to keep records of all your finances. When you are working, you should get a payslip whenever you get your wages. A payslip is the document that tells you how much money you earn and how much tax and National Insurance you pay. It also tells you about any other money that comes out of your wages, for example, payments towards a company pension scheme. It also records any extra money that you might have earned, for example by working extra hours. It is a good idea to keep all your payslips together as you may need them later on to claim certain benefits or to check that you are being paid the right amount. It is also

important to keep any forms about the tax you have paid on your earnings, for example a P45 or P60 form.

For more information about payslips, go to **www.**

**moneyadvice.service.org.uk/en/articles/understanding-your-payslip.**

Your bank should send you monthly statements in the post or by email showing all the money coming in and going out of your account. It's important to keep these too as they can help you budget and stay in control of your money. Make sure you check your statement every month so that you know how you are doing financially.

## Paying bills

Whether you live independently or with a foster family, there will be household bills to pay. The most common bills are for utilities (gas, electricity, water, telephone), council tax and a TV licence if you have a television – it's illegal to watch without a licence, even if you only watch catch-up TV. There are various different ways to pay your bills. Organisations may charge monthly, quarterly (every three months) or annually (once a year). You can usually choose the one that suits you best – an annual payment might seem like a big sum of money, but broken down into monthly chunks it becomes more manageable.

Bills can be paid by post, in person at designated places or via a regular standing order or direct debit from your bank account. A 'standing order' is an agreement you make with your bank to pay a certain amount to another account on a regular basis. A 'direct debit' is when you let an organisation take payments from your account as agreed. Some organisations offer discounts for paying

a certain way, so it's worth looking into. Once you've paid your bills it's a good idea to keep the paper copy and proof of payment with your other financial records. If there is ever any confusion between you and the billing company you will be able to see straight away what you have paid and when.

For more information about bills, visit [www.moneyadviceservice.org.uk/en/articles/the-best-ways-to-pay-bills](http://www.moneyadviceservice.org.uk/en/articles/the-best-ways-to-pay-bills)

### Universal Credit

If you receive benefits, you may know that some changes are happening. A new benefit called Universal Credit is being introduced. The plan is for most people of working age who receive benefits to move on to Universal Credit by the end of 2018.

You will claim Universal Credit online and then attend a face-to-face meeting. Universal credit will be paid in a different way from current benefits:

- It will be paid once a month, into your bank, building society or Post Office account.
- If you have a partner you'll get one monthly payment for both of you.
- If you get help with your rent, this will be included in your monthly payment – you'll then pay your landlord yourself.
- The amount you receive will be adjusted as your earnings go up.

There's lots you can do now to get ready for the changes:

- Have you got a bank account that you can make standing orders or direct debits from? This is really helpful in managing a monthly budget.
- Does your local community centre or council run money management courses? There are many ways to manage your money without stress.
- Are you online? Do you have the right IT skills? Are there courses you could start attending now to get you ready?

You can also:

- talk to Citizens Advice for information on benefits, debt and money management ([www.adviceguide.org.uk](http://www.adviceguide.org.uk))
- visit the Money Advice Service website ([www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk))
- speak to your local council, support worker or Jobcentre Plus adviser about Universal Credit.

## Priority spending

People spend money in two ways: on things they need and things they want. Understanding your needs and wants will help you to prioritise your spending. The most important payments are ones that keep a roof over your head (e.g. rent), keep you warm, fed and clothed (e.g. utilities), and keep you out of prison (e.g. council tax). Things like hobbies and gadgets are nice extras to have, but only once the essentials are paid for.

To find out more about prioritising your spending, visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) and go to 'Budgeting and managing money'.

## Having a safety net – ways to save

Having some savings can help you avoid getting into debt, as it means you can pay for things as you need them and you have a safety net in case of emergencies. It may feel like you're not earning enough to put some aside, but even one pound a week is a start. If you decide this is something you would like to do, making a budget can help you work out how much you can afford to save each week or month. For more information on budgeting, turn to page 110.

There are various places to keep your savings. Some people like to put cash aside in a designated place, but this is vulnerable to thieves. You might also find yourself dipping into it when you fancy a treat. Opening a savings account can be a safer option and it means you will earn interest on the money you put into the account. To find out more, visit [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) and go to 'Saving and investing'.

## The cost of borrowing

Borrowing money can seem like a great idea when you really want or need something. But it's important to get all the information before you commit yourself as lenders charge interest on the money they lend, which means you pay back more than you originally borrow. There are lots of ways to borrow and some are better value than others. Before you borrow money, ask yourself if you really want or need the thing you're borrowing for and, if so, whether you can save up for it instead. If you do decide to borrow, always make sure you read the terms and conditions carefully and take time to discuss it all with someone you trust if there's anything you're not sure about.

