



get ready for

adult life



young people's pack

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Additions, amendments and updating of the Preparation for Adult Life packs will be made to the web version of the materials at www.leavingcare.org



The What Makes The Difference? project (WMTD), partly funded by the European Social Fund EQUAL initiative, is working to identify ways to improve poor outcomes for older children in care and leaving care in England. To facilitate success, young people from care are at the heart of every part of the project. WMTD is a large partnership involving 60 organisations from national and local government, voluntary and independent sectors, with young people's charity Rainer as lead partner.



Rainer is the national charity for under-supported young people. We work with thousands of young people and young adults every year who are living at the margins of society. They may be in or leaving care, involved in or on the fringes of crime, out of work, homeless or facing young parenthood without the safety net of a supportive family. See www.raineronline.org



The National Leaving Care Advisory Service (NLCAS), is a national organisation, supported by young people's charity Rainer, which is devoted to improving the life chances of care leavers. Its work aims to assist, and where necessary challenge, government, local authorities and other agencies who have a responsibility for developing policy around young people in and leaving the care system. NLCAS undertakes public policy work, information, and advice and specific time-limited consultancy and development projects.



The Fostering Network is the UK's leading charity for everyone involved in fostering. The organisation's work is focused on improving foster care and making a difference to the lives of over 60,000 children and young people living in foster care at any one time.



WMTD is partly funded by the European Social Fund Equal initiative. Equal aims to test and promote new ways of combating discrimination and inequalities in relation to the labour market, through transnational co-operation.

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Every effort has been made to reference all sources of material, but if any have been inadvertently overlooked the publishers will be pleased to make the necessary arrangement at the first opportunity.

About What Makes The Difference?

What Makes the Difference? (WMTD) was a two-and-a-half year project, partly funded by the European Social Fund EQUAL initiative, which worked to identify ways to improve poor employment outcomes for older children in care and leaving care in England.

WMTD? was a large national partnership of 60 organisations from national and local government, voluntary and independent sectors, with young people's charity Rainer as lead partner. The involvement of young people from care was central to the success of every part of the project.

WMTD? ran from July 2005 to December 2007 and worked across four themes: Preparation and Planning, Empowerment, Education and Training and Employment Opportunity.

Under the Preparation and Planning theme, WMTD worked with 13 local authorities and other partner organisations to develop materials to assist workers in preparing young people for adulthood and moving on from care. They are as follows:

- Preparation for Adult Life training course for workers;
- Preparation for Adult Life training and resource pack;
- Get Ready for Adult Life young people's pack;
- Get Ready for Adult Life CD-ROM

The Preparation for Adult Life training course and packs were piloted with multidisciplinary groups of workers in the 13 local authorities between October 2006 and February 2007. Young people from these authorities were trained as trainers and delivered the training alongside professional trainers. The training course and packs were amended following feedback from participants, trainers and young people. A further trial of the Get Ready for Adult Life pack was carried out with young people in three of the local authorities between June 2007 and July 2007.

Further information on the WMTD project's work, products and partners can be found at:

www.leavingcare.org

introduction

This pack has been put together to give young people who are in or leaving local authority care information and advice to help prepare them for adult life.

It is designed to be a guide to highlight some of the things that you are probably already thinking about, and provide tips on where you can get more information and support, if needed.

Have a look at the contents page to see all the areas that are covered; there will definitely be something in here of interest to you! Some of these topics will probably look familiar, as you will find that this pack follows many of the key areas usually addressed by Pathway Plans. This is to help make the format familiar for young people.

You are not expected to work through this pack without help. A training programme has also been developed for workers, so there will be someone on hand who is familiar with how the pack is set out and the areas that are covered.

There is a checklist at the front of the pack so you can work out what things you already know and can do and what things you need to find out about or work on. Each section has activities for you to try which will help you with the things you need to work on.

This pack has not been put together to 'tell you what you need to do'; instead, it is a guide to what's out there. Check out the Useful Organisations and Websites sections.

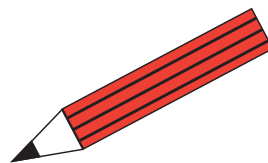
The experience of leaving care and starting life as an adult is different for everyone. It can be a time of joy, discovery, worry, excitement and many other emotions - possibly all rolled into one! But one thing that applies to everyone is the fact that the more you know, the better prepared you will be for whatever comes your way...

Symbols Used in the Pack

Here are three symbols used throughout the pack:



Useful website shows you where to look for more information



Pencil symbol means an activity



Question mark means a quiz

checklist

This chapter presents a series of checklists to get young people and their carers thinking about leaving care and preparation for adult life. It will help identify areas that need to be addressed in pathway planning by showing young people what they already know and can do, and what they need to find out about and work on before they are ready for adult life.

It's divided into sections on money, health, education training and employment, family and relationships, housing, looking after yourself, having your say, being in care, legal rights and life skills. There's also a section of advice from young people leaving care.

If there's a subject you'd like more information on, talk with your carer and check out the rest of the Get Ready for Adult Life pack. The pack has chapters on each of the sections in the checklist. In each section of the pack you'll find activity sheets or worksheets to do. The sheets have a space for you and your carer/worker to sign so that there is a record of what you have done, which will be useful for when you do your pathway assessment and pathway plan. There may be leaflets or information to collect; it's a good idea to get a storage box to put everything in so that it's all in one place and is easy to find.

The Get Ready pack has contact details for organisations, services and agencies that can offer advice, support and help. Remember: everyone needs support at times, especially when it's time to leave home, so don't be afraid to ask your carer, social worker, key worker, friends or family for help.

This pack won't have all the answers to all the questions you might have, but it should get you off to a good start.

You may be wondering:

What will happen when I leave care?
 Who will be there if I need help?
 What do I need to know about adult life?
 Am I ready to leave care and live independently?

The checklists in this chapter will help you answer these questions.

Take the time now to ask yourself those questions, so you will feel confident and ready for adult life.



1. MONEY

CHECKLIST:

Do you have a bank account? Yes / No

Do you know how to open a bank account? Yes / No

Do you know how to budget your money? Yes / No

Do you know where your income will come from when you leave care? Yes / No

Do you know how much money you will get per week? Yes / No

Have you ever gone shopping for your weekly food? Yes / No

Have you ever saved up to buy anything? Yes / No

Do you have any savings? Yes / No

Have you had the chance to budget your money for the week? Yes / No

Do you know how to read a bill (give examples : phone bill, utility bills)? Yes / No

Do you know how to ensure bills are paid on time – Do you know what a Direct Debit is? Yes / No

Do you know about different types of credit and the problems these can cause? Yes / No



SELF-ASSESSMENT

Look at your answers, and where you circled 'no' write:

What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

2. HEALTH

CHECKLIST:

- Are you registered with a doctor and a dentist? Yes / No
- Do you know how to register with a doctor and a dentist? Yes / No
- Do you have a healthy and balanced diet? Yes / No
- Can you cook for yourself? Yes / No
- Do you get regular exercise? Yes / No
- Do you know what the dangers are of eating too much, drinking alcohol, taking drugs, and smoking? Yes / No
- Do you know who to talk to about alcohol, drug and cigarette addictions? Yes / No
- Do you know who you can talk to if you are feeling down, worried or depressed? Yes / No
- Do you get angry if things don't go your way? Yes / No
- Do you worry about things a lot? Yes / No
- Do you know what a healthy diet is? Yes / No
- Do you know what organic food is? Yes / No
- Do you know what to do to relax? Yes / No
- Do you know about STD's? Yes / No
- Do you know about the morning after pill? Yes / No
- Have you ever been for an eye test? Yes / No



SELF-ASSESSMENT

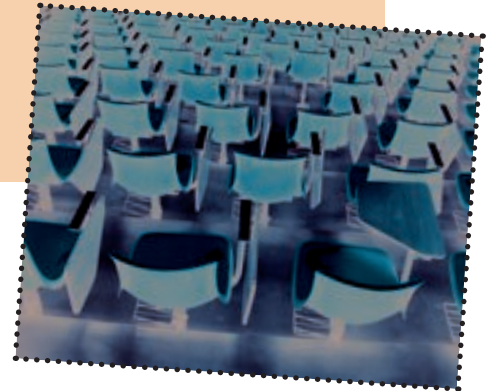
Look at your answers, and where you circled 'no' write:

What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

3. EDUCATION, TRAINING AND EMPLOYMENT

CHECKLIST:

- Do you know what kind of job or career you would like? Yes / No
- Do you know what education or skills you will need to get the job you want? Yes / No
- Do you know where you can go for job or career advice? Yes / No
- Do you know where to go for education and training advice? Yes / No
- Do you know how to write a CV? Yes / No
- Do you know where to go for help writing a CV? Yes / No
- Do you feel confident about writing a job application? Yes / No
- Do you know where to get help with writing a job application? Yes / No
- Do you feel confident about going to a job interview? Yes / No
- Are you confident about using computers and the internet? Yes / No
- Do you know what the minimum wage is? Yes / No



SELF-ASSESSMENT

Look at your answers, and where you circled 'no' write:

What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

4. FAMILY AND RELATIONSHIPS

CHECKLIST:

- Do you have good friends who you can trust? Yes / No
- Do you see your friends often enough? Yes / No
- Do you have a good relationship with your family? Yes / No
- Do you see your family as often as you would like? Yes / No
- Do you know about your life before you came into care? Yes / No
- Do you know about your family, culture or religion? Yes / No
- Do you attend any youth groups? Yes / No
- Do you know who will be there to support you when you leave care? Yes / No
- Do you know who to ask about relationship issues? Yes / No
- Do you know about safe sex and contraception? Yes / No
- Do you know where to get advice about becoming or being a parent? Yes / No
- Do you have anyone you can talk to about very personal issues? Yes / No



SELF-ASSESSMENT

Look at your answers, and where you circled 'no' write:

What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

5. ACCOMMODATION

CHECKLIST:

Do you know what kind of accommodation you can apply for when you leave care? Yes / No

Do you know what a tenancy agreement is? Yes / No

Do you know what utility bills you will have to pay? Yes / No

Do you know what you'll need to set up your home? Yes/No

Do you know how much it will cost to set up your home? (e.g. buying furniture) Yes / No

Are you confident about budgeting to cover all your bills? Yes / No

Are you good at basic DIY, like changing a light bulb, painting a wall, putting together flat-pack furniture? Yes / No

Do you know how to keep your home clean? Yes / No

Do you know how to save energy in your home? Yes / No

If you are going to live alone, have you thought how you would deal with being lonely? Yes / No

If something in your home needed fixing, would you know who to ask for help? Yes / No

Do you know who can help you with accommodation issues? Yes / No

Do you know what to do if you have a problem with your neighbour? Yes / No

Do you know what the Environmental Health Agency is and what it can help you with? Yes / No



SELF-ASSESSMENT

Look at your answers, and where you circled 'no' write:

What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

6. LOOKING AFTER YOURSELF

CHECKLIST:

- Do you know what you have to do to look after your body and keep clean? Yes / No
- Do you ever have any problems with your appearance? Yes / No
- Do you know what parts of your body you need to check regularly? Yes / No
- Do you know how to care for your clothes? Yes / No
- Do you know what to do to keep yourself safe when travelling or using the Internet? Yes / No
- Do you know who you can ask for help about any of the above questions? Yes / No



SELF-ASSESSMENT

Look at your answers, and where you circled 'no' write:

What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

7. HAVING YOUR SAY

CHECKLIST:

- Do you know your basic human rights? Yes / No
- Do you know your rights as a care leaver? Yes / No
- Do you know how to join a care leavers group? Yes / No
- Do you know how to make a complaint? Yes / No
- Do you know who to ask for help to speak on your behalf? Yes / No
- Do you know what you have to do to be able to vote? Yes / No
- Do you know who you can ask for help about any of the above questions? Yes / No
- Do you know how to access your file?
- Do you feel confident enough to stand up and have your say?



SELF-ASSESSMENT

Look at your answers, and where you circled 'no' write:

What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

8. LEGAL RIGHTS

CHECKLIST:

Do you know which organisations you can contact about legal issues?
Yes / No

Do you know who to ask if you get into legal trouble? Yes / No

Do you know your rights if you are arrested? Yes / No

Do you know how to contact a solicitor or appropriate adult if you need one? Yes / No

Do you know at what ages you can: Drive, have sex, join the army, get married? Yes / No

Would you know what to do if somebody was treating you unfairly at work or college? Yes / No



SELF-ASSESSMENT

Look at your answers, and where you circled 'no' write:

What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

9. BEING IN CARE

CHECKLIST:

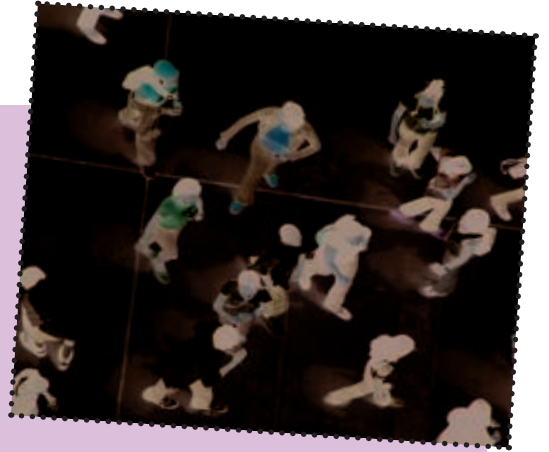
Do you know what plans are made with you when you are in care? Yes / No

Do you know what workers have to do to make sure you are getting on okay when you are in care? Yes / No

Do you know what each of the different workers that you have are responsible for? Yes / No

Do you know what a pathway plan is? Yes / No

Do you have someone to talk with if you have difficulties with: your social worker, carers, personal adviser? Yes / No



SELF-ASSESSMENT

Look at your answers, and where you circled 'no' write:

What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

10. LIFE SKILLS

CHECKLIST:

Are you confident using public transport? Yes / No

Do you know how much public transportation will cost you?
Yes / No

Are you good at arriving on time for appointments? Yes / No

Do you think you have a good attitude when dealing with people? Yes / No

Is it easy for you to sort things out with someone if you disagree with them? Yes / No

Could you stick up for yourself in a difficult situation? Yes / No

Do you know how to deal with problems? Yes / No

Would you know how to deal with practical problems e.g shower leak, dripping tap, a power cut, gas leak. Yes / No

Do you know how to get a replacement birth certificate, driving license, and passport? Yes / No

Would you know how to book a holiday and get insurance? Yes / No



SELF-ASSESSMENT

Look at your answers, and where you circled 'no' write:

What do you need to find out or work on?	What will you do? Where will you go to find out?	Who will you ask for help?

what young people have said

Young people from Barnardo's Manchester Leaving Care Service were asked to provide advice. Read what they had to say, in their own words.

Money

"Money is a headache! You need to know where it is coming from and how much you will end up with a week. But then you need to know how to spend it without blowing it all in the first couple of days, otherwise you're not gonna have any for the rest of the week until you get paid next." - Scott

"The money you get might seem like a lot to start with, but it's well difficult to make it last. I would spend it in the first couple of days and then hassle my social worker for money – I found out pretty quickly that I wasn't going to get any more if I blew it." - Kevin

Health

"I didn't know who to go and see when I got sick. Make sure you are registered with a doctor and dentist near where you live." - Jane

"You need to eat properly and exercise or you will feel sick, tired and depressed. I just ate takeaways which tasted great, but I just got fat, and now I'm finding it really hard to get rid of the weight." - Donna

"I didn't know that chemists can give you advice on some illnesses. I found out from them that you can go into any doctor's surgery and ask for an emergency appointment. They make you wait, but I got to see a doctor, and now I'm registered there." - Rob

Family and Relationships

"Make sure you don't get taken advantage of!" - Kierran

"I had my best mate stay in my flat with me. It was great at first; we had a right laugh. We could do what we wanted, and no-one was there to tell me what to do. Then my mate started taking the p*ss. He wouldn't pay anything towards the bills, he ate all my food and he left the flat in a mess all the time. I had enough and asked him to leave. He threatened me, which really scared me. He kicked off and trashed the flat. He left, but nicked loads of my stuff, and now I am skint because I have to pay all the bills and buy new stuff. I was lucky; I still kept in touch with my home and they helped me out with some things." - Jason

Accommodation

"Don't think that when you leave care you are going to get your own flat straight away. The housing association doesn't give out flats or houses that easily anymore. I was waiting for months,

and lived in lots of places like hostels and B&B's before I got my own place. When I got my own place, it needed a lot of work done to it. I painted it, put carpet down and bought some furniture. There was still stuff that needed doing, but it was my place, and it felt great! I didn't listen to my carer when she went on about bills. I never knew I needed a TV licence, or what council tax is, or that I had to pay for water in my taps. Don't get me wrong, having my flat is great, but it does cost a lot to live on your own. You'd better ask about bills, and listen to your carer to find out what it's going to cost you to live when you move out. Good luck!" - Vanessa

Being Heard

"I was scared of making a complaint about my carer until I heard about the Children's Rights Service. They listened to me and explained my rights and now with their help I am doing something to sort out my problems. You need to ask for help!" - Chantelle

"I always kicked off when I wanted something in my home. It usually worked but not all the time. Some of the staff told me that I wouldn't be able to act like that out in the big, bad world. I never believed them until after I kicked off in the housing office for the third time and they called the police. I was lucky I got cautioned but the housing office wouldn't deal with me after that. I had to apologise and promise not to treat them badly again otherwise I would lose my flat." - Jamal

Legal Rights

"I was walking home one night, a bit p*ssed, and got stopped by the police. They said I looked suspicious, and wanted to search me. I thought they were taking the p*ss, because I didn't know they could do this, so I kicked off. They arrested me and took me to the station. I was in the cells overnight and released in the morning with a caution. I felt so angry with them for how they treated me and with myself because I didn't know my rights or who to ask for help. I do now!" - Ally

Life Skills

"I wasn't sure what life skills were and I'm still not completely sure. But I know you need to know how to look after yourself, because you will be on your own. You need to be able to stand up for yourself, because you won't always have someone, like your carer or social worker, to look out for you or sort out your problems and make it all right. You should know basic stuff like how to cook, budget your money, read a bill, keep clean and who to ask for help if you need it...because I can tell you, you are going to need help to live on your own, no matter how prepared you think you are!" - Pete



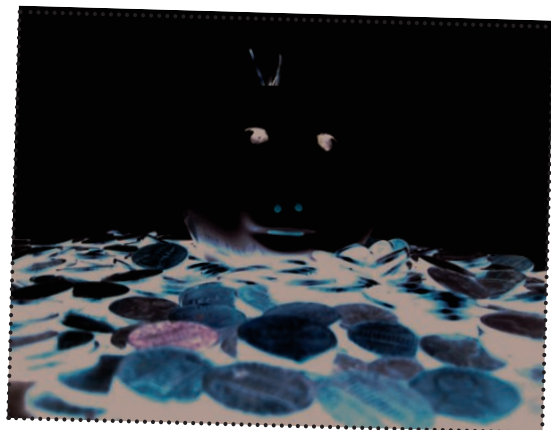
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1. money

Knowledge Targets

- understanding bank accounts
- knowledge of loans and overdrafts
- establishing regular income by applying for correct welfare benefits or employment
- knowledge of welfare benefits
- knowledge of the importance of budgeting
- demonstrate ability to budget and pay bills



Get Sorted!