Banks can lend you money by giving you an **overdraft** facility, a loan or a credit card. An overdraft means you can take money out of your account even when there's no money in there. This can be useful in times of unexpected expense but can be costly if you get charged for going over your limit.

A **loan** is a sum of money advanced to you on the agreement that you make regular repayments. You can usually spread the repayments over a number of years, but this means you are tied to the debt for that period of time and must allow for this in your budget.

**Credit cards** mean you can pay for things in advance and are sent a bill each month showing the total amount you owe. Interest rates on credit cards can be high, which can mean you end up paying more for something than you would if you saved up for it.

**Store cards** are similar to credit cards but are operated by a particular retailer or group of shops; they allow you to buy things from those shops on credit, but interest rates are often even higher than with credit cards.

**Credit unions** are co-operatives offering saving and loan facilities. They will usually only lend you money once you have been saving with them for some time. They can be a good option if you want to borrow money, as they will try and take into account what you can afford to repay. For more information on credit unions, visit [www.abcuk.org](http://www.abcuk.org) and choose 'About Credit Unions'.

You will probably have seen lots of advertising on the TV and in other places about payday loans. A **payday loan** is a loan which is taken out over a short period of time, such as a week. This might look like an attractive option if you are short of money one particular month, but be very careful. Like other loans, they can charge very high interest rates.

Finally, don't be tempted to borrow from loan sharks or doorstep lenders, no matter how friendly they may appear. Doorstep lenders often charge much higher interest rates than banks or credit unions, so your debt can quickly mount up. Loan sharks operate outside the law and can become threatening or even violent if repayments are not made. The repayments can be enormous. There was recently a story in the news about a woman who borrowed £500 and had to pay back £88,000 over seven years! You can find out who is a licensed lender by searching the public Consumer Credit Register at [www.fca.org.uk/firms/consumer-credit-register](http://www.fca.org.uk/firms/consumer-credit-register) or by phoning 020 7211 8608.

### Budgeting

Taking control of your money is one of the most positive things you can do. It can help you to plan ahead, manage unexpected expenses and avoid getting into debt. Feeling you are not in control of your money can be a frightening experience. By staying informed about your finances, you can make positive decisions and plan for the future.

Budgeting is a useful tool when it comes to keeping control of your money. Setting a budget means you find out exactly how much money you have coming in and going out, then set an amount that you have available to spend – and stick to it. The amount of money you have to spend will depend on how much you have coming in and how much you need to pay out. So the first step in making a budget is to write down exactly what these amounts are. You may need to refer to bills or bank statements in order to do this.

On page 112 there is a table for you to write down a budget. You can budget by week or by month, whichever suits you best.



In the 'Income' column, write down all the monies you receive each week or month (for example, wages or benefit payments) and write the amount next to each item. In the 'Outgoings' column write down all the payments you make each week or month.

These could include rent or mortgage payments, fuel and food bills, childcare costs, clothes, mobile phone payments, TV licence and so on. Again, write the amount next to each payment.

Once you have done this, add up the 'Income' amounts and write the total in the box at the bottom. Do the same for the 'Outgoings' column. Then subtract the 'Outgoings' total from the 'Income' total and what you have left is your available money for the week or month.

Don't panic if your outgoings come to more than your income. This is where budgeting can really help. Look again at all the payments you make each week or month – what can be cut back on? Rent and council tax must be paid because you need somewhere to live. Fuel bills must also be paid because you need gas and electricity in your home, but you might be able to find a cheaper deal if you shop around. Things like clothes and entertainment are lower priority costs – you can cut back on these if you have to. Even buying a drink each day from a coffee shop can really add up!

If you would like more information on budgeting, visit **www.moneyadviceservice.org.uk** and go to 'Budgeting and managing money'. This website contains lots of helpful information on how to make your money work for you, including budgeting tools, guidance on how to start saving even on a low income, and tips on how to save money in your everyday life.

## Budget planner

Income	Amount	Outgoings	Amount
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
Total:	£	Total:	£
<b>BALANCE: £</b>			

## Money-saving tips

There are lots of ways to save in your everyday life. Take food shopping, for example. Making a shopping list before you go and sticking to it can help to keep your bill down – as can shopping on a full stomach! Own-brand goods tend to be cheaper than well-known brands and are much the same. Supermarkets often have reduced price items on sale towards the end of the day, so shopping might be more cost effective then than at other times. Fruit and vegetable markets also do this and their produce is often cheaper than supermarket stock.

Cooking from scratch is cheaper and better for you than eating processed, ready-made food. It's easy to learn the basics of cooking and can be a lot of fun. Meal planning will also help you get the most from your grocery budget. You can plan meals in advance and then shop accordingly, or look at what you've already got in the house and come up with meals from those ingredients.

There is lots of information about cooking and meal planning online. **[www.lovefoodhatewaste.com](http://www.lovefoodhatewaste.com)** is a good website for tips on how to get the most from your groceries. Shopping online for goods and services can help to save you money. You can use the internet to compare prices for insurance or utilities and find the best deal. It's worth bearing in mind that utilities often give a discount if you pay your bill by monthly direct debit instead of per quarter.

Travel is another area of life where your decisions can really affect the amount of money you have to spend. Travel costs could include bus or train fares, petrol or parking costs. If you take public

transport, you can find out in advance from travel providers what the cost of travelling to and from your destination will be. If it's a regular journey, for example to your learning centre or to work, you can plan for this in your budget.

If you're working, you may find you can get financial help from your workplace. Some employers offer help with travel costs, for example interest-free loans to cover an annual travel pass or subsidised parking. If driving is part of your job, you should be able to claim petrol costs back from your employer. It is also worth looking at different ways of getting to work. A bus may take longer than a train but cost less, and walking will cost nothing at all! Cycling is another cheap option if you have or can buy a bike. Walking or cycling to work can also be a great way to boost your mood in the mornings and get you ready for the day ahead.

# Looking after your health, well-being and happiness

Actively looking after your health, well-being and happiness is so important. Most people don't realise that looking after your body really affects your moods and makes you feel better about yourself.

On these pages you will find some top tips to help you.

These are based on and adapted from the work of the Mental Health Foundation (Ref 7) and the government's Foresight project (Ref 9).


- **Eat well.** It's important to eat a balanced diet. Include fruit and vegetables, nuts and seeds and fish in your diet. These are really good for mental well-being. If you feel physically healthy, you are more likely to feel positive, active and energetic.
- **Drink sensibly.** Don't overdo it when it comes to alcohol. This can have negative effects on your mental health.
- **Keep active.** Go for a walk or run. Take up a new sport or physical activity.
- **Dance.** Physical exercise is one of the best ways to look after your mental health. It is a great stress buster. Some research suggests this is because it releases endorphins in your brain which give you a wonderful sense of well-being and positivity.
- **Talk about your feelings.** Do not bottle everything up inside. Talk to friends, family, support workers and people who you trust.
- **Take a break.** Sometimes getting away from it all is the best solution. Try to find a bit of time every day that is just for you to

relax. If you can, get away for a day, a weekend or a holiday – whatever you can manage.

- **Accept who you are.** Remember everyone has good and bad points. Nobody is perfect. You are a unique individual with your own personality, knowledge and skills!
- **Keep in touch with friends and loved ones.** Make contact with those people who make you feel good when you spend time with them. Connect with people around you and spend time developing new friendships (see page 118).
- **Ask for help.** Do not struggle on your own. Ask friends, family, support workers or doctors for help. If you don't ask, you won't get!
- **Do something you are good at.** Remind yourself of your skills and strengths by doing something you know you can do well. Spend time thinking about all your good qualities and positive traits.
- **Keep learning.** Try something new. Follow up an interest. Take up a new instrument, aromatherapy, a computer course... or if you have a job, take on a new responsibility at work. Learning new things can make you feel more confident as well as being fun.
- **Have fun!** Do something you enjoy doing – go for a walk in the country, read a good book, watch a comedy show... whatever makes you laugh, smile or feel good.

## What can I do?

Choose up to four of the bullet points on pages 115-116 and think about what you can do under these headings to improve your health, well-being and happiness. Write your ideas here:

A stick figure icon with the text "Me" below it, centered in the diagram. The icon is black and the text is in a bold, sans-serif font. The entire icon is contained within a light yellow rectangular box.

Do you want to create an action plan around improving your health and well-being? Go to pages 66-77.

## Social support and social skills

Having friendships and emotional support helps create a happy life. There are lots of things you can do to meet new people as a young adult:

- Get involved in learning, working or volunteering. Workplaces and colleges are great places to meet new people.
- Join local clubs, groups and centres. Get involved in group hobbies like sports, drama, walking, etc.
- Use social networking sites to be in contact with other people.