Most people could do with more money, but one way of making the most of the money you do have is to know how much you have coming in and going out.

A good place to start is by getting a small filing box so you can keep all your financial information together, in order and private. Sort out things like wage slips, benefit details, and information on rent, insurance and utility bills. You should also make sure that you keep your bank statements.

Once you have a good idea of how much money you have coming in, think about ways that you could save money. This will make the money you do have go further.



Why Budget?

Young (and older) people find it useful to budget. Budgeting helps you plan how to spend and keep track of your money. By budgeting you know that you are handling your money wisely. This will reduce the stress and pressure that you may feel if you get into debt.

Take budgeting seriously, and be honest about your expenditure. By budgeting you know how much money you are receiving, and where you are spending your money.

If you are already in some debt, you can speak to an advisor at the local Citizens Advice Bureau (CAB), as they have advisors who are specially trained to give advice on such matters. You can use the chart below to work out what you are going to spend your money on. When you are planning to move into your own flat, you should find out how much money you will be getting, and complete the budget sheet again, so you know if you will have enough money for all your expenses.

Money Saving Tips

- Try to cut down on things you don't really need.
- Find out if there are grants available to help you to insulate your home; this can save you money on your heating bills.
- Compare the prices for gas and electricity (this can now be done very easily on the Internet; for example at www.uswitch.com)
- Pay as you go might be a cheaper alternative to a contract for a mobile phone if you don't use it much.
- Put some money aside for emergencies or special occasions.
- Avoid using credit cards for things that are not totally necessary. It can end up being very expensive once interest is added on, and it's an expense you can do without.
- Look around for the best deals.
- Wait a few days before you buy something. This should test you to see if you really need it.
- Get into the habit of saving up for items rather than buying them on credit.

Food Shopping Tips

- Making your own lunch is cheaper than buying readymade food.
- Buy in bulk, where appropriate (for example, tinned items).
- Supermarkets' own brands are usually cheaper.
- Visit supermarkets at the end of the day when fresh food is often reduced.
- Fruit and vegetables from the local market are usually cheaper than buying from the supermarket.
- Avoid buying prepared meals, as these tend to be more expensive.



Bank Accounts

How and where to open a bank account

High Street Banks

Staff at your local high street bank will be happy to help you. Remember to bring the following documentation:

You will need to prove:

Documents needed:

Who you are	original copy of birth certificate/passport/full driving licence
Where you live	utility bill/tenancy agreement/contract
Where you work	pay slip/letter from employer
Where you study	letter of acceptance from your university (for student accounts)

Internet

You can open a bank account on the Internet: just download an application form and complete it online. At some point you will have to send the bank some documentation (see above).

Other Methods

This is less common, but you can open a bank account by post or phone.

USEFUL WEBSITES

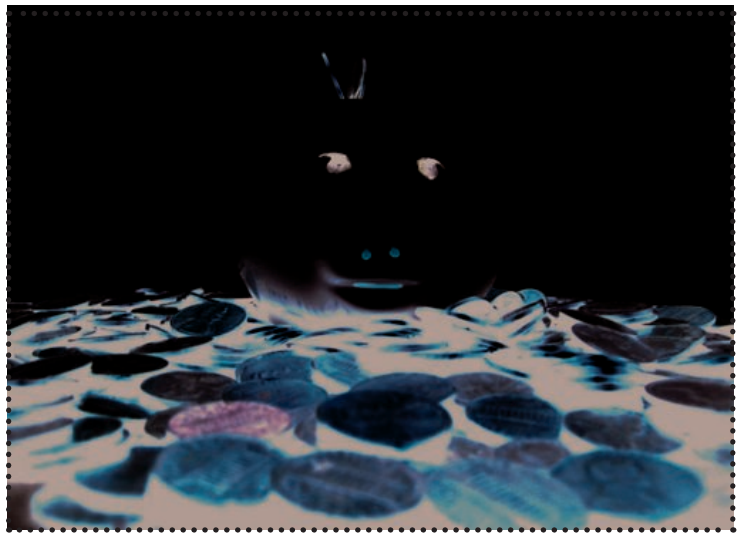
<http://www.ehow.com>

<http://www.doughuk.com>

Types of Accounts

The bank will have a variety of accounts to choose from. You can get information about which account is best from staff at your local branch, or alternatively check out the bank's website.

Standing orders and direct debits are both ways to pay money to another person or organisation. The difference is that standing orders are instructions for the bank to send money to a person or organisation, whereas direct debits are instructions for the bank to allow a person or organisation to take the money out of your account.



The main types of accounts are:

Account	Facilities
Basic Account	No cheque book Account card Standing orders and direct debits No overdraft
Current Account	Cheque book Account card Standing orders and direct debits Overdraft by agreement
Savings Account	No cheque book Interest on balance

Savings and Investment

If you've got money to spare, you can save or invest it. With saving, you put your money aside without risk and it earns interest. With investing, there is the potential for your money to grow more, but the returns aren't guaranteed. Investing is usually more suitable for the longer term.

Saving

There are lots of different ways you can save your money. Most banks and building societies offer a wide range of savings accounts. Saving money is a low-risk and convenient money strategy.

Interest

Most savings accounts pay interest on the money you put in.

Interest is extra money you are paid by the bank or building society on your savings. It has two meanings, however; it can also be extra money that you are expected to pay back when you borrow money from a bank.

When you are saving, aim to get the highest interest rate you can. When you are borrowing, aim to get the lowest. You may have to shop around for the best rates.

Main types of savings products:

Bank and building society savings accounts

With savings accounts you'll always get back at least the money you paid in, plus interest at the rate advertised. There's a wide range of accounts to choose from, with key differences being how quickly you can get at your money, the minimum amount required to keep the account open, and the type and rate of interest rate paid.

Mini Cash ISAs (Individual Savings Accounts)

Most banks and building societies also offer tax-free savings and investment accounts called ISAs. The Mini Cash ISA (one type of ISA) generally contains only cash, so there's no risk to your money. For the tax year 2007-2008 you can save up to £3,000 in a Mini Cash ISA if you're a UK resident aged 16 or over.

National Savings and Investments

National Savings and Investments (NS&I) are savings and investment products backed by the government. As a result, any money you invest is totally secure. NS&Is offer: tax-free products (including premium bonds), products offering guaranteed returns, monthly income products, children's savings products - and more.



USEFUL WEBSITES

www.askcab.co.uk

www.moneymadeclear.fsa.gov.uk

Credit unions

Credit unions are mutual financial organisations which are owned and run by their members. Once you've established a record as a reliable saver, they will also lend you money, but only what they know you can afford to repay. Members have a common bond, such as living in the same area, a common workplace, membership of a housing association or similar.

USEFUL WEBSITE

For more information go to
www.abcul.coop

Investments

Some people prefer to invest money; for example, buying shares in a company. A share, which is also known as a stock, is like owning a part of a business. Investing money involves risk – you can make a lot of money, but you can also lose a lot. You might end up with less money than you originally paid in. Before investing your money, seek advice from your local Citizens Advice Bureau (CAB), a financial advisor, a bank, or others who understand all the risks involved.

Loans and Overdrafts

Bank Loans

A bank loan is a set amount of money a bank agrees to lend you for a certain period of time. You should shop around to get the loan with the lowest interest rate. You make an agreement to pay back the loan over a set number of months or years, usually in monthly instalments.

You can pay off your entire loan before the due date, but check to see if you have to pay any penalties for doing so. It's a good idea to get payment protection insurance; this will cover your monthly instalments if you get sick or become unemployed. If you are not working regularly, make sure you ask for more information at the bank on payment protection insurance, as this may affect the type of insurance you get.



Personal Overdrafts

Many banks offer overdraft services on a current account. Overdrafts allow you to have a form of credit or money for which interest is usually charged. Banks look at your financial situation when they are deciding whether or not to offer you this service.

Personal overdrafts are useful for a short amount of time as they can help you with cash flow problems; a bit of extra money can tide you over until you get paid. Some banks will charge you interest for using your overdraft facility and some banks will allow you to use the service for free. Whatever the conditions on the overdraft are, make sure you don't go over your limit, as then you will be penalised.

Credit Cards

A credit card is another way to buy goods. When you buy items on a credit card you are billed monthly and then you usually have an extra month to pay. This sounds great but then you are charged interest (their Annual Percentage Rate), which can be very high.

Hire Purchase Agreements (HP)

You can take out an HP agreement when you buy a car, an appliance or a piece of furniture. An HP agreement is a debt and you do not actually own the goods until the debt has been paid off.

Until the debt is paid off the item is owned by the company you bought it off, otherwise known as the creditor. Also, with HP you cannot sell the goods until they are paid off, and creditors can ask you to return the goods if you do not make regular payments. If you enter an HP Agreement, always read the conditions very carefully. If you are in doubt, don't go ahead with it.



Store Cards

A store card is similar to a credit card, but you can only use it in the store where the card was issued from. These cards often have a higher rate of interest than credit cards, but they may try to entice you by offering you some sort of deal. There has been some concern expressed about the amount of debt people can build up on store cards, so the best advice is not to get one. If you are going to get one make sure you can repay the full amount of the bill every month.

Credit Unions

Credit unions offer good deals on loans, and they are local and ethical at the same time. Credit unions have "common bonds" which determine who can join; these may be for people living or working in the same area, people working for the same employer or who belong to a certain association such as a trade union or church.

Loan Sharks

Whatever you do, no matter how much you need money, DO NOT borrow from a loan shark. Loan sharks are unlicensed. This means they do not follow any laws, they charge extremely high rates of interest and they can sometimes use threats (and in some cases violence) to scare people who cannot pay their loan.

You can find out who is a licensed lender by phoning 020 7211 8608 to search the public register.

Credit Checks

When you borrow money, the bank, building society or lender will do a credit check to see if you are able to repay the loan. They can check your credit score by asking you direct questions or by checking your credit history with a credit reference agency.

They will usually ask for details about the following:

- Income
- Expenses
- Things you own, e.g. property
- Outstanding loans

You score points on each section, and if you don't score highly enough, they can refuse you the loan, offer you a smaller amount, or even charge a higher rate of interest.

If you've been late paying credit card payments or phone payments, or have not kept up payments on previous loans or other credit agreements, you will have a low credit score.

Managing Debt

A good way of managing debt is to start with a list of all the debts you have, and prioritise those which are most important, like rent arrears. All debts are important to pay off, but the following have severe consequences if left unpaid:

- Rent (you could be evicted)
- Tax (you could be sent to prison)
- Utility bills (your services could be cut off)

Next, write down the money you have coming in and the money you have going out, as this will let you know how much money you have left to pay off your debts.

In this pack there is advice about what you should do if you are in debt with your rent, council tax or utility bill. The best advice is to talk to the person/council/company you owe money to.

Do it straight away.

Don't ignore it – the debt will only get worse!

If you need more advice, talk to your local Citizens Advice Bureau.

USEFUL WEBSITES

- www.experian.com
- www.equifax.co.uk
- www.nationaldebtline.co.uk
- www.citizensadvice.org.uk



Contracts

You have to sign an agreement for some of the things you pay for, such as rent or mobile phone services. These agreements are called contracts. If you don't keep to the agreement then the person or company you have the agreement with can take action against you. For example, if you don't pay your rent, which is part of your tenancy agreement, then your landlord can take you to court. Make sure you read the small print at the bottom of your contract. In fact, be sure to read the whole contract, no matter how long it is. If you don't understand anything in the contract, ask. If you are still not sure, take an adult with you who can explain.

Gambling

Gambling is the act of betting money (for example, on a game or horse race). Gambling gives you a very low chance of success, which is why gambling companies like casinos are extremely rich, and gamblers extremely poor! Gambling is also addictive, and like drug addiction, can lead to serious life problems like relationship breakdowns and financial ruin.

If you think you or someone you know has a problem with gambling, contact:

USEFUL WEBSITE

- Gamcare
- Provides support, advice and counselling to people affected by gambling problems
- Tel: 020 7378 5200
- www.gamcare.org.uk

Identity Theft

Identity theft is where someone gets hold of your personal information and steals your identity; they use the information to gain access to your credit card or bank account, and spend your money via the Internet or over the phone. They can also open bank accounts or get a drivers licence in your name.

If you find any unexpected financial transactions or bills on your bank statement, you could be the victim of identity theft. To prevent this, you should be careful about what you throw out in the rubbish, as this is a very common way for thieves to get information about you. When you throw away bank statements, utility bills and other potentially sensitive documentation, you should shred them, or rip them up and throw them out gradually (in separate lots).

If you lose any important documents (for example, a drivers licence, passport, credit card, or cheque book), you should report the loss immediately, get the document cancelled and order a new one.

Phishing is an online attempt at identity theft.

A thief sends you an email claiming to be a trusted organisation (ebay, paypal, or a bank are common ones), and tries to get you to respond and give away your password or financial information.

Phishers often get people to click on a link from their email that sends the person to a counterfeit website, where they are asked to enter their personal information. Never give out your password, credit card number, account user name or any other private information in this manner.

If you receive an email that asks you to click on a link like this, don't! Instead, type the web address directly into your browser to make sure it is the authentic site, or call the organisation directly.



USEFUL WEBSITES

www.identity-theft.org.uk
www.antiphishing.org

National Insurance (NI)

When you receive your first pay packet you will notice that some money has been taken out for National Insurance and income tax. National Insurance is a contribution you have to make, which goes towards certain entitlements such as social security benefits. One example is the state pension, which is what you get when you retire.

If you are unemployed or earning below a certain level you will not have to pay NI.

How is it paid?

Before you start work you will have to give your employer your National Insurance number. As you may have lived at different addresses, the Department for Work and Pensions (DWP) may not have your up-to-date details. Your social worker should inform the DWP, and make sure you are sent a card.

If you do not have an NI card, contact the DWP on www.dwp.gov.uk. They will issue you with a new card and number.

If you are employed, National Insurance will be automatically taken from your wages; you will not have to do anything. If you are self-employed, you will have to arrange to pay Inland Revenue on a monthly basis, together with an annual lump sum based on profits.

USEFUL WEBSITES

www.direct.gov.uk
www.thepensionservice.gov.uk

How much should I pay?

This is dependent on how much you are earning.

To find out how much you are paying, check your pay slip. If you are unsure, speak to your employer or seek free advice from your local Citizens Advice Bureau.

What will I need it for?

You may need your National Insurance number to open a bank account. If you access the Job Centre or DWP they will use your National Insurance number to identify you. When you start work, your employer will need this number to insure that you are paying the correct amount and that you have access to the right amount of social benefits, such as a state pension.

USEFUL WEBSITE

For more information go to:
www.hmrc.gov.uk/rates/it.htm

Tax

It is a legal requirement that everyone pays income tax. Income tax is the most important source of income for the government and pays for services like health, education and law enforcement. How much you pay is again dependent on how much you are earning.

Financial Support

If you are employed, you will receive a **wage** or **salary** paid directly into your bank or building society account. Most employers pay monthly, but you can get paid weekly in some cases. When you are working, there are ways to top up your monthly income, but these can depend on which kind of employment you are in.



For example, if you work over and above your normal hours, this is classed as **overtime**, and in most cases you will be paid an hourly rate for each additional hour you work. Be careful though; if you do work more hours, make sure that you get paid for them. Some organisations offer a **TOIL** (time off in lieu) policy whereby you will not get paid for the additional hours you work but you can have time off instead. For example, if you work an additional two hours, you might be able to finish two hours earlier the next day.

Commission applies to someone who works in sales. If you are in employment that involves selling a product, like insurance, double-glazing or cars, you will receive a commission payment for every item that you sell. You will have a basic salary, but it can be bumped up with additional sales. The only problem with this is that if you do not make enough sales you will not receive extra money.

Bonuses usually apply to people who work in sales or financial organisations, but some other organisations also offer them. If the company you work for has had a good year, they may give staff a financial bonus as a way of saying thank you for their hard work.

Pensions

You will have to put money aside for retirement, and this may be one of the biggest investments in your life. If you retire at 65 and live to 85, you will have to ensure that you can cover the cost of living for 20 years without a regular wage coming in.

There are lots of different types of pensions and pension plans, but the main types are: State Pension, Private Pension, Stakeholder Pension and an Employees/Occupational Pension.

Benefits

If you are unemployed, on a low income, care for children or family members, or are disabled, you may be entitled to benefits which will help you financially with day-to-day costs, accommodation or supporting your family.

The most well-known benefits are Job Seekers Allowance (JSA), Child Benefit, Income Support, Incapacity Benefit, Disability Living Allowance (DLA) and Carers Allowance. You may also be entitled to a budgeting loan or a Community Care Grant.

To obtain more information about these benefits you should talk to someone at your local benefits agency, so you can get the correct advice and information. Some brief details on benefits are given below.

Job Seekers Allowance (JSA)

If you are over 18 and unemployed or work less than 16 hours a week, you may be entitled to JSA. If you are under 18 and not in college or employment, your local authority should financially support you.

You claim at your local job centre, but you must show that you are available for work, and they will ask you a series of questions before processing your money. You have to claim in person every two weeks, even though it is paid directly into your bank/building society account. If you do get a job, you must let your local job centre know.

Income Support

You will be entitled to Income Support if you are not available for full time work or do not have enough money to live on.

You could be entitled to Income Support if you are a lone parent, if you are registered sick or disabled, if you are a student and either registered sick or disabled, or if you are caring for someone who is sick or elderly.

Amounts do vary, and it does depend on your personal circumstances. If you do get Income Support, you are entitled to free dental care, prescriptions, school meals, Housing Benefit and Council Tax Benefit. Talk to your local benefits office to see if you are entitled to Income Support.

USEFUL WEBSITE

Check out:
www.jobcentreplus.gov.uk



Child Benefit

You will be entitled to Child Benefit if you are bringing up a child under the age of 16. For your first child you will receive £17.45 per week, and for every additional child after your first you will receive £11.70. Anyone who has a child can claim this, and you do not have to be claiming benefits in the first instance to claim it.

USEFUL WEBSITE

Go to:
www.hmrc.gov.uk/childbenefit/cb-key.htm

Incapacity Benefit

If you are unable to work because of illness or disability, you may be entitled to Incapacity Benefit.

Disability Living Allowance (DLA)

You will be entitled to DLA if you are physically or mentally disabled, and your disability is such that you need someone to care for you or have difficulty walking.