Friendships are wonderful things and most people are honest and trustworthy. But it is important to be safe when setting up new friendships, to avoid people who might take advantage of you:

- Don't give out your personal details, like your address or phone number, until you really know and trust someone.
- Be wary of people who seem to want something from you – like to borrow money, or to use your things like your home or car.
- Be wary of people who make you feel pressured to do things you don't want to. If you feel uncomfortable with a friendship, trust your instincts.
- If you meet someone online don't feel pressured to meet face to face. If you do meet up, meet in a public place and don't go to their house until you really know and trust them. There are lots of tips on being safe online – see **[www.getsafeonline.org](http://www.getsafeonline.org)**

Having good social skills helps you set up and keep friendships. People who have good friendships and relationships often have these social skills:

- They have balanced conversations. They ask questions, listen to and are interested in other people. They also talk about themselves – but not all the time.



- They are polite, friendly and respectful to other people.
- They smile, make eye contact and nod to show understanding.
- They generally have a positive attitude. This doesn't mean they are happy all the time, but it means they do not moan and complain all the time.
- They are sensitive to other people's feelings.

These skills are also really important in workplaces and in learning.

### Dealing with anger

Anger is a normal human emotion. Everyone feels angry sometimes. Care leavers often face a lot of uncertainty and pressure in their lives and that can sometimes lead to anger.

The important thing is how you deal with that anger. Anger can become a problem if it happens too often, if we feel very angry or if we become aggressive. It is also a problem if we don't express our anger and if we bottle it up inside.

In the short term...

Often when we feel something, our immediate response is an action, like screaming at another person, crying, hurting ourselves or running away from the situation. This is the process:

feeling → unhelpful action

When we do this, we act without thinking. When we act without thinking we may not feel good about ourselves or get what we want. We might hurt ourselves or other people. We often regret it later.

Instead, it helps to:

1. identify and understand the feeling
2. stop and think
3. act.

When we stop and think about our emotions, we start to understand them. Thinking gives us a chance to work out the best way to respond. For example you might:

- explain why you are not happy with the situation and offer a solution; or
- walk away from the situation.

So now the process looks like this:

feeling ➡ thinking ➡ helpful, appropriate action

In the longer term...

If you get angry very often or intensely, or you act aggressively, you need to start to deal with this. Don't let it build up inside you.

- Work out which situations make you angry.
- Try to work out why these situations make you angry and what the root of the problem is.
- Consider how you can change the situation in the future.
- Think about how you have reacted to anger in the past – and how you could react in a better way in the future.
- Express anger appropriately and in a healthy way, such as through exercise, music, art or writing.

It might also help to get advice and support from:

- Your personal advisor
- Your doctor
- SupportLine on 01708 765200
- **[www.nhs.uk/conditions/anger-management](http://www.nhs.uk/conditions/anger-management)**

# Other useful information

## Housing and accommodation

If you are planning to find your own accommodation, it is a good idea to get as much help, advice and support as you can. Finding somewhere to live and making arrangements to move can be pretty complicated, so the more help you can get, the better. Your local authority has a duty to make sure you have appropriate accommodation until you are at least 18. It has to be right for you and a safe place. Your personal adviser or social worker should work with you on your pathway plan which will include accommodation plans. You have a right to have a say about where you want to live. They should also help you with the move and to buy the basics you need. You might also be able to get support from other people working with you - like a support worker, key worker or someone else.

### **Where can I live?**

There are all sorts of different housing arrangements, such as:

Private accommodation – rented or home ownership.

Council accommodation - If you are a care leaver aged 18 to 21 and find yourself homeless you will be classed as a priority by your local council for housing.

Supported accommodation - such as with a housing association or semi-independent accommodation.

Staying Put policy – If you are in foster care you have the opportunity to stay in your foster care placement until you are 21, if this is what you and your foster carer want.

Staying Close policy – if you were in residential care then you now

have the right to live independently near your former children's home, and receive support from them, until you are 21.

### What sort of financial help can I get?

You may be able to access the following funds to help with costs and buying equipment:

- **Setting up Home Grant** - once you have found somewhere to live you may be entitled to a grant to help you buy all the equipment and furniture you need to live independently. These used to be known as Leaving Care Grants. Different local authorities offer different amounts.
- **Community Care Grant** - this is a one off grant that you might be able to access if you are receiving benefits and need support to live independently. It does not need to be paid back.
- **Housing benefit** - you may be able to get this if you're on a low income and need financial help to pay all or part of your rent. You can't get it if you're studying full time and are aged over 21. If you're single, aged 22 or over and renting privately, you can only get Housing Benefit for bed-sit accommodation or one room in shared accommodation.
- **Budgeting loan** - this is a one-off loan that you will have to pay back. You can apply for one if you or your partner get benefits. It can also be used for other things like clothing, travel, help starting work or debts.
- **Crisis loan** - this loan could help if you need money because of an emergency or a disaster. You don't need to be claiming benefits to get it.

All these grants and loans have different rules about who is entitled to them. You should find out more before you apply. To find out more visit **[www.gov.uk](http://www.gov.uk)**.

## **What should I look out for when viewing properties?**

There are a few key things to ask about or check when you are looking at properties:

- Does the gas, electricity, heating and water all work ok?
- Is there any damp? Is the area at risk of floods?
- Is it furnished?
- Do you have to share kitchen/bathroom?
- What is the rent and how do you need to pay this?
- What is the deposit?
- Are any bills included in the rent? This is more likely to be the case if you are renting a room.
- What are the transport links like – can you get to your apprenticeship, college or job in a reasonable time?

## **What if I need emergency accommodation?**

See if you can stay with friends short term.

Try to contact your social worker or personal adviser, or another professional who can help.

Contact your local authority's housing department or homeless person unit.

See if you can stay at a hostel or night shelter.

Call the helpline 0808 2000 247.

Where can I find out more?

Try contacting Shelterline free helpline 0808 800 4444, visit [www.shelter.org.uk](http://www.shelter.org.uk) or email: [info@shelter.org.uk](mailto:info@shelter.org.uk).

## Healthcare

If you are a care leaver you should have had a health assessment by a nurse from your Children's Services department. You and your social worker or personal adviser should also look at health and wellbeing as part of your pathway planning.

To get information and advice about healthcare the best thing to do is:

- call the NHS non-emergency number on 111
- visit **[www.nhs.uk](http://www.nhs.uk)**.

NHS Direct provides health advice or information for anyone who needs it, 24 hours a day. They can help you if you are feeling ill or if you need health information, and they can help you find your local doctor, dentist and pharmacist.

### **How do I register with a doctor?**

To see a GP (General Practitioner) you need to register with a GP surgery, health centre or clinic. You can find out what surgeries are near you by going to **[www.nhs.uk](http://www.nhs.uk)**, selecting 'services near you' and putting your postcode in.

Once you have found a surgery speak to the receptionist. They will tell you if you live in the area the surgery covers, and whether they are taking new patients.

If they accept you the receptionist will give you a registration form (GMS1) to fill out.

If you speak to a few surgeries and none have any places, you can contact your Primary Care Trust (PCT) who will find a GP surgery for you.

## Will I have to pay?

You don't have to pay to see your GP, but if they give you a prescription you might need to pay for this. The standard cost is £8.40. If you are claiming certain benefits you might be able to get them free. Take ID with you to the chemist or pharmacist if you are eligible for free prescriptions.

If you have to pay for your prescriptions it might be cheaper to buy a Pre Payment Certificate depending on how many items you need in any period of time. Details of these are available at [www.nhsbsa.nhs.uk/1127.aspx](http://www.nhsbsa.nhs.uk/1127.aspx) or through the advice/order line on 0300 330 1341 or 0191 279 0563.

If you can't get free prescriptions but you are on a low income you can apply for help with costs through the NHS Low Income Scheme. You'll need to fill out a HC1 'help with health costs' form. You can get these from Jobcentre plus, hospitals, surgeries, or by calling 0300 330 1343.

## How do I register with a dentist?

Find a local NHS dentist taking NHS patients by visiting [www.nhs.uk](http://www.nhs.uk) and selecting 'services near you' and putting your postcode in.

A lot of dentist surgeries are not part of the NHS and are private. These are likely to have higher costs.

It's a good idea to visit the dentist for a check up every six months. It can seem like a hassle but it is worth it as they can catch any problems at an early stage and give you the treatment you need. Also, some dentists have a policy where if you don't visit for a couple of years they take you off their register.



## **Will I have to pay?**

If you are a private patient at a private dental surgery, you will have to pay – and the costs vary.

If you are an NHS patient you might have to pay. Most treatments will cost either £19.70 or £53.90. The maximum you could be charged for a complex course of treatment is £233.70.

But you can get free treatment if you are:

- under 18.
- 18 and in full-time education.
- pregnant, or have had a baby in the 12 months before treatment starts.
- getting certain benefits like Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Universal Credit.

If you think you are eligible for free treatment you will be asked to show your dentist proof of your entitlement, such as an official document with your date of birth or a letter from your Jobcentre Plus.