There are two parts to the DLA, a care component (where you need help looking after yourself or need supervision to keep safe) and a mobility component (where you are unable to walk or need help getting around). You may be entitled to just one part or both. Both components pay different rates.

Crisis Loans

You may be able to get a crisis loan if you need money because of an emergency or disaster (for instance, if there has been a fire in your home or you lose your job). You don't have to be claiming benefits to apply, but you will have to be able to pay the loan back. Crisis loans are meant to cover essential things that you need to protect the health and safety of your household, which includes rent in advance. Go to your local benefits office for more information.



Insurance

Insurance is something you need to think about when living in accommodation, going on holiday or buying

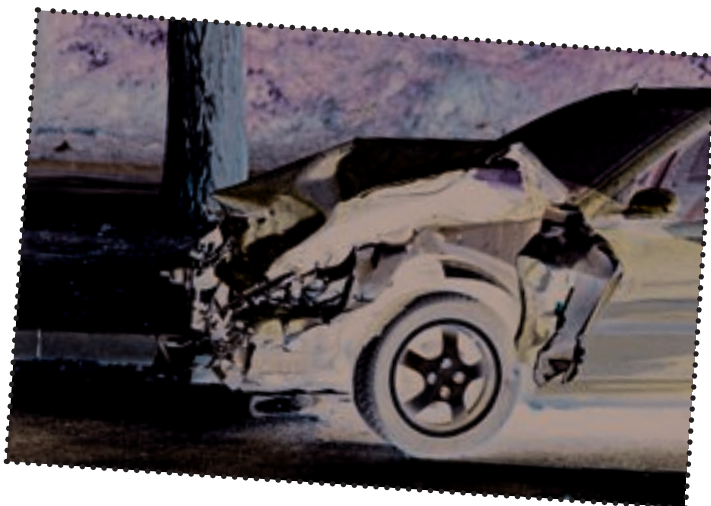
a car. Most insurance is voluntary, except car insurance; if you are driving a car you **MUST** be insured, as it is a criminal offence to drive a vehicle without insurance.

Insurance is a way of making sure that if your home is broken into, you are robbed, you have an accident or crash into somebody's car someone else will cover you.

There are many types of insurance. Listed below are a few common types of insurance and what they cover.

Types of insurance	What is likely to be covered
Home building insurance	The building
Home contents insurance	The contents of the home
Third party car insurance	Damage to a third party (e.g. someone else's car)
Third Party, fire and theft	Same as Third Party, but the policy holders own car is also covered if it is stolen or catches fire
Comprehensive insurance	Damage to your own car and to someone else's
Life insurance	Cover against your death or injury
Health insurance	Cover if you are ill – you may be able to use private health care
Travel insurance	Cover when you travel on holiday for loss of luggage, or if you have to pay medical expenses because you fall ill on holiday
Loan cover	If you take out a loan, you can cover yourself in case of illness or unemployment

(Table source: www.doughuk.com)



USEFUL WEBSITES

www.thesite.org

www.doughuk.com

www.confused.com

Mortgages

Instead of renting the property where you live and paying money to your landlord, you may want to consider buying a property, and to do this you will need to get a mortgage. A mortgage is a way to borrow money to buy a house.

There are two main types of mortgages: repayment mortgages and interest only mortgages.

Repayment mortgages are the most common type, where you pay off the money you borrowed (called 'the principal'), as well as the interest that the bank charges. Interest only mortgages are used in arrangements where you're only paying off interest on the loan, not the loan itself.

There are also different types of interest rates to consider when thinking about mortgages, for example, fixed rate; capped rate, variable rate and tracker.

To understand these in more detail, talk to your bank/building society or an independent financial adviser.



A word of warning

If you are struggling to make the payments on your mortgage, the property can be repossessed by the mortgage lender. This means they will take the property off you, and they will then try to sell the property to recover their costs. If you are having problems paying off your mortgage, talk to your mortgage lender immediately; the last thing they will want to do is to repossess your house, so they will be more than happy to negotiate to find another solution.

Ask for information and advice at your local bank, or check out the websites listed here.

USEFUL WEBSITES

<http://www.mortgagesorter.co.uk>
<http://www.direct.gov.uk>
<http://www.mortgageslaidbare.info>

Right to Buy

The right to buy scheme is aimed at council tenants who have been living in a council property for two years.

The right to buy scheme means that you can buy your home at a price lower than the full market price.

Due to the period of time you have spent in the house as a tenant, you are entitled to a discount.

USEFUL WEBSITES

www.communities.gov.uk
www.rightstobuyzone.co.uk
www.astonmortgages.co.uk

Before buying a property

Before you decide to buy your property make sure you seek independent legal and financial advice, as this could be the BIGGEST financial decision you make in your life.

Be aware that if you choose to buy your home and become a homeowner, you will become responsible for all the costs of maintaining your home, such as plumbing, painting, furnishing and heating repairs, and alterations. This also includes major structural repairs and improvements such as double-glazing and painting the outside of your home.

If you buy a flat, you may have to pay a service charge each year, which goes towards the cost of major repairs and refurbishment.

If you are a tenant (renting a property), you can claim Housing Benefit to help you pay for your rent. However, if you are a homeowner, you cannot claim Housing Benefit to help you cover the cost of your mortgage. You may be entitled to claim Income Support to help cover the cost of living. Check with your local benefits agency to see if you are entitled to Income Support.

Watch out for companies and people who offer to help you pay for your home. Make sure you find out what is in it for them, and check all details out with your landlord, local authority and/or an independent advisor.

For more information, ask your landlord or local authority housing department. Check out the listed websites as well.



Housing Benefit

If you are claiming benefits such as Job Seeker Allowance or Income Support, you will need to apply for Housing Benefit to pay your rent. It is very important that you do this as soon as you sign your tenancy agreement. You can ask the Housing Support Worker to assist you in completing the form. You may be eligible for all or part of your rent to be paid if you are earning a low wage. You will need to give the completed claim form to the Housing Benefit Department along with the following supporting documents, which must be the originals, not photocopies:

- Tenancy agreement
- Birth Certificate or Passport
- Proof of your income i.e. JSA/Income Support book, pay slip
- Bank statement
- Proof of rent letter from landlord
- National Insurance number

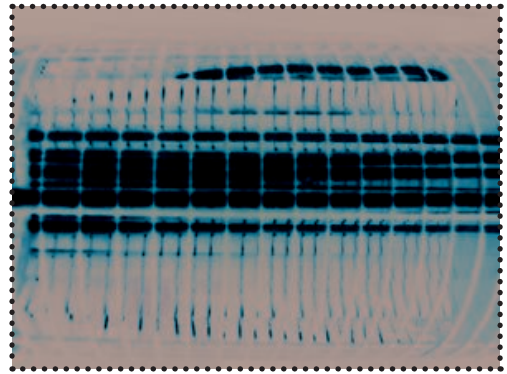
Council Tax

You will also be responsible for paying Council Tax once you are 18 years old, unless you are in full-time education. You will need to contact the Council Tax department and register as the tenant if you are working. If you are living alone in your flat, you can apply for a single person's discount. However, if you are unemployed, you can apply for Council Tax Benefit along with your Housing Benefit application. Full-time students are exempt from paying Council Tax, but you will need to contact the Council Tax Department and provide them with proof that you are studying.

Utility Bills

Knowledge Targets

- ability to register with chosen utility company
- ability to understand different payment methods
- ability to identify the best payment method to suit needs
- ability to pay utility bills



Power On!

Now that you have your own place, you are responsible for paying all your utilities – that means the gas, electricity and water bills.

There are lots of different ways to pay, some of which are especially good if you are on a low income or trying to budget for the first time.

Electricity

When you first sign your tenancy, you will need to ring an electricity supplier and register as a new tenant. They will offer you a number of ways to pay:

- Key meter
- Direct debit (take the money straight out of your bank account)
- Quarterly bills (get a bill every three months)

USEFUL WEBSITES

- Compare utility company prices
www.ukenergy.co.uk
- www.saveonyourbills.co.uk

Paying by Key Meter

This is a pay as you go scheme. You pay for electricity in advance by charging your key at selected shops and newsagents. You then put the key into your meter to turn the electricity on. The electricity company provides lists of where you can go locally to charge up your key. It is a particularly good way to pay if you are on a low income or living on your own for the first time, as you do not have any surprises with bills, and you can keep track of how much money you are spending. You can always go on to another way of paying later. However, your electricity will cost more paying this way.

Quarterly Bills

If you don't have a key meter, you will receive a quarterly bill every three months. You can pay quarterly bills at banks or post offices or by Direct Debit, which is taken from your account. Don't do this unless you know that you can save each time you get paid, to make sure that you have enough money to cover them. It is a good way to pay if you are in regular employment and don't want to go to the bank to pay the bills.

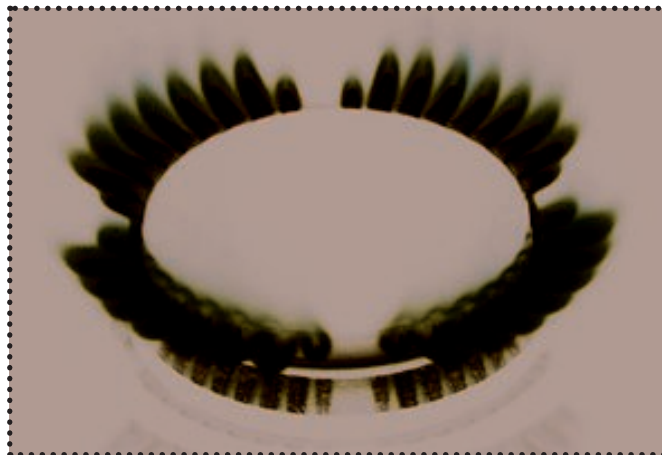
Payment Plan

This is a new method whereby you have a quarterly meter, but instead of paying when your monthly bill is issued you pay an agreed amount (for example, £5 each week) at a post office or other places where they accept these payments, such as newsagents or petrol stations. This works out cheaper than the key meter system, as you don't pay a standing charge.

Gas

You will also need to contact the gas supplier. They also offer similar schemes to the electricity board:

- Quantum meter
- Budget account
- Direct debit
- Quarterly bills



Paying by Quantum Meter

This operates the same way as the key meter scheme. You charge a card up at a post office or selected shops and then insert the card into your meter.

Paying by Budget Card

This is a system where you agree to pay a set amount each week at a post office onto a card. You do not have to put the card into a meter. It is important that you keep up with the payments, otherwise you will eventually be cut off.

Quarterly Bills - See 'Electricity' above

Payment Plan - See 'Electricity' above

Water

You will also be responsible for paying your annual water rates in advance once you are in your own property. Again, there are a number of ways to pay:

- Budget account
- Quarterly payments
- Direct debit
- Weekly or fortnightly payment books

Some flats may have a water meter installed. This means how much you pay depends on how much water you use, so you should conserve water (for instance, have more short showers instead of baths and don't leave taps running).

Regarding paying by budget account; the water board can also send you a card where you can pay weekly or fortnightly at a post office.

Important Point:

With gas and electricity you should only pay for what you use. If you receive a bill every three months, your electricity and gas company usually estimate how much you have used and then work out the cost. To get a true and accurate bill, you should phone them with a meter reading. If you give them an up-to-date record, they can send you a bill for the right amount of money, which could be less than your original bill. You could be saving yourself some money.

Dealing with Arrears

If you are struggling to pay gas and electricity bills, it is important to deal with it as soon as possible. Gas and electricity companies can cut off your supply, leaving you with no lights and no heating.

Once you have worked out how much money you have to pay on your bills, get in touch with your gas and electricity suppliers and explain to them that you are having problems paying the bill. Try to reach a deal to pay an amount that you can afford to pay. Gas and electricity suppliers have a code of practice that means they will not cut off your supplies if you reach a payment agreement with them and keep to it. They should take into account your financial situation.

It is also worth knowing that you can switch energy supplier to get the best and cheapest deal. You can shop around by going to the websites of the energy companies, or you can find a website which compares prices of all the companies, such as www.uswitch.com (they can even change suppliers for you).



TV Licence

You are now also responsible for making sure you have a TV Licence.

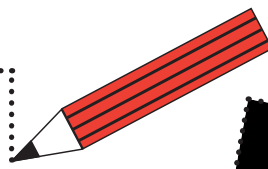
Don't avoid getting one, as you could be fined up to £1000. If you are on a benefit, you may be worrying about how you are going to afford to pay for this. The TV Licence Company also runs a scheme for paying for your TV Licence while on a benefit. Call them to find out about this scheme.



USEFUL WEBSITE

www.tvlicensing.co.uk

Banking Activity Sheet



Opening a bank account or a savings account

If you want to open an account for your money there are lots of things to think about and information you will need to collect. Use this sheet to help you.

What type of account are you interested in?

Things to think about:

- Will you need to be able to access your money quickly?
- Will you need to pay bills from the account?
- Do you need a cheque book, debit card or cash card?

Do you have the identification you need to open an account?

If not then speak to your worker about applying for identification.

When you have decided whether you want a savings or a current account and have your identification, find out about the accounts that are available from different banks/building societies.

Get information leaflets from three or four banks/building societies and check out what they offer.

Things to think about:

- Does the bank/building society have a branch near you?
- What are their interest rates?
- What are their bank charges?
- Do they have other features that you are interested in?

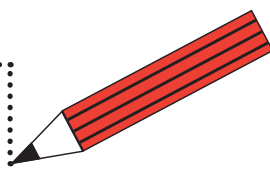
When you have compared the accounts, choose the one that is best for you.

COMPLETED ON _____

Young person's signature:

Worker's signature:

Budgeting Activity Sheet



Subtract your total outgoings from your income to work out how much money you will have left each week/month/year. Do you have enough money for all your outgoings? If not, what can you cut back on?

Total Income _____

Total outgoings _____

Total money left _____

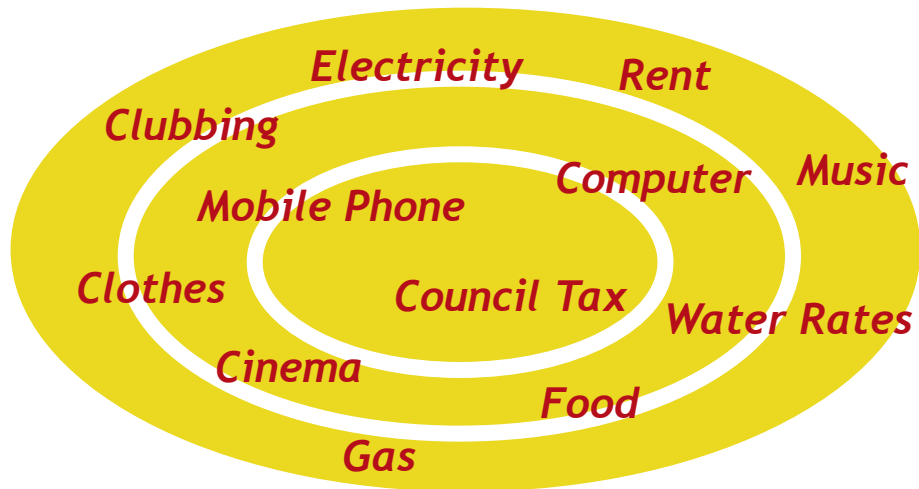
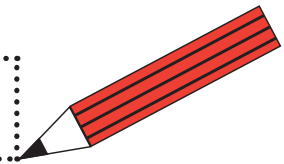
Outgoings	Weekly (£)	Monthly (£)	Yearly (£)
Food			
Transport			
Travel for leisure			
Clothes			
Phone calls			
TV Licence			
Water charges			
Electricity			
Gas			
Laundry			
Cleaning products			
General household goods			
Toiletries			
Meals out			
Magazines/books			
Presents			
Leisure/entertainment (e.g. DVDs, cinema, gym)			
Loans/HP			
Insurance			
Total (£):			

COMPLETED ON _____

Young person's signature: _____

Worker's signature: _____

Prioritising Spending Activity Sheet



TASK:

Look at the above items. Think carefully about their order of importance. Once you have decided, write each item in the table below, giving the reason for your decision.

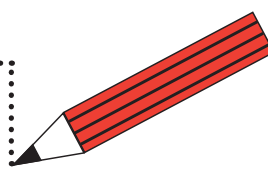
Order of Priority:	Reason:
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	

COMPLETED ON _____

Young person's signature:

Worker's signature:

Utilities Activity Sheet



Complete the table and keep the receipts to show evidence of your payments:

Utility supplier	Contact details	How do you pay? (key/budget card etc)	How much? How often?
Gas			
Electricity			
Water			
Rates			
TV Licence			
Landline			

If you need more information on money matters, your Personal Advisor and Housing Support Worker will be there to help you. It is very important that you set up your bill accounts when you sign up for your tenancy. Remember that if you don't pay bills you will be cut off, and it will be expensive to have your utilities switched back on again.

Write Your Answer:

Q: How much is a kilo of carrots?

A:

Q: What would you do if something was stolen from your home?

A:

Q: Which type of insurance is compulsory?

A:

Q: What is a mortgage?

A:

Q: What are the two main types of mortgages?

A:

Q: What is the right to buy scheme?

A:

Q: What should you do before you buy a property?

A:

Q: When do you start paying Council Tax?

A:

Q: Who is exempt from paying Council Tax?

A:

COMPLETED ON _____

Young person's signature:

Worker's signature:

2. health

Food and Health

Knowledge Targets

understanding a well-balanced diet
 knowing which foods to keep away from
 ability to plan a weekly menu
 ability to keep to a shopping list



Eating is an important part of everyone's lives. Food should be enjoyable as well as providing a good balance of nutrients. Remember, food is fuel for your body and your mind. If you are eating a balanced diet and eating the right amount of food for your needs, you'll have plenty of energy, balanced moods, and a healthy immune system.

Eat a variety of different foods

No single food provides all the nutrients required for you to stay healthy. Variety is important - try to include fruit and vegetables, wholegrain (brown) bread, low sugar cereals, brown rice, wholemeal pasta and potatoes in your meals. As well as your "main meal", healthy snacks also count towards the balance of a healthy diet.

Eat the right amount to be a healthy weight

A healthy weight is best achieved and maintained by being both physically active and by not eating more or less than you should. Not eating enough for your body's needs makes you underweight and unhealthy. Eating more than your body needs makes you overweight, which can lead to health problems like heart disease, high blood pressure or diabetes.

Eat plenty of foods rich in starch and fibre

Foods like wholegrain bread, wholegrain cereals and potatoes are rich in carbohydrates (also called starches), which give you energy. They are also good sources of insoluble fibre, which helps prevent constipation and protects against bowel cancer. Soluble fibre in fruit, pulses (beans, lentils and chickpeas) and vegetables can help to reduce the amount of cholesterol in the blood.