If you are on a low income you can apply for help with costs through the NHS Low Income Scheme. You'll need to fill out a HC1 'help with health costs' form. You can get these from Jobcentre plus, hospitals, surgeries, or by calling 0300 330 1343 0845 610 1112.

## **What emergency healthcare can I get?**

In a medical emergency always call 999 for the ambulance service or go your local hospital's Accident and Emergency Department (A&E).

In less serious situations, NHS Walk-In Centres offer confidential advice and treatment for minor injuries and illnesses. They are open seven days a week, from early until late, and you don't need an appointment. Alternatively you can get advice by calling the NHS non-emergency number on 111.

If you have a dental emergency that cannot wait, your local PCT should have an emergency dentist service. Visit your local PCT's website or call the NHS non-emergency number on 111.

### **Where can I get help with mental health and emotional wellbeing?**

If you feel you need support with your mental health or emotional wellbeing there are lots of things you can do and you do not need to go through it alone. Talk to a doctor at the surgery where you are registered first and foremost. They may be able to give you some good advice or put you in contact with a practice therapist, counsellor or mental health support service.

Your social worker or personal adviser should also be able to help. Talk to them about the sort of support they may be able to offer.

There are also lots of useful websites and helplines listed on pages 131-139 of this book. The Samaritans offer a 24-hour phone line offering emotional support for anyone who needs to talk on 08457 909090

If you need urgent support when your GP surgery is not open you should call the NHS non-emergency number on 111.

## Where can I get advice on sexual health?

If you've had unprotected sex and need to get the morning after pill, you can get this from either a doctor's surgery, a local Family Planning Clinic or a pharmacist.

If you need advice about contraception, family planning, sexually transmitted infections or other issues to do with sexual health you can:

- Talk to your GP
- Visit **www.nhs.uk** - select 'live well' and then 'sexual health'. This gives loads of information and advice, and you can find services in your area by typing in your postcode.
- Looking in the phone book under 'family planning'.

It is also worth knowing you don't need to pay prescription charges for contraception, including condoms, if you get them from the NHS.

## I'm a young parent - what help can I get?

Once you are registered with a doctor you should be able to register your children with your doctor too. You will need to fill in form FP58, which you should get when you register your baby's birth.

A health visitor should visit you after you have your baby and you should be able to contact them or attend a drop-in clinic while your child is young. They will be able to provide advice on feeding and care and child development.

You might also be able to get support from your local Children's Centre. These offer early education, childcare, health and family support. You can also contact your local Family Information Service which provides a range of information on services available to parents.

**Keeping details**

Use this box to make a note of health services you access and their addresses and phone numbers:

# Websites and helplines

The following pages are full of useful information about organisations that can offer support and information. If you don't have access to the internet at home, try your local library.

You can also keep details of how to contact people who support you - like your social worker or personal adviser, mentor, employers, etc. - on pages 143-145 in this book.

## **Apex Charitable Trust**

Apex Charitable Trust helps ex-offenders to find suitable jobs or self-employment.

Web: [www.apextrust.com](http://www.apextrust.com)

Tel: 0870 608 4567

Email: [jobcheck@apextrust.com](mailto:jobcheck@apextrust.com) or [sthelens@apextrust.com](mailto:sthelens@apextrust.com)

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## **ASDAN Living Independently Short Course**

This course is focused on helping looked-after children make a successful transition from school education to adulthood.

Web: [www.asdan.org.uk/courses/programmes/living-independently-short-course](http://www.asdan.org.uk/courses/programmes/living-independently-short-course)

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## **Barnardo's**

A charity working to support children and young people.

Web: [www.barnardos.org.uk](http://www.barnardos.org.uk)

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## **Become**

Information and support for young people living in care and professional supporting them.

Web: [www.becomecharity.org.uk](http://www.becomecharity.org.uk)

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### **Benefit Enquiry Line**

Advice and information about benefits and how to claim them for disabled people and their carers and representatives.

Tel: **0800 88 22 00**

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### **Care Advice Line**

Advice and information to help with the practical problems you might be facing if you're in care or a care leaver. Lines are open between 10:30am and 3pm, Monday to Friday.

Web: **[www.becomecharity.org.uk/help-and-advice/care-advice-line](http://www.becomecharity.org.uk/help-and-advice/care-advice-line)**

Tel: **0800 023 2033**

Email: **[advice@becomecharity.org.uk](mailto:advice@becomecharity.org.uk)**

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### **Care Leavers' Association**

The Care Leavers' Association is a national charity and network which offers information and advice, runs projects and campaigns on behalf of care leavers of all ages.