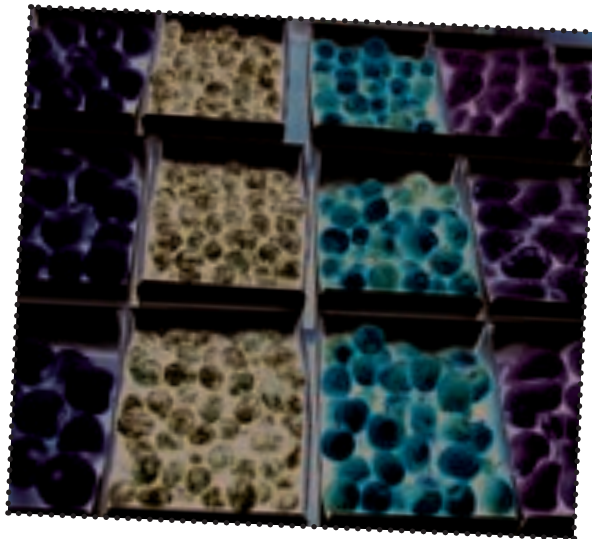
Avoid food made from white flour. It's digested too quickly, giving you a high then a crash; your blood sugar level rises too quickly and then drops suddenly.

However, as well as eating healthier foods it is also important to think about how you prepare them. Cooking potatoes in oil or fat, or adding a thick spread of butter or margarine to bread increases their calorie and saturated (bad) fat content.

Eat plenty of fruit and vegetables

There is good evidence that diets rich in fruit and vegetables reduce the risk of developing chronic diseases (such as coronary heart disease and some cancers) in later life. Most people would benefit from increasing the amount of fruit and vegetables to twice the amount they currently eat. Fruit and vegetables also make good snack foods!

A balanced diet should contain at least five different portions of fruit and vegetables a day. It is best to eat a wide variety so you can get a range of vitamins and minerals. Taking a multi-vitamin and mineral supplement is also a good idea, as modern farming methods strip the soil of nutrients, which means less nutrients in the fruit and vegetables you eat.



Avoid eating too many foods that contain a lot of fat

Some fats are essential for your body to stay healthy. Monounsaturated fats and essential fatty acids from olive oil, grapeseed oil, sunflower oil, avocados, nuts and seeds are an important part of a balanced diet.

However, many people eat far more fat than they need, and a diet high in saturated fat (from meat and dairy products) can increase the risk of heart disease. Fat is also high in calories, and eating too much can make you overweight. Try not to fry food too often, as heating oil changes its chemical composition and creates free radicals, which are bad for your health.

Visible fat, like the fat on meats or in fat spreads, is easy to spot, but there is also a lot of fat hidden in foods like pies, pastries, cakes, biscuits, and chocolate. Checking the labels and choosing lower fat versions whenever possible is a good way to reduce fat in the diet.

Avoid having sugary foods and drinks too often

Sugar may taste sweet, but it's just empty calories. It can cause mood swings, contribute to diabetes and damage your immune system. Sugar can also contribute to tooth decay.

Try to cut down on food containing sugar. Watch out in particular for fruit 'drinks'. Unless the label says 100% fruit juice, they are likely to have added sugar.

Artificial sweeteners like aspartame and mannitol (commonly added to 'diet' soft drinks) may seem a good alternative to sugar, but there is some debate over their safety. Aspartame has been linked in some studies to cancer.

Tooth decay is caused by the interaction of sugar and dental plaque. Each time sugar enters the mouth, acid is produced by plaque bacteria which can eventually produce a cavity.

The frequency of eating sugar has more influence than the amount eaten in total, so try to reduce the number of times you eat sweet foods such as chocolate and cakes.

Good dental health can be maintained by:

- Reducing the frequency of sugar consumption
- Brushing twice daily with a fluoride toothpaste
- Flossing at least once a day
- Visiting a dentist at least once a year



Avoid too much salt

We need a little salt in our diets, but the average intake of salt per person in the UK is about 10g per day (roughly two teaspoons), which is far too much. Try to avoid readymade foods, and minimise the amount of salt you add to your cooking. Use alternatives to add flavour to your dishes, such as Lo-Salt (alternative salt with potassium), herbs, spices or lemon juice.

Fluids

As well as eating the right foods, you need to make sure that you drink enough fluid throughout the day. The human body is made up of 70% water, and this water needs to be replaced regularly. If you don't drink enough, you'll become dehydrated, which could mean headaches, muscle pains and other health problems. It's important to keep well hydrated.

But what should you drink? The answer is: water!

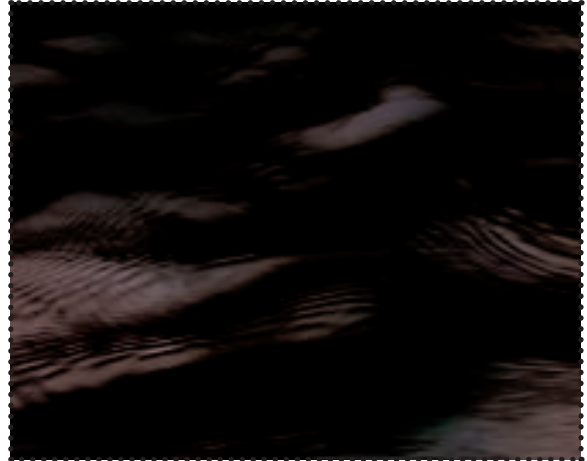
Soft drinks, tea and coffee may taste better, but as they cause an increase in urination they can actually end up making you dehydrated. You don't need to stop the cups of tea or coffee, but you should also drink 7-10 average sized glasses of water a day to keep you hydrated. Also, water does not have any calories or artificial sweeteners, so it is by far the healthiest option.

USEFUL WEBSITE

www.bbc.co.uk/health/healthy_living/nutrition/

www.food.gov.uk

www.eatwell.gov.uk



Food Pyramid

Here is a food pyramid, showing which foods to eat more of (at the bottom) and less of (the top).

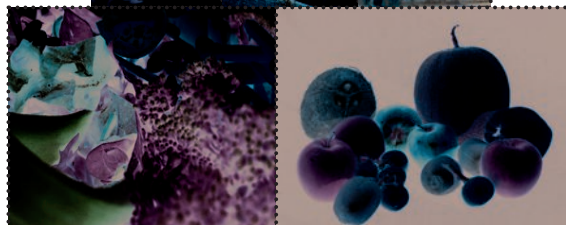
Sugar and fat



Dairy products, meat and fish



Vegetables and fruit



Grains and cereals
(wheat {bread, pasta},
rice, corn, oats, etc)



Eating Disorders

An eating disorder is a harmful way of eating. A person with an eating disorder is usually trying to alter their weight or shape or to seek comfort in food. Anorexia, bulimia and compulsive eating are the most common eating disorders. Today many people are concerned about their weight and what they eat, but an eating disorder has serious physical and emotional consequences.

Symptoms of an eating disorder are: binge eating, deliberately vomiting after meals, starving oneself, taking laxatives for weight control, or excessive exercising.

USEFUL WEBSITE

www.eating-disorders.org.uk

Example Recipe

This is a recipe for pasta with tomato sauce.

Ingredients:

1 tablespoon olive oil
 1 medium onion (chopped finely)
 1 clove garlic (chopped finely)
 3 tablespoons of mixed fresh or frozen vegetables
 1 large tin mixed beans (120g dry weight)
 Dried pasta shapes (wholemeal if you can get them)
 1 large tin of tomatoes
 1/2 pint chicken or vegetable stock (made with stock cube)
 A pinch of mixed herbs and pepper
 Optional – Fresh herbs like basil and parsley to garnish

How to prepare this dish:

Heat oil in a pan and fry onions and garlic over a low heat until soft.

Add mixed vegetables and cook for a further 3-4 minutes

Stir in the rest of the ingredients.

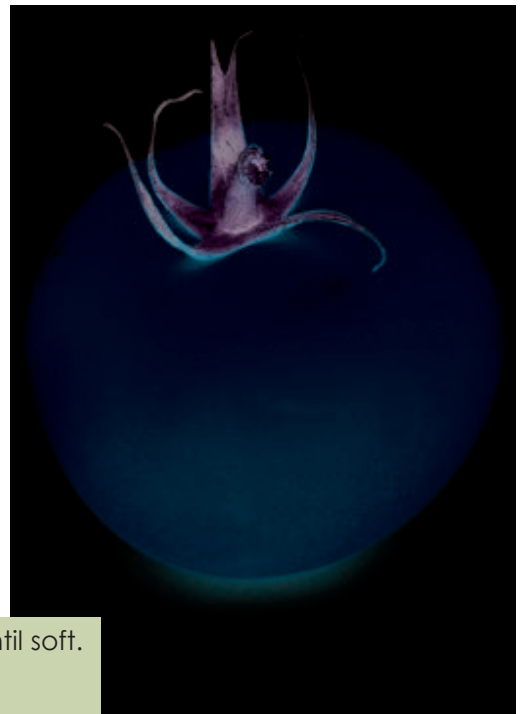
Bring to the boil and simmer for about 20 minutes.

Garnish with fresh herbs, a pinch of salt and black pepper

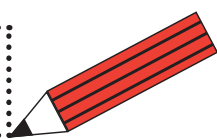
Healthy Tip:

This dish has lots of vegetables and no saturated (animal) fat. The beans provide protein.

Non-vegetarians could add chunks of ham or tuna.



Recipe Activity



Use the following sheets to record two recipes which you like and are reflective of your individual dietary needs (i.e. food intolerances/cultural dishes etc.)

Recipe 1

Ingredients

Method

Recipe 2

Ingredients

Method

COMPLETED ON _____

Young person's signature:

Worker's signature:

Weekly Shopping List Activity



Write your weekly shopping list:

For the fridge:

For the freezer:

Food for the cupboards:

From the market:

For the bathroom/toiletries
Cleaning products:

COMPLETED ON _____

Young person's signature:

Worker's signature:

The Good Eating Quiz



1. Give two examples of a healthy breakfast:

- 1)
- 2)

2. Why is fibre good for you?

3. Why is white flour not so good for you?

4. How could you eat healthily on a low income? Give two examples:

- 1)
- 2)

5. What is the minimum recommended number of fruit and vegetable portions you need to eat each day to stay healthy?

3 / 5 / 7

6. How many glasses of water should you drink each day?

- 0 - 5
- 4 - 6
- 7 - 10

7. What is an example of a good snack food?

8. What type of oil is good for you, and what are some examples?

9. If a carton of juice says 'juice drink', is it 100% juice?

10. Do we need more salt in our diets?

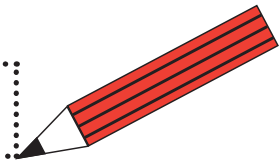
11. What's an example of a healthy spread?

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Young person's signature:

Worker's signature:

Weekly Menu Plan Activity Sheet



Plan each meal for a week and write down the ingredients you'll need. Think about the health food guideline discussed earlier. Then head to the supermarket and stock up!

		Ingredients
Monday	Breakfast Lunch Dinner	
Tuesday	Breakfast Lunch Dinner	
Wednesday	Breakfast Lunch Dinner	
Thursday	Breakfast Lunch Dinner	
Friday	Breakfast Lunch Dinner	
Saturday	Breakfast Lunch Dinner	
Sunday	Breakfast Lunch Dinner	

COMPLETED ON _____

Young person's signature: _____

Worker's signature: _____

Top Tips for Staying Healthy

- Cut down on foods containing saturated fat, sugar and salt.
- Choose healthy snacks: fruit, vegetable sticks, nuts and seeds, and bread with hummus or another healthy spread.
- Always eat breakfast. A wholegrain cereal with reduced fat milk, rice milk or soya milk will stop you feeling hungry during the morning.
- Take some fruit with you when you leave the house. Bananas and apples are easy to eat when you are on the move.
- Always read the labels on processed foods – be on the lookout for fat, sugar, and salt.
- Enjoy a regular activity like walking, dancing, cycling, rollerblading and/or swimming.
- Focus on how good it feels to be enjoying a varied diet and being active!

Exercise

Knowledge Targets

- understanding the importance of regular exercise
- knowledge of how to access sport and leisure activities locally

Along with eating well, regular exercise is one of the best things you can do for yourself.

Exercise does all this and more:

- Promotes a sense of wellbeing
- Reduces stress, anxiety and depression
- Helps keep your weight at a healthy level
- Reduces cholesterol levels
- Reduces blood pressure
- Stimulates your metabolism
- Helps prevent chronic diseases like heart disease and cancer



Top Tips:

- If you haven't exercised for a while, start gently. If you have any health concerns, talk to your GP about what would work best for you.
- You don't need a lot of money or equipment to stay fit. Just 30 minutes of brisk walking a day will keep you healthy.
- If you have trouble getting motivated, try exercising with friends.
- Add variety – try a new sport. Join a yoga or pilates class, try a martial art, or take a dance class. It all helps keep you active!
- Use your legs more during the day. Take the stairs instead of lifts or escalators, or if you commute everyday to work or school, try walking part of the way instead.

**Get Active: Join a Gym!**

Gyms can seem quite scary and intimidating places at times, full of super-fit people burning calories or pumping weights! But in reality most gyms are full of everyday people of all shapes, sizes and ages, who are all looking to get fit and have fun.

Below are some tips on what to look for when joining a gym. Make sure it's close enough and cheap enough so you'll go regularly, and make sure they have classes that you are interested in.

Top Tips:

- Be nosy - ask to have a look around. Find out what the inside really looks like, what equipment they have, how many staff they have to help and what classes are on offer.
- Put it to the test - most gyms offer free introductory classes so you can check them out before committing to fees.

Sports, Interests and Leisure Activities

Start by thinking about which sports and activities you enjoy the most and are best suited to. Don't expect to be the next Wayne Rooney; instead, see it as a chance to learn new skills, get fit and meet different people.

Your local authority may run youth clubs or drop-in centres where you can catch up with your friends and meet others. They may also offer other activities like drama and art classes.

If you've got some spare time, you may want to volunteer to work for a youth project in your area. You'll get all the training you need, and it looks great on your CV.

USEFUL CONTACT**The Keep Fit Association**

Promotes safe, effective exercise

www.keepfit.org.uk

Tel: 020 8692 956

Physical Health

Knowledge Targets

- knowledge of how to access GPs, dentists and opticians
- understanding common health problems
- being aware of the dangers of substance abuse



Being healthy isn't just about what you eat and drink; it's also about taking care of your body, which includes being physically active and having regular health checks.

Everyone should be registered with a doctor, a dentist and an optician

Your local doctors' surgery (GP) provides a wide range of family health services, including:

- advice on health problems
- vaccinations
- examinations and treatment
- prescriptions for medicines
- referrals to other health services and social services

If your condition is not urgent, you'll probably be able to see a doctor within two working days, or a health professional such as a nurse within one working day. If you don't need an appointment within two working days, you can usually book in advance.

Similarly you never know when you may develop toothache, damage your teeth or need dental advice. The dentist you are registered with will see you for routine check-ups, as well as emergency care, and will hold your dental records. They'll know about any previous treatment you have had and any relevant medical details.

Under the NHS, an eye examination is available without charge for all young people under 16, and under 19 if they are in full-time education.

You should visit your optician for regular checks on your eyes; this will ensure that the health of your eyes and your vision are monitored, and any problems are detected at an early stage.

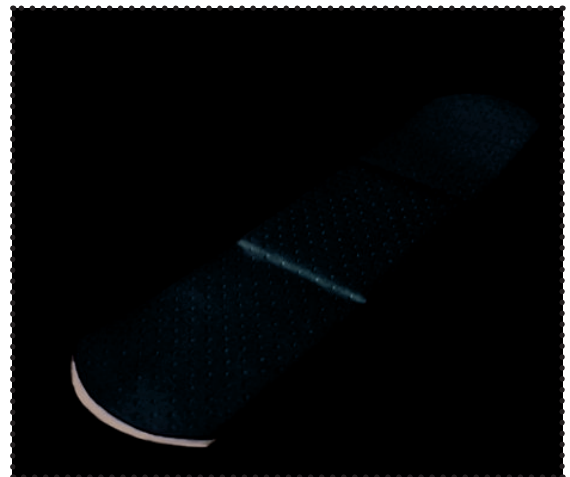
It's a good idea to have an eye examination every two years. However, you may need to visit an optician more often, depending on the condition of your eyes and vision, and your medical history.

If you are moving to a new area you should register with a doctor, dentist and an optician straight away - don't wait until you need treatment!

As well as registering with a doctor, dentist and an optician, there may also be times when you need to know about your family medical history. This can be useful for preventing or diagnosing an illness you may have. If this information is not freely available to you, there are many websites set up which can help locate previous doctors, and help you to put together your medical history.

At key stages in your life you'll have been vaccinated for diseases like tetanus, measles and tuberculosis. If you need to check your vaccination history, ask your GP.

Even if you have moved around a lot, every time you register with a new doctor your medical records will be passed on. Your new GP should have an up-to-date record of your medical history.



How to register with a doctor

To register, you will need to visit the surgery or health centre during consulting hours. You will be asked to fill out some registration forms and will then be added to the list of NHS patients. If you are accepted as a patient, you will be sent a medical card by post, which will include your NHS number.

Registering with a dentist

Some dentists may require you to have an initial examination. Once completed, your registration will last for 15 months. Visit www.direct.org.uk for more information.

Opticians

You don't have to register with an optician, unlike a doctor or dentist. Even if you think you don't need to wear glasses, your eye care is important, and you should have regular eye tests. Under-19s get free eye tests, as well as some people who are on low incomes or are receiving benefits.

USEFUL WEBSITE

www.direct.org.uk



Health Problems

This section deals with health problems which commonly affect young people. It's by no means a complete list. Talk with your GP about any health concerns you have. There are also many good books and websites out there.

Asthma

Asthma is a lung disease that affects people of all ages and ethnic groups. People can develop this condition at any point in their lives. Some children who suffer from asthma may grow out of it as they get older.

Lungs constrict when they react with irritants, such as heavy smoke, thick dust or very cold air. This is all part of the body's normal defense mechanism. However, people with asthma have lungs that are very easily irritated by triggers: dust mites, animals, moulds, pollens, viral infections and smog are the most common.

There's no cure for asthma, but it shouldn't stop you from leading a full, normal life. With the help of your doctor and a respiratory care professional, you can learn how to take good care of yourself and how to control your asthma.

Follow Your Doctor's Advice

The first step towards controlling asthma is to see a doctor who is well-informed about asthma and the new medicines used for treating it.

Today's treatment for asthma focuses on trying to prevent an asthma attack. Your asthma may be a little different from anyone else's, so you need to have a treatment plan that meets your specific needs.

Be sure you understand the doctor's directions, and if the plan is not clear in your mind, ask as many questions as you need to until you are happy that you know what to do!

USEFUL WEBSITE

www.asthma.org.uk

Take Control

Even with the best of care, you may still experience some asthma attacks. If you feel an attack coming on, pay close attention to warning signs and react to them as directed by your doctor.