Web: **[www.careleavers.com](http://www.careleavers.com)**

Tel: **0161 637 5040**

Email: **[info@careleavers.com](mailto:info@careleavers.com)**

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### **Catch22**

Catch22 is a national charity that works with young people who find themselves in difficult situations.

Web: **[www.catch-22.org.uk](http://www.catch-22.org.uk)**

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### **Child Law Advice**

Child Law Advice provides specialist advice and information on child, family and education law.

Web: **[childlawadvice.org.uk](http://childlawadvice.org.uk)**

Tel: **0300 330 5480 (child or family law) or 0300 330 5485 (education law)**

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**Citizens Advice Bureau**

Practical, reliable, up-to-date information on a wide range of topics, including benefits, housing, employment and debt, consumer and legal issues. There is not a national Citizens Advice Bureau helpline, but you should be able to find your local Citizens Advice Bureau under 'C' in your local phone book. Or you can find your nearest CAB through the website below.

Web: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

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**Community Legal Advice**

This service provides free, confidential and independent legal advice for people in England and Wales.

Tel: **0845 345 4345**

Web: [www.clsdirect.org.uk](http://www.clsdirect.org.uk)

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**Coram Voice**

Advocacy and support for young people in care. If you are unhappy with decisions that have been made about you or your care, you can call to speak to an advocate.

Web: [www.coramvoice.org.uk](http://www.coramvoice.org.uk)

Tel: **0808 800 5792**

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**DRINKLINE**

Advice for people worried about their own drinking, or a friend or family member's drinking.

Tel: **0300 123 1110**

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**Dyslexia**

These sites contain material about dyslexia, including information around assessments and learning.

Web: [www.dyslexiaaction.org.uk](http://www.dyslexiaaction.org.uk); [www.bdadyslexia.org.uk](http://www.bdadyslexia.org.uk);  
[www.adult-dyslexia.org](http://www.adult-dyslexia.org)

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## **FRANK**

Information and advice about drugs.

Web: **[www.talktofrank.com](http://www.talktofrank.com)**

Tel: **0300 123 6600**

Email: **[frank@talktofrank.com](mailto:frank@talktofrank.com)**

Textphone service for deaf people: **text FRANK to 0300 123 1099**

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## **Get in Go far**

This is the government's official website on apprenticeships and traineeships. It provides lots of information about these programmes and lets you search for apprenticeships and traineeships online.

Web: **[www.getingofar.gov.uk](http://www.getingofar.gov.uk)**

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## **Gingerbread**

A wide range of advice, information and support for single parents, including information about work, money and legal matters.

Web: **[www.gingerbread.org.uk](http://www.gingerbread.org.uk)**

Tel: **0800 018 5026**

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## **GOV.UK**

A government website providing information about a range of public services, including education and employment, money, tax and benefits, and health and well-being.

Web: **[www.gov.uk](http://www.gov.uk)**

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## **Inspire Me!**

A free app and online resource where you can read positive stories shared by former care leavers who are now living independently, learning or working.

Web: **[inspire-me-live.herokuapp.com](http://inspire-me-live.herokuapp.com)**

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**Jobcentre Plus**

Jobcentre Plus aims to support people to find the right kind of jobs for them. They also provide information and advice about claiming benefits. You can find the details of your local Jobcentre Plus in your local phone book under 'J'.

Web: [www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)

Tel: **0800 055 6688**

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**Learndirect**

Learndirect offer flexible courses that can be taken at a local centre or over the internet.

Web: [www.learndirect.co.uk](http://www.learndirect.co.uk)

Tel: **0800 101 901**

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**Learn My Way**

Learn My Way is an online learning website which provides free courses, guides and activities to help people get online or improve their existing digital skills. You have to register on the website but this is easy to do.

Web: [www.learnmyway.com](http://www.learnmyway.com)

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**The Money Advice Service**

A website which provides free and impartial advice and information to help you manage your money.

Web: [www.moneyadviceservice.org.uk/en](http://www.moneyadviceservice.org.uk/en)

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**Money for Life**

A service which aims to equip 16-25 year olds with the knowledge, life skills and provision needed to manage their money. You can get one-to-one support with any money issues by calling their helpline or through their online chat (11am-11pm).

Web: [www.moneyforlife.org.uk](http://www.moneyforlife.org.uk)

Tel: **0808 801 0666 (freephone)**

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### **National Apprenticeship Service**

Lots of information about Apprenticeships and Traineeships including frequently asked questions.