Stay calm, and practice good breathing techniques. Breathe in slowly through your nose and blow out through your mouth using the pursed lip method (pretend you're trying to whistle).

Use the medicine (such as an inhaler) that your doctor has prescribed to keep the attack from becoming any worse. If the medicine does not work, contact your doctor or a local emergency clinic.

It's important to remember not to wait out the attack. Take immediate action as soon as you suspect that an attack is starting.



USEFUL WEBSITE

www.diabetes.org.uk

Diabetes

Diabetes occurs when a person's body doesn't make enough insulin or doesn't use insulin in the right way. Insulin helps your cells use blood sugar (also called glucose) for energy. Diabetes causes the sugar to build up in your blood.

Diabetes is generally classified as Type 1 or Type 2. If you have Type 1 diabetes, your body makes little or no insulin. If you have Type 2, your body makes some insulin, but cannot use it properly. Most adults with diabetes have Type 2.

Diabetes is often caused by a diet high in sugar or processed carbohydrates, such as white flour or white rice, and is linked to being overweight or obese. Diabetes is a serious health issue on the increase in many countries.

What health problems are associated with diabetes?

Over time, high blood sugar levels can damage your eyes, blood vessels, nerves and kidneys. Damage to your nerves can lead to foot sores, problems with digestion and impotence. Damage to your blood vessels increases your risk of heart attack and stroke.

Many of these problems can be delayed or prevented with good diet, exercise and medication.

Symptoms

In combination these symptoms may indicate diabetes:

- Feeling very thirsty and urinating more than usual.
- Breathing more deeply and faster than usual.
- Sweet-smelling breath.
- Nausea and vomiting.
- Trembling, feeling weak, dizziness, confusion, seeing double and feeling uncoordinated.

If you have these symptoms, you need to seek medical help immediately.

Epilepsy

People with epilepsy are just like everybody else, except they sometimes have seizures. A seizure is caused by a sudden burst of excess electrical activity in the brain, causing a temporary disruption in the normal messages passing between brain cells.

Seizures can happen at any time, and they generally only last a matter of seconds or minutes, after which the brain usually returns to normal.

Lots of people with epilepsy lead full lives. A bit of forward planning can help you enjoy whatever you do, without too many problems.

Try not to let epilepsy undermine your self-esteem or use it as an excuse to avoid new people or situations. Approaching experiences in a positive, confident way will help you get the most out of them, and can also prevent other people from feeling anxious about your epilepsy.

USEFUL WEBSITE

www.epilepsy.org.uk

Epilepsy Tips:

- Learn the triggers that can cause your seizures so you can avoid them.
- Learn methods which help you to manage stress better.
- Learn ways to cope with stress if it's a problem.
- Eat regular meals and have a healthy diet.
- Get enough sleep.
- Avoid alcohol.
- Exercise regularly.

Exercise is good for everyone's general health, including people with epilepsy.

Lack of sleep is a common trigger of seizures, so try to avoid getting over-tired.

If you are going to be away from home for any length of time, make sure you carry enough medication.

Have a plan for dealing with seizures. Make sure your family, friends and workmates know what to do when you have a seizure.

Keep a sense of perspective – no one's life can ever be entirely risk-free. Be sensible about what you do, but don't let epilepsy rule your life.

Exercise is a great way to make friends. People with epilepsy can enjoy most sports with no problems. However, you should check with your doctor before taking up any form of exercise.

Anyone taking drugs which act on the brain, such as anti-epileptic drugs, are likely to be more sensitive to the effects of alcohol. In particular, the intoxicating effect of the alcohol will be increased. Alcohol can increase the risk of side effects from taking anti-epileptic drugs.

Most people with epilepsy find that they can drink one or two units of alcohol, sometimes more, without increasing the chances of a seizure. Other people find that even a small amount of alcohol can trigger a seizure.



Sickle Cell Anaemia

Sickle Cell Anaemia is an inherited blood disorder which affects the structure of haemoglobin. Haemoglobin is a component of blood which is responsible for transporting oxygen around the body.

Sickle Cell Anaemia is most common in people of African or African-Caribbean origin, but may also occur in people of Mediterranean, Middle Eastern, Latin American and Asian descent.

There is no cure for Sickle Cell Anaemia. Treatment consists of medications to control pain and infections, and sometimes blood transfusions.

Some people are carriers of the Sickle Cell trait. A carrier will usually experience no health problems and will never develop Sickle Cell Anaemia. However, a carrier can pass the trait on to any children they may have.

If you need more information about Sickle Cell Anaemia, talk to your carer or contact the organisations listed at the end of the chapter.

USEFUL WEBSITE

www.sicklecellsociety.org.uk

Other Health Issues

These are some common health checks you should know about.

Smear Tests

All sexually active women should have a smear test every three years. A smear test is one of the most effective ways of preventing cervical cancer. This type of cancer is caused by the HPV virus, which is passed on through sexual activity. Up to 70% of sexually active people are either carrying this virus or have caught the virus at some time. It's a bit like a sexually transmitted common cold. Unfortunately though, for some women, HPV causes abnormal cells to grow on their cervix (the neck of the womb). If left untreated, these abnormal cells can develop into cancer. If these cells are detected early, through regular smear tests, they can usually be successfully removed.

The test can be done by your GP or a nurse.

A smear test involves taking a small sample of cervical cells, which are then sent to a medical laboratory for analysis.

Breast and Testicle Checks

It's very important to check your body regularly for any unusual bumps and lumps. Breast cancer is now the most common cancer in Britain for women (it can also occur in men) and testicular cancer is the most common form of cancer amongst men aged 20-34.

Survival rates are better than ever, but the earlier cancer is diagnosed, the better the chances of successful treatment.

Checking Your Breasts

You should get to know your breasts and find out what's 'normal' for them. If there is a family history of breast cancer (in particular if a close family member, like your mother, an aunt or grandmother has had breast cancer) it's doubly important that you check them regularly. You should also talk with your doctor about mammograms.

A mammogram is an X-ray of the breasts. The NHS breast screening programme uses them to screen for breast cancer in women aged between 50 and 70. However, if there is a family history of

USEFUL CONTACT

For more information contact your local GP or NHS direct on 0845 4647.

breast cancer, you may want to consider having mammograms from an earlier age.

Your breasts will go through perfectly normal changes throughout your lifetime. They are affected by hormonal changes during your monthly menstrual cycle, pregnancy, breastfeeding and by weight loss or weight gain.

Breast awareness is about becoming familiar with your normal breast tissue and how it changes during your menstrual cycle. Get into the habit of looking at and examining your breasts from time to time. Make sure to check for lumps in your armpits as well – the lymph glands here can also develop tumours. If you do notice a change, see your GP, and don't be shy - they are there to help you!

Checking Your Testicles

Why should you self-examine? Things can go wrong with your testicles slowly, quickly or very fast indeed. Knowing what your testicles normally feel and look like makes good sense so that changes can be spotted and advice sought quickly if needed.

Signs to watch out for:

- a lump in one testicle
- pain and tenderness in either testicle
- discharge or pus from the penis
- blood in the sperm at ejaculation
- a build-up of fluid inside the scrotum
- a heavy or dragging feeling in the groin or scrotum
- an increase in size of a testicle (one testicle is normally larger than the other but the size and shape of each should remain more or less the same)

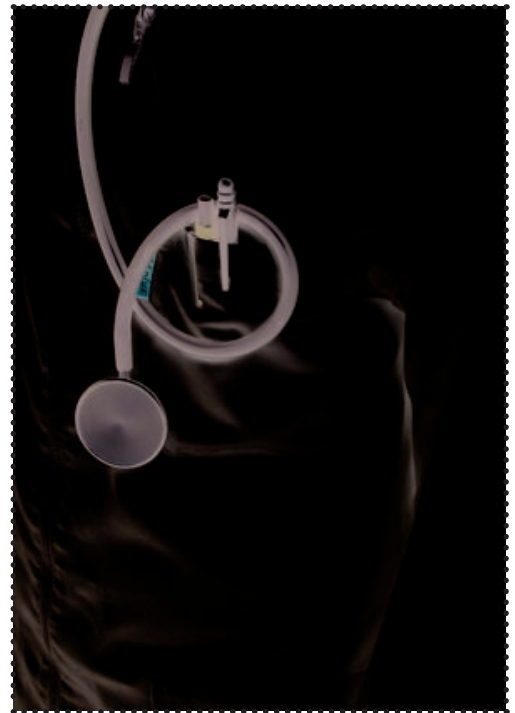
Check for any lumps or swellings, as both testicles should be smooth except where the duct that carries sperm to the penis (the epididymis) runs. This lies along the top and back of the testicle, and normally feels bumpy.

Testicular cancer represents only one per cent of all cancers in men, but it is the single biggest cause of cancer-related deaths in men aged 20 to 34 years in the UK. Unfortunately, the number of UK cases has trebled in the past 25 years, and is still rising. Although testicular cancer is rare, it is not at all uncommon to find a lump in your testicles. There are many conditions that can be easily confused with testicular cancer, and most of them are not as serious.

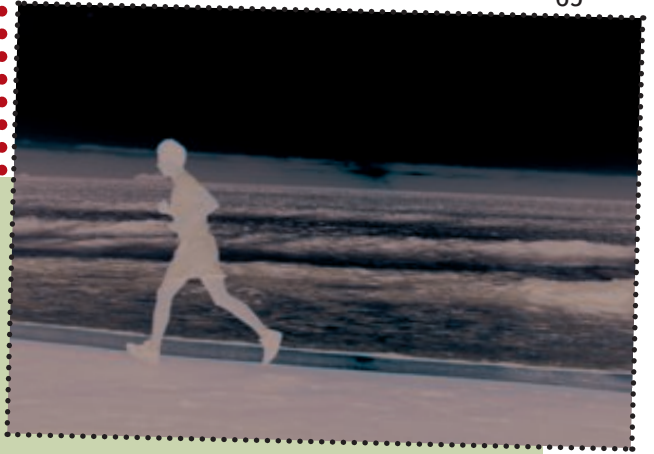
If you have performed a self-examination and found a lump, you should go to your doctor for further advice. Remember, your doctor deals with sensitive issues like this all the time - don't feel awkward!

USEFUL CONTACT

For more information see:
info.cancerresearchuk.org



Physical Health Quiz



Q: Why is exercise good for you?

A:

Q: What kinds of exercise interest you?

A:

Q: Can you swim?

A:

Q: Do you know how much you weigh? What's a healthy weight for you?

A:

Q: Can you run for five minutes without stopping?

A:

Q: Name five activities you can do for free with your leisure pass:

A:

Q: How much walking a day keeps you healthy?

A:

Q: What is an STD?

A:

Q: What is HIV/AIDS?

A:

Q: How much does a prescription cost?

A:

Q: Can you name your nearest hospital with an accident and emergency department?

A:

Q: Who should you ask if you want to check your vaccination history?

A:

Q: What triggers asthma attacks?

A:

Q: What are some symptoms of diabetes?

A:

Q: What foods can cause the onset of diabetes if eaten too often?

A:

Q: How often should women have a smear test?

A:

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Young person's signature:

Worker's signature:

Substance Use

Knowledge Targets

understanding the dangers of substance abuse
recognising drug dependency

A substance can be legal – like alcohol and cigarettes – or illegal, like cocaine, ecstasy and acid.

There are several different ways that people use drugs:

Experimental Use

Some people (regardless of age) experiment with substances. Some do so out of curiosity or because their peers do.

Only a small number of people who experiment go on to develop a dependency on substances.

Recreational Substance Use

Some people use substances on a recreational basis.

This may be in the evenings or weekends, or when they are with particular friends, or only when they are in particular environments, such as nightclubs.

Dependent Use

Some people reach a point where they are either physically or psychologically dependent on substances, and the dependency affects their physical and/or mental health. This dependency may have a negative impact on relationships, work or study, and finances.

Alcohol

Drinking too much alcohol can lead to physical and mental illness. If you find that you need alcohol to act and feel 'normal', then you may have a problem.

Below are a few key signs to look for:

- Drinking begins to take priority over other activities.
- You may find that it takes more alcohol to get you drunk. This is because your body starts to develop a tolerance; it actually becomes used to being drunk!
- You might start getting withdrawal symptoms, such as anxiety and tremors after short periods without a drink. You will find that these effects are reduced by taking more alcohol.

What problems are caused by too much alcohol?

Excess alcohol consumption can lead to many health problems, including:

- Depression
- Liver cirrhosis
- Heart failure
- Damage to the brain and nervous system



Depression is a common cause of alcoholism. People who are depressed often look for a way out of their problems or a relief from insomnia. Unfortunately, alcohol is itself a depressant, so it only makes the problem worse!

As well as health problems, alcohol abuse can damage relationships, finances, work and study.

Cigarettes

When you smoke tobacco you inhale tar, nicotine, carbon monoxide and many other poisonous substances. Doesn't sound too good does it?!

Your body also gets used to the effect of nicotine very quickly, so you end up smoking more and more (and spending more and more) to get the same effect! The nicotine in tobacco is extremely addictive, which is why it's so hard to quit the habit.

Regular, long-term smoking greatly increases the risk of a number of serious diseases including lung and other cancers, heart diseases, bronchitis, bad circulation and ulcers. About 114,000 people die in the UK each year through smoking-related diseases.

Women who smoke cigarettes during pregnancy tend to give birth to babies of smaller birth weight, which can lead to complications for the baby. Smoking while taking oral contraceptives ('the pill') increases the risk of heart and circulatory problems.

Smoking also harms non-smokers who inhale second-hand smoke (known as passive smoking). The effects can range from respiratory and breathing problems, infections and asthma (especially in children) through to cancer.



Other Drugs

Marijuana

Marijuana, also known as 'cannabis', 'grass', 'dope' or 'pot', is usually smoked in hand-rolled cigarettes called 'joints' or 'spliffs' (which can also contain tobacco). When you smoke marijuana it can make you feel very paranoid, affect your coordination and ability to drive or operate machines, affect your memory and concentration, and lead to serious psychotic episodes.

Long-term effects include loss of concentration, memory, motivation, and the ability to learn new things. It can lead to a decrease in sex drive, and an increase in the risk of developing lung cancer and other respiratory diseases.



Coffee

Coffee has no serious health risks unless it is drunk in large quantities (eight cups or more a day).

With some people, however, it can produce a jittery sensation, where they feel nervous, and in some instances their hands can shake uncontrollably.

Ecstasy

Ecstasy is a drug common at dance parties that can cause paranoia and confusion. Heavy use can cause chronic depression, as it affects the body's production of serotonin (a chemical that makes you feel happy and relaxed). It can also impair memory.

Acid (LSD)

Acid or LSD is a hallucinogen, which means it changes the way you see the world. Colours and sounds seem more vivid. People who take acid can feel confused, anxious or extremely fearful. It can cause long-term mental health problems, although it is not known whether it causes the problem or simply uncovers a problem that was already there. People's ability to deal with risks in their environment (like crossing a busy road) can be lowered, and co-ordination necessary for complex tasks (like driving, cycling or swimming) can be impaired.

Amphetamines (Speed)

Amphetamines, otherwise known as speed, are stimulants – they make you feel more awake and energised. They can lead to a number of mental health problems including depression. It can also cause a number of physical health problems, including dizziness, heart palpitations and irregular breathing. Snorting speed can damage your nose and sinuses.

Glue

Sniffing glue (or any other toxic inhalant such as petrol or paint) is a highly dangerous and harmful activity. There is a serious risk of death from heart failure, lack of oxygen, choking on vomit, or pneumonia.

Heroin

Heroin is a very addictive and dangerous drug. Other similar drugs are morphine and codeine. It can be injected with a needle, snorted or smoked. Dealers often cut the powder (mix it with other drugs or chemicals) to make it go further. These other ingredients can be very harmful. If you use heroin over a long time, you may overdose (take too much – this can kill you), damage veins from injecting, lose your appetite, or get sick from a lack of healthy food.



Cocaine

Cocaine is a stimulant – it speeds up the heart rate and nervous system. There are three main types. Cocaine hydrochloride is a white powder that is snorted through the nose. Freebase cocaine is chemically changed so that it can be smoked, producing a rapid high. Crack cocaine is a type of freebase that is sold as small crystals or 'rocks'. Snorting cocaine can damage your nose and sinuses.

Like heroin, a danger with cocaine is that dealers 'cut' or mix the drug with other harmful ingredients. An overdose of cocaine can cause chest pains, bleeding in the brain, convulsions (fits), heart failure, or death.

Taking two or more substances together can increase the risk of an overdose.

Getting help

If you think you have a substance dependency, there are places to go for help.

Community Drug Teams (CDTs)

CDTs may offer drug detox programmes, methadone prescriptions, dependency advice, information and support, and Community Care Assessment for funding for treatment.

Street Agencies

Street Agencies often provide counselling, advice, information & support. Some offer alternative therapies, such as shiatsu massage and ear acupuncture, and a needle exchange service.

Residential Rehabilitation Services

These services offer intensive counselling, group work, advice, information and support including relapse prevention work.

Needle Exchange Services

Certain pharmacies provide a needle exchange service, whereby injecting substance users are given new needles in return for their used needles.

Day Programmes

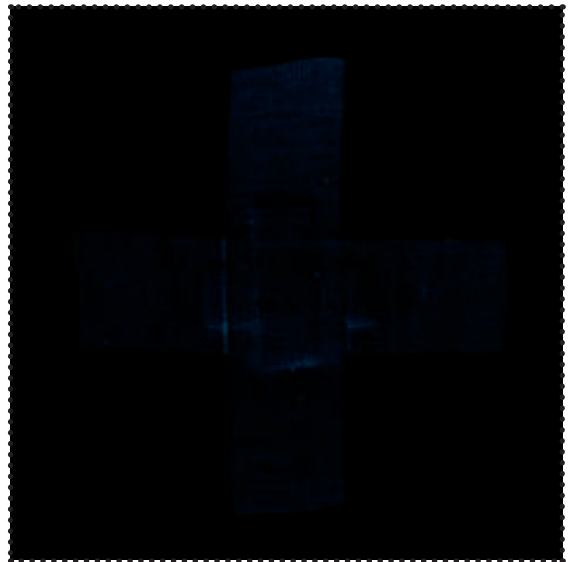
These are structured day programmes for people who are still currently using drugs, are drug-free, or want support to become drug-free.

Support Groups

Support groups provide an opportunity to share experiences in a safe and supportive environment.

Drug Help Lines

These provide advice, information & support for individuals who are using drugs, and their family and friends.



USEFUL CONTACTS

0800 776600 (National Helpline)
www.talktofrank.com
www.patient.co.uk
www.bbc.co.uk/health/first_aid

Substance Use Quiz



Q: What are some examples of illegal drugs?

A:

Q: What are some key signs of alcohol dependency?

A:

Q: What problems are caused by too much alcohol?

A:

Q: What is passive smoking?

A:

Q: What diseases are caused by long-term cigarette use?

A:

Q: Why shouldn't you take two or more substances together?

A:

Q: Which drugs can cause long-term mental health problems?

A:

Q: Which drugs can cause a fatal overdose?

A:

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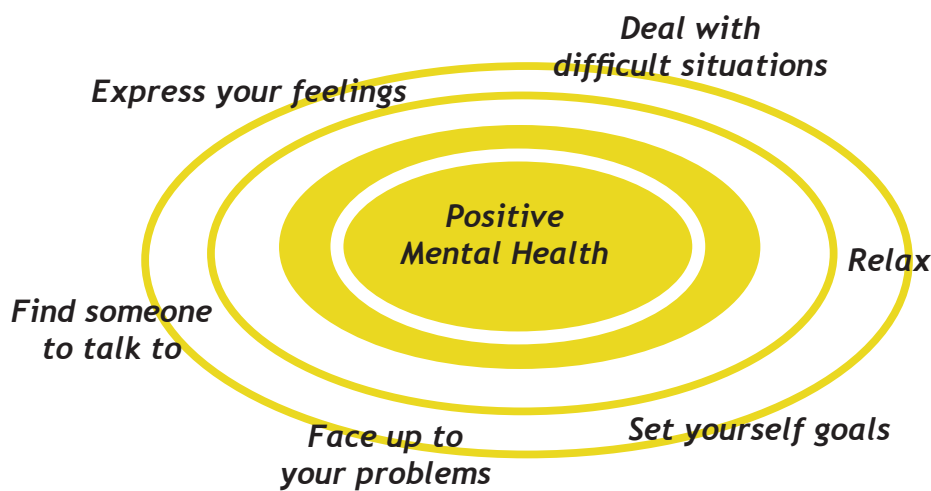
health

Mental Health and Emotional Wellbeing

See the end of the chapter for a list of useful organisations.

Knowledge Targets

- Awareness of the importance of mental health and emotional wellbeing
- understanding feelings and the effect they have on the body
- recognising the experience of feelings and learning positive ways to express them
- understanding of stress and how to combat it
- understanding the importance of self-esteem
- becoming aware of self-destructive behaviour



Having a healthy mind is just as important as a healthy body. Being able to handle your feelings and emotions positively and cope with stress will help you feel good. Did you know that feeling emotionally well can help reduce the chance of becoming physically ill?

Handling feelings

We all experience lots of different feelings, like happiness, sadness, shock, fear, and anger. These emotions can sometimes feel overwhelming. This is normal and completely healthy. If these feelings are expressed or handled in a negative way though, this can cause problems for our health and our relationships.

Anger Management

A lot of people find it difficult to manage strong emotions like anger. When they get angry, some people may be violent or abusive to other people, may hurt themselves or may keep their angry feelings inside. Expressing anger violently could lead to falling out with friends and family, having problems at school/college/work or even getting in trouble with the police. Keeping angry feelings inside will cause stress and could make you ill.

The good news is that you can control anger. Sometimes anger is about things that happened in the past. When you get angry about something that happens in the present, it can set off those angry feelings from before. If this is a problem you will need professional help to work out what you

are still feeling angry about and what you can do to overcome these feelings.

You can't stop having angry feelings but you can choose how you express them.

Try these techniques:

- Slowly count to ten before reacting
- Take ten deep breaths
- Remove yourself from the situation
- Do something physical – go for a run, lift some weights, do some sports, hit a punchbag or a cushion
- Talk to someone about how you are feeling

Knowing more about how you experience and express anger will help you recognize when you are becoming angry. This will help you be in control so that you can express anger in a positive way.

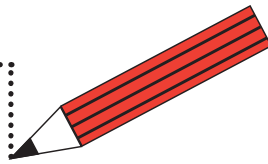
Coping with feelings - getting help

Sometimes you will experience difficult things in your life that make you feel sad, scared or worried, for example moving in with new carers, losing contact with family or friends, breaking up with someone or starting a new school. It is perfectly natural to have these feelings, but if they stay with you for a long time and stop you from moving on, then that isn't healthy.

It is helpful to talk to someone you trust about your feelings. It can be a relief to have them out in the open and can make them seem more manageable. If your feelings are overwhelming, and talking to someone isn't helping, you should talk to a professional, like a counsellor, who is especially trained to help in these situations. Ask your worker for more information or check out the websites listed.



Feelings Activity Sheet



Talk these exercises through with your worker or write down what you come up with and discuss with your worker afterwards.

Recognising feelings

How many feelings can you name? Make a list (Here are some to start you off)

Happiness Anger Shock

What effect do different feelings have on your body?

For example:

Feeling: Excited

Effects on body: Heart starts beating faster, butterflies in the stomach...

Do this for some of the other feelings you have listed:

How can you manage your feelings?

Choose some feelings, especially ones that are a problem for you, and think about what you can do when you experience these feelings

For example:

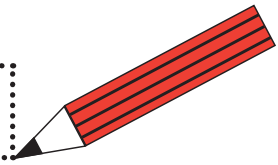
When I feel worried I can talk to someone about it

Adapted from exercises in "Helping Children to Build Self-Esteem", Deborah Plummer, Jessica Kingsley Publishers, London + Philadelphia (2001).

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Young person's signature:

Worker's signature:



Dealing with Anger Activity Sheet

Answer the questions below honestly so you will understand more about why and what happens when you get angry:

- What situations make you angry?
- Why do they make you angry?
- What happens to your body when you get angry?
- Do you recognise when you are becoming angry? How?
- What do you do when you get angry?
- What makes you stop being angry?

What can you do when you feel angry?

Think about what you do now when you are angry. Is it positive? Do you feel good about it? If the answer is no, come up with some different positive things you could do. Try them out and tell your worker how you got on.

Things I do when I'm angry:

Things I could do instead:

Adapted from exercises in "The Trust for the Study of Adolescence (TSA), Working With Young People: Trainers' Guide and Resource Pack", Melia, J. and McGowan, M. (2002).

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Stress

Stress is physical and mental tension caused by a variety of factors.

Symptoms of Stress

When you feel stressed, you may experience:

- Outbursts of anger or irritability
- Muscle tension, especially in the neck, back, chest or stomach
- Heart palpitations (where your heart misses a beat, or speeds up and slows down)
- Feeling overwhelmed, or that you cannot cope
- Shallow rapid breathing
- Loss of sex drive
- Loss of appetite
- Comfort eating
- Lack of concentration
- Worrying about things all the time



Coping Strategies

If you are stressed there are many things you can do to help you feel better:

- Go for a walk in a quiet, relaxing place
- Chat with friends
- Do some exercise
- Listen to relaxing music
- Meditate, or spend some time sitting quietly by yourself

Breathing

One important skill you can learn to combat stress is to breathe well.

It may seem like something we don't have to think about, but breathing well is really important for wellbeing. Our breath is intimately connected with our feelings. Doing a yoga or meditation course can help you to become more aware of and skilful with your breathing. Breathing from your belly rather than your chest relaxes you, and uses far less energy.

Post-Traumatic Stress

Post-traumatic stress is a psychological symptom that can affect anyone who has experienced a distressing, severe event in their life. It can appear days, weeks, months or even years after such an event. Traumas such as sexual abuse, physical abuse, a car accident or being diagnosed with a life-threatening illness can be triggers for post-traumatic stress.

This is a really heavy topic, and talking about something bad that has happened to you is not an easy thing to do. You may be feeling down, upset and/or angry. Although these feelings are normal, if the feelings are always there then you may need to talk to someone about it.

The best person to approach would be your doctor. They might be able to refer you to a counsellor or a specialist like a psychotherapist. Your leaving care service may be able to provide their own counselling service within your local authority.

Talking about negative past experiences can be very difficult and it is important that you receive the right support when you feel ready to talk.

Self-Esteem

Self-esteem is a part of your personality that helps you to feel good about yourself. Self-esteem isn't bragging about how great you are. It's more like quietly knowing that you're worth a lot (priceless, in fact!). It's not about thinking you're perfect - because nobody is - but knowing that you're worthy of being loved and accepted.



Why self-esteem is important

Positive self-esteem helps you hold your head high, and feel proud of yourself and what you can do. It gives you the courage to try new things and the power to believe in yourself. It lets you respect yourself, even when you make mistakes. And when you respect yourself, other people respect you too.

Having good self-esteem also helps you make good choices about your mind and body.

If you think you're important, you'll be less likely to follow the crowd if your friends are doing something dumb or dangerous. If you have good self-esteem, you know that you're smart enough to make your own decisions. You value your safety, your feelings, and your health - your whole self.

Good self-esteem helps you know that every part of you is worth caring for and protecting.

(Source: www.kidhealth.org/kid/feeling/emotion/self_esteem.html)

Mental Illness

There are lots of things that put people at risk of developing mental illness, but nobody can say for sure all the reasons why people become mentally ill, and why some people become ill but not others. Some things we have looked at in this chapter can put people at risk of developing mental illness if they are not dealt with, such as feelings becoming overwhelming, something very stressful happening that we can't cope with, or not having anyone to talk to or give support.

There are a number of different mental illnesses, which can be mild or severe. Depression is the most common - feeling very down and not being able to do everyday things, like getting washed or going out. Schizophrenia is another illness you may also have heard of. One of the well known symptoms of schizophrenia is hearing voices. These illnesses are serious and can stop people living their lives the way they want to. People with mental illness may be at risk of hurting themselves (more common) or hurting other people (less common).

If you have any symptoms that you are worried about, you should talk to someone, see your doctor or get professional help. Treatments for mental illnesses will depend on the condition and how severe it is. For mild cases of depression, exercise and counselling have been found to be effective. Some illnesses will need to be treated with medication.

You can get more information about mental illnesses, and help that is available, from the websites listed at the end of this chapter.

Self-Harm

Self-harm is a way of expressing very deep distress.

People can self-harm in many ways. People may injure themselves by scratching, cutting or burning their skin, or by hitting themselves against objects, or poison themselves by taking a drug overdose. It may also take less obvious forms, such as risky behaviour or staying in an abusive relationship.

Self-harming may help people to cope with feelings that seem overwhelming and impossible to deal with, such as rage, sadness, emptiness, grief, self-hatred, fear and guilt. Self-harming may serve a number of purposes at the same time. It may be a way of getting the pain out, of being distracted from it, of communicating feelings to somebody else, and of finding comfort.

It can also be a means of self-punishment or an attempt to gain some control over life.

Most people behave self-destructively at times, even if they don't realize it. Even behavior such as smoking, drinking too much, or working long hours can all be helping people to numb or distract themselves and avoid being alone with their thoughts and feelings.

Stopping is easier if you can find other ways of expressing or coping with your feelings. To do this, you need to understand what makes you do it.

If you can't stop wanting to hurt yourself, it's best to get help from someone you can trust. It could be a friend, a family member, a professional counsellor, a psychologist or a psychotherapist.

If you want to talk to someone about self-harm, please tell your carer/worker or contact the organisation listed on this page.

USEFUL CONTACT

National Self-Harm Network
(NSHN)
www.nshn.co.uk
Survivor-led organisation
supporting those who self-harm



Mental Health: Contacts and Websites

Samaritans T: 08457 90 90 90
www.samaritans.org.uk
 24 hour helpline for people in distress or despair

British Association for Counselling and Psychotherapy (BACP) T: 0870 443 5252
www.bacp.co.uk

London Lesbian and Gay Switchboard T: 020 7837 7324
www.ligs.org.uk - Advice and information service

National Phobics Society T: 0870 770 0456
www.phobics-society.org.uk - Counselling and helpline for those suffering from anxiety disorders

Relate T: 0845 456 1310 or 01788 573 241
www.relate.org.uk - Offers counselling for people with relationship difficulties

Women's Aid T: 0808 200 0247
www.womensaid.org.uk - National domestic violence charity

Witness T: 08454 500 300
 email: infor@witnessagainstabuse.org
www.popan.org.uk

Witness wants to see a world where health and social care relationships are free of abusive practice, and is dedicated to helping people who have been abuse in this situation. It provides a helpline and professional support and advocacy services for those affected, as well as campaigning for improvements in policy, law and practice, conducting research and providing education and training.

Hearing Voices Network T: 0161 834 5768
www.hearing-voices.org.uk - Information and support for those who hear voices

NAPAC T: 0800 085 330
www.napac.org.uk - National information service for people abused in childhood

National Self-Harm Network (NSHN)
www.nshn.co.uk - Survivor-led organisation supporting those who self-harm

Survivors UK Helpline: 0845 12 1201
www.survivorsuk.org.uk - For men who have experienced any form of sexual violence

United Kingdom Council for Psychotherapy (UKCP) T: 020 7436 3002
www.psychotherapy.org.uk - Regional lists of psychotherapists are available free

Other Useful Websites

www.nch.org.uk/selfharm

www.rcpsych.ac.uk

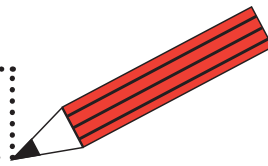
www.readthesigns.org

www.selfharm.org.uk

www.siari.co.uk

Check out Sexual Abuse section in Relationships chapter for more contacts

Self-Esteem Worksheet



It might seem silly or embarrassing writing down or talking about all your good qualities, but it is important to be aware of these things. Then you can remember everything that is positive about you at times when you don't feel so good about yourself - for example, when you make a mistake, do something wrong or if other people say negative things about you.

Things I like about me

Make a list of all the things you like about yourself or are good at. Ask someone to give you some ideas if you find it hard.

-
-
-
-

Things other people like about me

Write down some of the things people such as your friends, workers or family have said they like about you. If you can't remember, ask them!

-
-
-

Things I have achieved

What things have you achieved in the last 6 – 12 months? Think about things that you have been working on, however small they may seem. Write or draw a picture of it in the box. It could be anything – getting up on time, learning to play a sport or an instrument, completing a course. Talk to your carer/worker; it's easy to forget things, especially if you don't think they are a big deal. Remembering everything you have achieved is important; it shows what you can do, and is proof that you can make changes in your life and succeed!

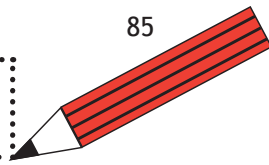


Adapted from exercises in "Helping Children to Build Self-Esteem",
Deborah Plummer, Jessica Kingsley Publishers,
London + Philadelphia (2001).

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Worker's signature:



Activity Sheet: What If Scenario...No. 1

A good friend of yours is in a relationship with a guy who she met one month ago.

He is now living with her in her flat. You have noticed some changes in your friend - she is no longer bubbly and confident. She used to take a lot of care with her appearance, but she does not seem to put in the effort anymore.

She liked to go out clubbing or go to the cinema at least twice a month, but when you or her other friends call to make arrangements she keeps saying that she is busy. You saw her briefly at the supermarket yesterday, and you noticed that she kept pulling her sleeves over her wrists. You thought you saw some bruises on her wrist.

Her boyfriend was with her and hurried her away. Her brother called and spoke with you, as he is also concerned about her, and said that she has not been around to see him. When he has popped in to see her, her boyfriend answered the door saying that she was busy.

Q . What could be some of the issues facing your friend?

Q . What could you do?

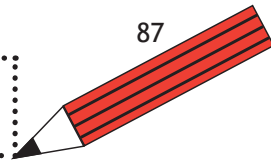
Q . Who could help her if she needed it?

A large, empty rectangular area with a light green background, intended for students to write their answers to the questions above.

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Young person's signature:

Worker's signature:



Activity Sheet: What If Scenario...No. 2

Your brother has been seeing this girl for the three last months.

He is really serious about her and she seems very serious about him as well. A friend of yours has told you that your brother's girlfriend has had a number of previous sexual partners. Recently your brother has confided in you that he is having some severe itching in his genital area and thinks that it must be from a new shower gel that he is using.

Q . What would you do?

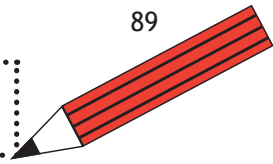
Q . Where could your brother get help if he needed it?

health

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Young person's signature:

Worker's signature:



Activity Sheet: What If Scenario...No. 3

Your best friend has started acting very strangely.

He keeps talking out aloud to himself, and when you passed him on the bus the other day, you were shocked to see him wearing a T-shirt and jeans; an unsuitable choice of clothing, as the weather was freezing cold.

You can't get hold of him on his mobile, as he has taken it apart for some reason. You are very concerned about him, and are expecting him to come around to your flat with a mutual friend.

Your best friend said that he will be a bit late as he going to pick up a 'draw' (skunk) from someone beforehand.

Q . What could be some of the issues facing your friend?

Q . Where could he get some help if he needed it?

health

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Young person's signature:

Worker's signature:

health

3. education, training and employment

Education

Knowledge Targets

- finding out what motivates you
- knowing what choices are available in secondary and tertiary education
- understanding grants, bursaries and scholarships
- knowing how local authorities can help out



Education and training are the gateway to job choice, real earning potential and a satisfying career. If your experience of education so far has been less than positive, don't be put off! There are so many ways to study for something that really interests you. Take some time to think about what motivates you, and then find the course to suit!

See the end of this chapter for a list of education, training and employment related websites.

Responsibilities of local education authorities

Local education authorities (LEAs) must find a free school place for all young people who are of required school age (a young person ceases to be of compulsory school age on the last Friday in June in the academic year they turn 16.)

LEAs must also find a school or sixth form college place for young people aged 16 to 19 who want one. If a young person is unable to attend school, local education authorities have a duty to provide suitable education in some other way; for example, home tuition.

Education choices at age 16

If you are trying to decide where to study, remember that nearly all schools, colleges and universities have open days for potential students. An open day is a great opportunity to check out the environment of a school, college, or university, as well as sample the courses they provide.

Between the ages of 16 and 19 you can study at school or a college providing further education.

Secondary School

If you choose to stay at secondary school you can remain at your current school, or move if your school doesn't offer a course you want to study. If you stay at your existing school, you'll have the advantage of staying with friends in a familiar environment. Also, if you want to re-sit exams, you will probably be able to study the same syllabus as before.

City Technology Colleges (CTCs)

CTCs are independent non-fee-paying schools which offer education based on technical and practical skills. A requirement of entrance to a CTC is a commitment to stay at the college until the age of 18. For more details, see: <http://www.standards.dfes.gov.uk/academies/ctcs/?version=1>



Sixth Form Colleges

Sixth form colleges are like a secondary school in the way they are run and the type of education they offer. You can transfer to one at the age of 16. A sixth form college usually has a wider range of courses and qualifications and a more relaxed atmosphere than a school.

Colleges of Further Education

These include **technical colleges** providing vocational or practical education and **tertiary colleges**. They are run in a different way from schools and sixth form colleges and usually offer a wider range of courses, particularly vocational courses.

They provide education and training for full-time and part-time students over 19, as well as full-time 16-19 year olds.