Web: [www.Apprenticeships.org.uk](http://www.Apprenticeships.org.uk)

Tel: **08000 150 600**

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### **National Careers Service**

The National Careers Service provides free information, advice and guidance to help in making decisions on learning, training and work opportunities. The service is delivered on the website and on the telephone through trained advisers. The helpline is confidential and advisers are available from 8am - 10pm, seven days a week. Support through the website is available all day, every day.

Web: [www.nationalcareersservice.direct.gov.uk/](http://www.nationalcareersservice.direct.gov.uk/)

Tel: **0800 100 900**

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### **National Network for the Education of Care Leavers (NNECL)**

NNECL works with staff and professionals to support the progression of young people in or leaving care into and through further and higher education.

Web: [www.nnecl.org/](http://www.nnecl.org/)

Email: [info@nnecl.org](mailto:info@nnecl.org)

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### **National Youth Advocacy Service**

This service provides information, advice, advocacy and legal representation to children and young people up to the age of 25 in England and Wales.

Web: [www.nyas.net](http://www.nyas.net)

Tel: **0808 808 1001 (freephone)**

Text: **0777 333 4555**

Email: [help@nyas.net](mailto:help@nyas.net)

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**NCVO**

NCVO promotes volunteering as a powerful force for change, both for those who volunteer and the wider community. This website offers a range of resources for anyone who works with or manages volunteers as well as those who want to volunteer.

Web: [www.volunteering.org.uk](http://www.volunteering.org.uk)

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**NHS 111**

You should use the NHS 111 service if you urgently need medical help or advice but it's not a life-threatening situation. The NHS website also provides a wide range of information about health and local services.

Web: [www.nhs.uk](http://www.nhs.uk)

Tel: **111 (freephone)**

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**Prince's Trust**

The Prince's Trust runs programmes for young people aged 14-30, including young people in care and care leavers, to help people move into work, education or training.

Web: [www.princes-trust.org.uk](http://www.princes-trust.org.uk)

Tel: **0800 842 842**

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**Propel**

A website which aims to help inspire more care-experienced young people into higher education. Includes information about what each university or college offers to care leavers, details of the support that you can access and tips and stories from care-experienced students.

Web: [www.propel.org.uk](http://www.propel.org.uk)

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### **Samaritans**

A 24-hour phone line offering emotional support.

Web: [www.samaritans.org.uk](http://www.samaritans.org.uk)

Tel: **08457 909090**

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### **Shelter**

Information and advice about housing and homelessness.

Web: [www.shelter.org.uk](http://www.shelter.org.uk)

Tel: **0808 800 4444**

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### **Single Parents UK**

Information and advice for single parents (including about 'work choices'), as well as access to support groups and forums.

Web: [www.singleparents.org.uk](http://www.singleparents.org.uk)

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### **Skills Support for Care Leavers**

A website with lots of information on learning and work options for care leavers and the support they should receive in education and employment.

Web: [www.skillssupport.org.uk](http://www.skillssupport.org.uk)

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### **Smokefree**

This website contains detailed information about the free NHS support services, and videos from real quitters talking about what worked for them.

Web: [www.nhs.uk/smokefree](http://www.nhs.uk/smokefree)

Tel: **0800 022 4 332**

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## **The Telephone Helplines Association**

The Telephone Helplines Association holds detailed information on over 1,200 services across the UK and internationally. They have over 400 members including most national helpline services such as the Samaritans, Shelterline and Childline as well as many local and regional services.

Web: **[www.helplines.org.uk](http://www.helplines.org.uk)**

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## **UK Online**

UK Online centres give people free or low-cost access to computers and the Internet. They also give help and advice about how to use computers.

Web: **[www.ukonlinecentres.com](http://www.ukonlinecentres.com)**

Tel: **0800 771234**

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## **VInspired**

A website for people aged 16-25 interested in volunteering.

Web: **[www.vinspired.com](http://www.vinspired.com)**

Tel: **0207 960 7000**

Email: **[info@vinspired.com](mailto:info@vinspired.com)**

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## **Young Minds**

Information and advice about mental health and wellbeing for young people.

Web: **[www.youngminds.org.uk](http://www.youngminds.org.uk)**

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# Names, addresses, phone numbers and email

Name

Tel No.

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This book is for young adults (aged between 16 and 25) in England who have recently left care, or are in the process of leaving care.

Leaving care and moving into adult life is a big change to go through. This book has been written to give you useful information, advice and activities to help you get used to living independently and to help you make decisions about education and work.

This is your book to use in the way that best suits you. You don't have to read the whole book in one go. You can just use the sections that are most useful to you and you can dip in and out of it during the year.

A PDF copy of this book can be downloaded at [www.learningandwork.org.uk](http://www.learningandwork.org.uk)