Courses that may be available include:

- GCSE courses
- Levels
- AS levels
- Vocational courses

Financial Assistance at Secondary School

EDUCATION MAINTENANCE ALLOWANCE (EMA)

An Education Maintenance Allowance can give you up to £30 a week to stay in learning after the age of 16. Depending on your progress, you can also earn a series of bonuses. The money's there to pay for travel, books and equipment for your course.

USEFUL WEBSITE

www.dfes.gov.uk/financialhelp/ema/

The amount you get will depend on your household income. You may be eligible if you're at a sixth form school, college, taking part in an Entry to Employment (e2e) programme or on a course that may lead to an apprenticeship.

Claiming EMA will not affect your parents' benefit payments (if they get any) or your own benefits if you're a young parent.

LEARNER SUPPORT FUNDS

You may be able to get help from Learner Support Funds to help you with the cost of books, equipment or other learning-related costs. You can get Learner Support Funds at the same time as receiving an Education Maintenance Allowance.

Other Financial Help

Check out the following link for a complete list of financial assistance available to 16-19 year olds:

USEFUL WEBSITE

www.dfes.gov.uk/financialhelp/index_flash.html

Higher Education

If you intend to study full-time at university, you will need to apply through the Universities and Colleges Admissions Service (UCAS), which handles student admissions on behalf of colleges and universities around the country. You fill out a standard form and write a personal statement. You can talk to an education skills advisor for more information.

You can apply to study at up to six different universities or colleges, or just the one if you are sure of where you want to study.

Normally, applications need to be sent to UCAS between September and January of the year before you want to start your course.

There are different deadlines for a few universities and for some courses (such as medicine), so double-check. Remember, the deadline for applications could be up to a year before you want to start, so make sure you do your research early.

If you want to study part-time or on a flexible learning course, you'll need to make a direct application to the institution to the university or college of your choice. Check directly with them for application deadlines.



Choosing where to go

Deciding where to study can be as important as choosing the right subject. The range of institutions offering higher education is huge. There are specialist colleges focusing on the arts, agriculture or education. Smaller colleges have a few thousand full-time students, while the biggest universities are ten times that size. Some have central city locations, while others are on out-of-town campus sites, and some have different sites spread out over a town or city.

USEFUL WEBSITE

www.ucas.com

Tuition fees

Tuition fees cover the cost of your studies and vary depending on the type of course you're taking and which institution you're studying at. Tuition fees don't include rent, food, books and travel. If you don't have money to pay for fees and living costs, there's financial help available.

Financial assistance

Financial assistance for higher education students comes in the form of loans, grants and bursaries. Here is a brief summary of what you can apply for. You can apply for financial support directly from your higher education institution or from:

USEFUL WEBSITE

www.studentsupportdirect.co.uk

LOANS

You can take out a student loan to cover the cost of your tuition fees and living costs (rent, food, books, travel etc.) You will not need to start repaying your student loan until you are in paid employment and earning over £15,000 a year. For details, see: www.studentsupportdirect.co.uk



GRANTS, BURSARIES AND SCHOLARSHIPS

- Many students are given money as grants or bursaries that they don't need to pay back. This money can go towards costs like fees, rent, travel and books. For details, see: www.studentsupportdirect.co.uk
- Individual universities and colleges sometimes provide grants. The amount will be dependent on your family income. The amount and the conditions of the grant vary between institutions. For details, see: www.ucas.com/studentfinance
- Universities can also award scholarships and bursaries irrespective of your income. Check out university websites, the UCAS website and prospectuses to see what is available.
- Extra help is available for students with disabilities. The Disabled Student Allowance (DSA) can help with equipment, care and other costs. For more, see: www.student-support-saas.gov.uk/disabled.htm
- The Government's Care to Learn scheme assists young parents under the age of 20 who want to start or return to learning. Care to Learn may be able to pay for childcare and extra costs. For more details, see: www.dfes.gov.uk/caretolearn

Education support from your local authority

You may be entitled to education support from your local authority. Contact your local education authority (LEA) student finance office to find out more.

Significant points to note:

- If you're in full time further education or training you may be entitled to a living allowance from your Leaving Care Service, which is currently set at £46.
- You can also claim travel expenses to and from your educational institution from your Leaving Care Service.
- If you are studying more than 12 hours a week, you do not have to pay council tax.
- Your local authority may give you an Attendance Incentive Allowance of £15 per week if your attendance is above 90%.
- Local authorities provide Education Support Grants to pay for coursework, books, field trips, special equipment or materials, and clothing for work experience placements and job interviews.
- Some local authorities offer holiday grants for young people who have already saved some money towards a holiday.

- Local authorities have the optional power to award grants to young people aged 16 to 21 years to enable them to meet expenses connected with a course of education or training, and to contribute to accommodation and maintenance costs.

Local authorities may continue to award grants past the age of 18 years until a young person has completed their course of education or training. This enables a young person leaving care to be supported through college or university.

Training

Knowledge Target

- understanding how training schemes work

Training schemes

Work-Based Learning for Adults (WBLA) Programme

The programme aims to help unemployed people back into work through training and work experience. If you are aged 25 or over and have been out of work for six months or more, you may be eligible.

There are some exceptions to the six month rule, including if you:

- have a disability
- need basic skills training or help with your spoken English
- are returning to work following a period looking after a child or other relative
- are a lone parent
- are subject to a large-scale redundancy
- have been in the armed forces and have either begun resettlement leave, terminal leave or have been continuously unemployed since discharge
- are a refugee

HOW THE WBLA PROGRAMME WORKS:

Once you've joined the programme you agree to a training plan. Your plan might involve training to do a specific job, work towards a National Vocational Qualification (NVQ), actual work experience, or a combination of these.

If you are unable to train full-time because of personal circumstances, you may be able to train part-time. While training, you receive an allowance (equivalent to any benefit you are entitled to) plus £10 per week, and possibly help with your expenses such as travel and childcare.

If you're offered a job before you complete your training, you can take the job and may still be able to complete your training.

USEFUL CONTACT

Ask your local Jobcentre Plus office for further information

New Deal

New Deal is a government scheme designed to help people who are out of work. You'll get a personal adviser who looks at your experiences, interests and goals so that a plan can be prepared for you. If you take part in one of the full-time education or training options your course fees are paid and there is help with the costs of books, travel or equipment.

USEFUL CONTACT

Ask your local Jobcentre Plus office for further information

learnirect Learning through Work Scheme

The learnirect Learning through Work Scheme allows you to study for a short course or university level qualification without taking time off work. Your employer may meet some or all of the course costs.

The following universities are currently participating by offering work-based qualifications using online teaching and support:

University College, Chester

City University, London

University of Derby

University of Central Lancashire

Northumbria University

University College, Northampton

University of the West of England, Bristol



USEFUL WEBSITE

www.learnirect-ltw.co.uk



Employment

Knowledge Targets

- knowing where to look for jobs
- CV/cover letter writing and interview skills
- understanding employment rights
- understanding part-time and temporary work



Where to look for a job

Online

The internet will probably be the most important resource you'll use to find a job.

On the large number of job sites available you'll be able to apply for jobs directly, find links to recruitment companies, and read tips on job hunting.

USEFUL WEBSITE

www.seek.co.uk
 www.jobs.co.uk
 www.monster.co.uk
 www.totaljobs.com
 www.careerbuilder.co.uk

Recruitment Agencies

Recruitment agencies can help you find temporary or permanent work. Temporary work gives you the opportunity to sample different work environments and can be a good stepping stone to a permanent position. Some employment agencies specialise in certain job areas such as teaching, engineering, social work and human resources. Most will ask you to send in a CV; they'll then contact you for an interview.

USEFUL CONTACT

Search the internet or the yellow pages to find a recruitment agency that fits your needs.

Career Services Centres

For advice and information on jobs, it's worthwhile visiting your local careers service. Career services can help you do the following:

- Fill in application forms
- Write a curriculum vitae (CV)
- Arrange interviews and offer advice on the interview process itself.

USEFUL CONTACT

Search the internet or look in the yellow pages for your local career services centre.

Jobcentre

Jobcentres have information on vacancies in your local area as well as nationally.

Newspapers

Most newspapers have job sections. The bigger daily newspapers, like The Guardian, also have job postings on the internet.

Writing a Job Application

For some job applications you may be asked to write a covering letter or fill out a job application form. These could be electronic if you are applying via the Internet or hard copy if you are posting an application.

TIPS FOR WRITING A COVERING LETTER:

A covering letter is a way of selling yourself to a potential employer. You should summarise your skills and attributes, and state why you think you are right for the job. Look online or ask at your Jobcentre or careers service for examples of covering letters. Get someone else to check it for grammar, spelling and punctuation. Some of the tips below for writing an application form also apply for covering letters.

TIPS FOR APPLICATION FORMS:

- Read the form through carefully before you start writing.
- Make a rough copy first, on a separate sheet, using your CV as a guide. Keep it neat and clean, and use a black pen - not a pencil. This will make it easier to read, especially as it may be photocopied.
- Take note of any special instructions, such as writing in CAPITAL LETTERS.
- If any part of the form does not apply to you, write N/A (or Not Applicable), or put a line through the section to show you have read it. Don't leave it blank.
- Most application forms will ask your reason for applying. Make sure that your application is positive and shows that you really want the job!
- You will usually be asked to give the names and addresses of at least two referees. These are people your potential employer will contact to verify that you have a sound character and/or employment history, and that you are right for the job. A referee could be a head teacher or former employee. Make sure you ask before putting forward a name as a referee, and make sure it is someone who knows you well. You can't use family members or friends as a referee.
- Lastly, keep a copy of your application. If you are called for an interview, you may be asked questions about what you've written.

USEFUL CONTACT

www.jobcentreplus.gov.uk

USEFUL CONTACTS

www.jobs.guardian.co.uk
www.timesonline.co.uk/tol/life_and_style/career_and_jobs
www.jobs.independent.co.uk/jobs/INM/index.asp



Preparing for an interview

Make sure you know:

- Where your interview will be held. You may want to visit the location before your interview.
- How to get there and how long it will take. Plan for delays and carry the organisation's contact details.
- The time of your interview. Plan to arrive 15 minutes early. Being late for an interview is always a bad look!
- Who is interviewing you – knowing how many people will be on the interview panel and their roles will help you be prepared for the interview.
- Something about the organisation. Prepare some questions to ask the interview panel. This will show you are motivated and interested.

In the Interview - Some Tips

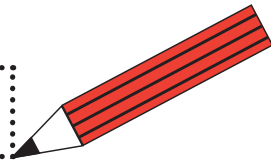
- Dress to impress – for most job situations, think business-like; that means a long-sleeved shirt, tie and smart trousers for men, and a smart shirt and skirt/ trousers for women. A suit jacket will look good, even if you just carry it in. Make sure your bag and shoes are appropriate and clean. First impressions really do count in a job interview!
If you take care with your appearance it will look like you want the job!
- Body language is important. Make eye contact with the people interviewing you, smile, and shake their hands. Try to keep your body and particularly your hands and head still during the interview – this gives the impression that you are calm and composed.
- Everyone feels nervous in interviews! The key is trying not to let it show. Be aware of the nervous signals you send out (foot tapping, hand tapping, pen clicking) and try to stop them!
- Pause before you answer questions – this will give you a chance to compose yourself.
- If you are not sure of the question, ask for it to be repeated. You won't look stupid!
- Remember to ask some questions – show you have researched the organisation and want to work there.
- Above all, try to be yourself. Be honest and show enthusiasm – this is your chance to sell yourself!



If you want some more ideas about getting and keeping a job, why not get a copy of WOW! (World of Work). This is an interactive CD-Rom for young people who are in care or preparing to leave care. It's very interactive, including games, and films of young people and employers giving their advice and 'top tips' on employment issues. The CD was put together by WMTD? and The Who Cares? Trust, with young people involved in every stage, from the design, content and testing, to actually filming for the CD.

To get a copy, speak to your leaving care team or go to: www.leavingcare.org/young_people/products

Interview Skills Activity Sheet



Write down what you should know before an interview:

Location:

Time:

Interview panel:

Organisation:

Write down what you should and shouldn't do during the interview:

Clothes:

Body language:

Nerves:

Answering questions:



COMPLETED ON _____

Young person's signature: _____ Worker's signature: _____

Employment rights

There are laws that protect your rights at work. Key employment law includes the Employment Rights Act, Health and Safety at Work Act, Race Relations Act, Sex Discrimination Act, Equal Pay Act and the Age Discrimination Act.

These are mainly designed to protect you from:

- Unscrupulous employers
- Hazardous conditions
- Discrimination

Employment law covers such things as:

- Contracts of employment
- Pay, hours and holidays
- Dismissal
- Redundancy
- Trade union rights
- Health and safety
- Discrimination (based on gender, race, disability, sexual orientation, religion or belief, being or not being a member of a trade union).
- The age you can start work (and the type of work you can do)



You are eligible to work full-time after the last Friday of June of the school year in which you turn 16. Before this age, there are special laws to protect the employment rights of young workers. These laws are very strict and an employer can be prosecuted (taken to court) for breaking them.

If you are over school-leaving age and an employee, you will have other rights in addition to the rights of young workers.

Hours of work and rest breaks

A worker's average working time limit, including overtime, is 48 hours for each seven days.

A night worker's average normal hours must not exceed eight hours for each 24 hour period.

A night worker whose work involves special hazards or heavy physical or mental strain must not work for more than eight hours in any 24 hour period.

A night worker whose work involves special hazards or heavy physical or mental strain must not work for more than eight hours in any 24-hour period.

An employer must ensure that a night worker will have the opportunity to have a confidential and free health assessment at regular intervals.

An adult worker is entitled to an uninterrupted rest period of not less than 24 hours in each seven day period, and not less than 11 consecutive hours in each 24 hour period.

An adult worker is entitled to a rest break of at least 20 minutes if their daily working time is more than six hours.

A worker is entitled to statutory paid holidays of four weeks in any holiday year.

USEFUL WEBSITES

- www.direct.gov.uk
- www.employment-solicitors.co.uk

Pay

The minimum wage is a legal right which covers almost all workers above compulsory school-leaving age. There are different minimum wage rates for different groups of workers as follows:

- The minimum wage for workers aged 22 and over is £5.35 per hour.
- The development rate for 18-21 year olds is £4.45 per hour.
- The development rate for 16-17 years olds is £3.30 an hour.
- The accommodation offset is £29.05 per week (£4.15 per day).

NB: 16 and 17 year old apprentices are exempt from the young workers rate.

Advice and Support

Your local Citizen Advice Bureau (CAB) can give advice on conditions of employment, dismissal, redundancy and discrimination. Most CABs also provide representation at employment tribunals and hearings.

USEFUL WEBSITE

Citizen Advice Bureau (CAB)
www.adviceguide.org.uk

Working Part-Time

Working part-time is a great way to earn some extra money while you are at school or in higher education. It's also a good way to develop essential job skills which can be added to your CV and used in future employment.

USEFUL WEBSITE

www.jobsite.co.uk/channels/part_time.html

These skills could include dealing with people, learning to work for a boss, becoming part of a team, taking responsibility, problem solving, coping with tricky situations and using specific equipment. Part-time work can also give you an insight into different job possibilities – not only your job, but other people's too.

Temporary Work (temping or contract work)

Many organisations employ people on a temporary basis – it may be to cover an employee on maternity leave or long term sick leave, or to help with busy periods or special projects. Most organisations needing temporary workers use a recruitment agency. Temporary work can be a great way of experiencing different working environments. It can also lead to full-time work.



Learning to Drive

Learning to drive is an exciting opportunity. As well as developing a new skill, it can give a greater sense of freedom and open up other areas of employment.

If you buy a car, you will need to pay for insurance, car tax, MOTs, services, and petrol. Car insurance can be very expensive for first time drivers, especially for young males.

Anytime after your 17th birthday, you can get a provisional driving licence (either online or at your local Post Office). You must then pass a theory test and a practical test before you can get a driving license.

If you prepare well, you have an excellent chance of passing. Driving on our increasingly busy roads and motorways demands an excellent knowledge of driver attitude, traffic signs and regulations, vehicle safety, hazard awareness, first aid and environmental issues.



The Highway Code

The Highway Code explains all the rules, laws and signs of the road. It applies to everyone using roads: motorists, cyclists, motorcyclists, pedestrians and horse riders. You'll need to study this book to get your licence.

USEFUL WEBSITES

<http://www.dsa.gov.uk>
www.pass.co.uk
www.bsm.co.uk

Information about the Theory and Hazard Perception Test

- You have to get your provisional licence before you take the theory test.
- An application form for the theory test (D.1.) can be obtained from a post office.
- You must pass your theory test before you can book for a practical test.
- The hazard perception test will be taken at the same time as the theory test. This test consists of video clips which feature actual road scenes and 15 potential hazards.
- You must pass the practical test within two years of passing the theory test; otherwise you have to sit the theory test again.

Volunteering

Volunteering is not only a great way of helping out your local community; it can also give you a chance to get some work experience, which can be added to your CV. In addition, it's a great opportunity to meet some new people and make some new friends.

There are many different ways in which you can make a contribution to your local community. Check out the following websites:

USEFUL WEBSITES

www.do-it.org.uk
www.volunteering.org.uk
www.volunteer.org.uk
www.timebank.org.uk
www.csv.org.uk

More Useful Websites

Education and Training

General Information

Aim Higher

Could higher education be for you?
www.aimhigher.ac.uk

Connexions Direct

Choices in further education and higher education as well as jobs.
www.connexions-direct.com

Department for Education and Skills

Find out more about the qualifications you are choosing to take.
www.dfes.gov.uk/qualifications/

Directgov

www.direct.gov.uk

Careers Europe

UK national resource centre for international careers information.
www.careerseurope.co.uk

ECCTIS (Educational Council for Credit Transfer Information Service)

Provides information on its subscription-only database of courses. Copies of the CD-ROM are available in careers offices, schools and colleges.
www.ecctis.co.uk

GTR (Graduate Teacher Training Registry)

UCAS-run site which accepts online applications for teacher training places. There is also information on types of courses, student finance and FAQs.
www.gttr.ac.uk

HERO (Higher Education and Research Opportunities in the UK)

Official gateway site to the UK's universities, colleges and research organisations. Sections on studying, research, business relationships, culture and sport, university and higher education college links.
www.hero.ac.uk

Hotcourses

A comprehensive database for undergraduate, postgraduate, further education and vocational courses. There is also a distance and online learning section and a section dedicated to jobs and careers.
www.hotcourses.co.uk



Push Online Guide

Push provides independent reviews of all UK universities, general advice on applying to university, what and where to study, general details on student finance issues as well as an alphabetical list of universities.

www.push.co.uk

UCAS (Universities and Colleges Admissions Service)

This is the main site for first degree applications and admissions, complete with searchable course database and applications information. Help is available for international students and parents.

www.ucas.ac.uk

Lifelong Learning - Budget Planner

A printable budget planner for calculating monthly expenditure.

www.lifelonglearning.co.uk/cdl/0_step.htm

Check My File

Online access to your public credit file (requires fees), and for a small fee, an online vehicle check is also available.

www.checkmyfile.com

Gingerbread

The leading support organisation for over 3.5 million lone parents and their children throughout England and Wales. They are able to offer advice on many issues including dealing with debt and run a telephone helpline for lone parents.

www.gingerbread.org.uk

DfES (Department for Education and Skills)

Information on help available to students, including tuition and grants.

www.dfes.gov.uk/studentssupport/

Where to study?

www.push.co.uk: for a slightly alternative view of where to go

Students with Disabilities**National Bureau for Students with Disabilities**

www.skill.org.uk

After

Information for young disabled people.

<http://www.after16.org.uk/>

Open Days

www.opendays.com

University Rankings & Quality Guides

<http://education.guardian.co.uk/universityguide>: unofficial league tables.

www.tqi.ac.uk: gives access to up-to-date information about the quality of higher education in UK universities and colleges. The site is supported by the Government and the National Union of Students.

Student Money Matters

Student Loans Company

Loans for students in the UK.
www.slc.co.uk/index.html

Money to Learn

Financial Help for Adults in Further Education and Training Information for Further Education is available in this online booklet from the Department for Education and Skills (DfES).
www.lifelonglearning.co.uk/moneytolearn

<http://studentfinance.direct.gov.uk/index.htm>: official information about finance.

www.ucas.com/studentfinance: includes scholarships and bursaries awarded by each university.

www.studentmoney.org - includes advice about budgeting, repayments and scholarships.

www.nhsstudentgrants.co.uk - finance basics for health courses.

Gap Year

www.yearoutgroup.org: all the main year out organisations.

www.gap-year.com: run down on the options and lots of links.

Study Abroad

<http://univ.cc> -links to over 7000 universities in 7 countries.

www.fulbright.co.uk: the rundown on study in the USA.

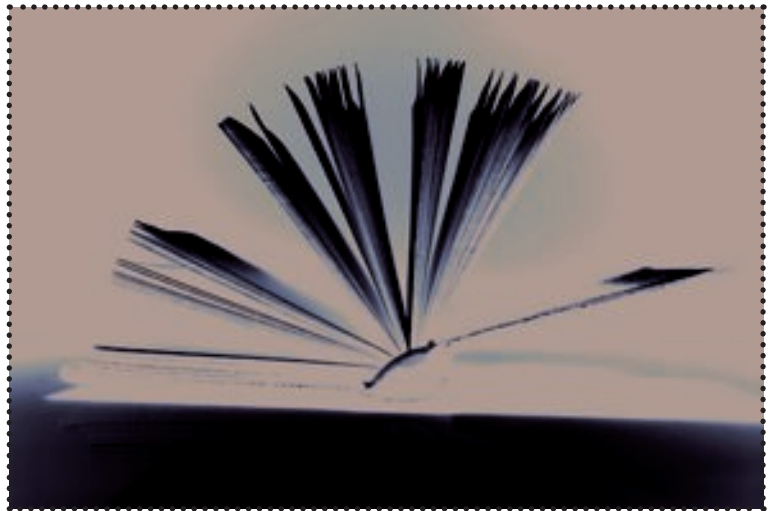
www.eurochoice.org.uk: studying in Europe.

www.erasmus.ac.uk: exchange programmes at European universities.

After University

www.prospects.ac.uk: information about careers and further study.

www.bestvaluehe.org.uk: discover what happens to students afterwards.



Employment

TIGER

Employment rights information from the UK government.

www.tiger.gov.uk

ACAS

Employment issues helpline from Advisory, Conciliation and Arbitration

www.acas.org.uk

Advice Guide

Basic advice and information on your rights from the Citizens Advice Bureau

www.adviceguide.org.uk

Trouble at Work

information and advice on work problems (especially useful for students with part-time jobs).

www.troubleatwork.org.uk

Working Time Regulations

details about hours, rest breaks and holidays (from the Department of Trade and Industry).

www.dti.gov.uk/er/hours.htm

Young Worker

Aimed at young people who are taking part in work experience programmes or who are starting work for the first time.

www.young-worker.co.uk

SKILL

Information from the National Bureau for Students with Disabilities

www.skill.org.uk

Disability Alliance

www.disabilityalliance.org

Equal Opportunities Commission

Sex discrimination in the workplace and elsewhere (helpline 0845 601 5901).

www.eoc.org.uk

The Commission for Racial Equality

Advice and information on race issues (Helpline 0207 939 0000).

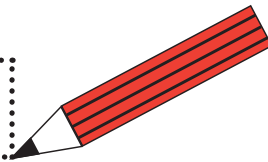
www.cre.gov.uk

www.tuc.org.uk and www.worksmart.org.uk: information and advice on rights at work from the Trade Union Congress.

Acknowledgements

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ETE Activity Sheet



Write down or discuss with a worker the things that you are interested in doing. It could be a course, training scheme or a job. Then work out what you will need to do to get started. You might want to do two different things but can't decide. This exercise may help you to decide which you prefer.

You will have to get different bits of information. Make sure you keep anything you collect in a safe place or make a note of any advice you get.

What do I want to do / what am I interested in?

How can I find out more?

What do I need to do to get onto the course, training scheme or to get the job?

Who can help me?

What financial or other help can I get when I am on the course, training scheme or in the job?

Information I have collected:

This could be brochures about colleges/universities, with details of the courses they offer, or leaflets about the financial assistance that is available.

Talk to your worker if you need any help with the sheet. Once you have worked through the sheet and collected the information discuss your plans with your worker and make your application. Good luck!

COMPLETED ON _____

Young person's signature:

Worker's signature:

5. accommodation

Knowledge Targets

- understanding different types of accommodation
- understanding tenancy agreements
- understanding how to access different types of accommodation

There are many different types of accommodation available, and you may find yourself living in more than one kind in the future.

Most care leavers will be eligible for housing through social services or the housing department, and if you are aged between 18 and 21, you will be classed as a priority.

Below is a brief summary of the kinds of accommodation available.



Privately Rented Accommodation

The private rented market is extremely competitive. Properties can be found through lettings agents, newspaper adverts, notice boards or even shop windows. Because there are so many properties available, they do vary in terms of size, quality, price and additional services provided.

If you see a place which looks right for you and is within your budget, contact the landlord/agent and make an appointment to see the property.

When looking at property, there are some things you need to consider:

- do the amenities (plumbing, heating and lighting) work?
- Is it furnished?
- Are the bills included in the rent?

If you've decided to rent a property, you will normally have to put down a deposit and pay one month's rent in advance. You receive the deposit back when you move out, as long as there is no damage; otherwise the landlord will keep some or all of the deposit to cover costs.

If you are on benefits or a low income, you may be able to receive a Housing Benefit to help with the rent. When moving into privately rented accommodation the landlord may ask you to provide references. This is to check that you are reliable and are able to afford the rent.

The landlord may ask for a letter from your employer confirming your employment. They may also ask for a character reference. This could come from a previous landlord, or if you are renting for the first time, your leaving care service should be able to provide a reference.

USEFUL WEBSITE

- Excellent resource on accommodation matters:
- <http://england.shelter.org.uk>

Permanent Accommodation

If you have been in care for a certain period of time, the local authority will be responsible for providing you with permanent accommodation when you leave care.

Even though you will get support to start with, you will be responsible for looking after yourself and your home. It can be hard to manage, especially if you haven't had much practice at doing things for yourself. You will usually be assessed by your worker before the decision is made for you to get a flat.

In some local authorities, you can have some choice regarding accommodation, while in other areas you will be allocated housing. Please talk to your worker for more information.

Temporary Accommodation

Housing Associations (HAs)

To access accommodation with a Housing Association you need to join their waiting list. Some HAs keep their lists separate from council housing lists, and offer a wider variety of accommodation. To find out if there is a Housing Association within your area you can either contact your local authority or go to the Housing Corporation Register to find out more.



Semi-Independent Accommodation

Semi-independent units are usually run by local authorities or voluntary organisations. They are used by leaving care services as a stepping stone for young people, before they move on to independence.

Semi-independent units have staff on-site to support residents. You will have your own room but will be required in most cases to share a bathroom and kitchen. Any repairs are carried out by the service provider (the local authority or voluntary organisation).

Lodging Schemes/Supported Lodgings

These are also made available for young people as a stepping stone to independent living. Young people can't be legally fostered after the age of 18, so to avoid disruption a young person can be placed in a supported lodgings scheme. If you stay in a placement like this, plans are usually put in place to increase your independence and improve your skills base, by giving you greater responsibility within the home (for example, cooking meals and doing your own laundry).

Emergency Accommodation

This kind of accommodation is used if you are at risk of becoming homeless, and you need somewhere to stay...fast!

One option could be to stay with friends. Make sure you don't overstay your welcome though; it could ruin your friendship!

Other emergency options are hostels and night shelters. Night shelters are usually free, but are very basic, and you can only usually stay for a few nights at a time. Some night shelters only open during the winter months.

In some cases you can turn up at night shelters to see if they have a bed available for the night. To find out if one is in your area contact your local authority.

Hostels are usually more comfortable than night shelters. There is the possibility of having your own room, and you can stay longer than a few nights. However, you will have to pay for your night's sleep.

You can use your benefit payments to pay for your room, but in some cases that won't be enough. You may have to pay the additional costs through income support or JSA. Be warned though; you cannot just turn up at a hostel and ask for a room or bed. You usually need to be referred there by your local authority or homeless charity.

A Nightstop is a room in a home offered by members of the community. They are only available for young people aged between 16 and 25. As the name suggests, these are usually short-term. To see if there are any in your area, contact your local authority.



If a woman experiences violence, threats or abuse from someone she lives with or used to live with, she can stay in shared accommodation in women's refuges. The length of stay can be as long as required; days, weeks or months. Workers at the refuge can help with advice and support, including benefits and planning for the long-term future. Refuges are safe environments, and residents are usually advised not to give out the address and contact details to ensure the safety of themselves and other residents.

There is a 24 hour helpline if you need to find a refuge. Call 0808 2000 247

Tenancy Agreements

A tenancy agreement is a contract between you and your landlord. Ensure you get written proof of your tenancy agreement. The tenancy agreement gives certain rights to both you and your landlord (for example, your right to live in the accommodation, and the landlord's right to receive rent for letting the property).

Tenancy agreement documents can be long and confusing. If you don't understand parts of your tenancy agreement, ask for further explanation, or take someone with you who will help you understand. Make sure you read all the agreement.

If you are a private tenant you have fewer rights than those who rent from the council or a housing association. However, all tenants have basic rights, regardless of what the tenancy agreement says. If you do experience problems with your landlord, seek advice from your local citizens advice bureau.

Assured Shorthold Tenancies

An assured shorthold tenancy gives you the right to live in your property for a certain period of time. The tenancy can be for six months, 12 months or more, and is called a fixed-term tenancy. Once the period of the tenancy expires, a new tenancy agreement can be signed. If a new tenancy is not signed and the tenancy continues, it becomes a periodic tenancy.

If you have a fixed-term tenancy, you will only be able to give notice during the fixed term if your tenancy allows you to do so. The amount of notice you have to



give is dependent on what your tenancy states. If you wanted, you could leave the property on the day the tenancy ends without giving any notice, but it is best to give notice to the landlord, especially if you have paid a deposit. If you don't, you may not get your deposit back.

If your tenancy is for a year or more, you can ask for a break clause. Break clauses give you the right to terminate the contract at one or more specified dates; you can end the tenancy before the year ends if you don't want to live there anymore.



If you have a periodic tenancy, you have to give a month's notice in advance, in writing. This may be longer depending on how often you pay your rent. The notice should end on the date that your next instalment of rent is due. Once the notice ends, your tenancy is terminated and you no longer have any legal right to live in the property.

If you rent privately or through a supported housing project, your tenancy will usually be an assured shorthold tenancy.

Secure Tenancies

Permanent council tenancies are secure tenancies. Secure council tenants can only be evicted in certain situations. You can take in a lodger and may be able to pass on your tenancy, get a transfer, exchange your home or buy it at a discount. The council has to do most repairs, and should consult you about how your home is managed.

Some councils give one year probationary tenancies for their properties, which means that if you breach your tenancy (for example, cause a noise nuisance) they may not convert the tenancy to a secure tenancy. If there haven't been any issues with the tenancy, the council will convert the tenancy to a secure tenancy.

Rent

If you're not able to pay your rent, you need to act quickly, or your landlord could try to evict you. You may be able to get financial help such as Housing Benefit. See the section on utility bills and benefits in Chapter 1 Money.

Deposit

Usually, the landlord will ask for the first period's rent to be paid in advance, before you move in. Get a receipt for the amount you have paid, and make sure you know when the next rent payment is due. Typically, when you leave the property you will receive your deposit back, as long as there has been no damage to the property or its contents.

Your landlord or letting agency should tell you why they are delaying or refusing to return your deposit when you vacate the property. They should tell you:

- Breakdowns of specific costs
- Details of any rent or unpaid bills they say you owe
- The cost of replacing or repairing damaged goods they say you have damaged or taken
- Cleaning cost

If your landlord does not do this, you can write to them and ask them to do so.

If you are experiencing difficulties with your landlord, go to your local Citizen's Advice Bureau to get more advice and information.

Keep all copies of your letters to and responses from your landlord.

If you have been renting from a letting agency and you paid them the deposit, they are keeping your deposit on behalf of your landlord. If you think they are acting unfairly, you can contact your landlord directly.

Rent Arrears

Tell your landlord if you are having trouble paying the rent. You will probably be able to negotiate a payment plan with them. If you let your payments slip and don't inform your landlord, they'll be more likely to take action against you, such as evicting you.

If the arrears occur due to a late payment of Housing Benefit, contact your local council office as soon as possible. Speak to your landlord, as they maybe able to help you with your claim (for instance, providing proof of how much your rent is). Keep all letters about your claim, and keep your landlord updated.

For more information, contact your local Housing Advice Centre and your landlord.



Where can I get advice?

Your Personal Advisor or social worker should be readily available to offer you advice.

If you find it hard to talk to your Personal Advisor then you can get advice from a housing aid centre or citizens advice bureau.

An Advisor may be able to:

- check whether social services and/or the housing department should help you
- tell you what sort of accommodation and support social services normally provide in your area - this will give you an idea of what you can expect
- make sure you are claiming all the benefits you are entitled to
- help you find emergency accommodation if the council won't provide it
- tell you what long-term housing options are available in your area and give you an idea of how much it might cost
- put you in contact with specialist support organisations or local schemes that can help you raise a deposit or find a suitable place to live

USEFUL WEBSITE

- Excellent resource for all things accommodation:
- <http://england.shelter.org.uk>

Furnishing Your Flat

Knowledge Targets

- ability to select and budget for items needed in a new home
- knowledge of where to purchase items to get best value for money

When you move into your own permanent flat you'll need to furnish it. It can be exciting buying what you need, but it can also be stressful if the costs pile up!

You can prepare yourself before you move by having a clear idea of what you need and how much it will cost.

As a care leaver you should receive a setting up home or leaving care grant which may contribute towards the costs.

The most expensive household items will probably be kitchen appliances and flooring. It's not a good idea to get a loan from a bank or enter into a higher purchase (HP) agreement with a high street store, unless you can get interest free credit. Repayments can be high, and you may end up paying back more than the items actually cost.

Try to save for these kind of purchases - it's cheaper in the long run, and you'll get a sense of achievement.

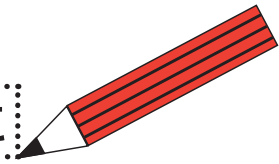
Talk to your worker about your leaving care grant, and use the activity sheet to work out what items you need and how much it will cost.

Decorating Grants

If you move into council housing you may get a decorating grant to help with the costs of decorating your flat. The payment is usually divided so you get the first instalment and then have to provide receipts to get the rest of the grant. Ask your personal adviser or housing officer for more information about decorating grants.



Accommodation Activity Sheet



Private renting

You are interested in renting a property. Collect information on properties available for rent from newspaper adverts, letting agencies and other sources. How much is the rent and deposit? Work out how much money you will need for moving and setting up. Do you have enough money? If not, where can you get help?

Evidence/Information to be shown to your worker/carer:

Show:

Information you collected on properties

Write:

Type of property:

Details of available property:

Cost of rent and deposit:

Moving costs:

Household goods needed:

Help needed with money or other things?

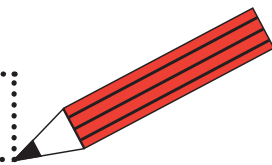
Who can help?

COMPLETED ON _____

Young person's signature:

Worker's signature:

Home Budget Activity Sheet



Leaving care grant: _____
 Savings: _____
 Other: _____
 Total amount available: _____

<i>Items:</i>	<i>Buy from:</i>	<i>Price:</i>
High Priority		
Cooker		
Fitting of cooker		
Fridge/freezer		
Sofa		
Floor covering (carpet, lino etc.)		
Wardrobe		
Bedding (duvet, pillows, sheets, duvet cover)		
Bed with mattress		
Curtains/Blinds		
TV/Stereo		
Chest of drawers		
Hoover		
Iron and Ironing board		
Towels		
Kettle and toaster		
Crockery and cutlery		
Pots and pans		
Kitchen tools		
Smoke alarms		
TV licence (first year)		
Contents insurance (one year)		
Medium priority		
Washing machine		
Bedside cabinet		
Desk		
Clock		
Coffee table		
Lamps		
Glasses		
Laundry bin		
Mirror		
Bedside lamp		
Tea towels		
Low priority		
Plants		
Ornaments		
Pictures		
Vases		
Bread bin		
Coat rack		
Clothes airer		
	Total Cost:	
	Amount over/under budget:	

COMPLETED ON _____

Young person's signature: _____

Worker's signature: _____

Be Safe In Your Home

Knowledge Targets

- demonstrate knowledge of fire safety in the home
- identify health issues and minimising risk when living alone
- knowledge of security in the home

Tips for Fire Prevention

Get a Smoke Alarm and Fire Extinguisher

- Make sure your flat has a smoke alarm, and check it regularly to see that it works!
- Get a fire extinguisher and fire blanket - make sure they are easy to find!

Portable Heaters

- Do not sit closer than three feet to a heater.
- NEVER put a heater near clothes or furnishings.



If you smoke:

- NEVER leave a cigarette unattended - it may fall onto a chair or carpet, which will soon catch fire.
- NEVER smoke in an armchair if you are feeling sleepy and think you might doze off.
- NEVER smoke in bed!

Bedtime Routine

- Switch off and unplug electrical appliances which are not designed to stay on.
- If you smoke, make sure no cigarettes are still burning.
- Before emptying ashtrays, make sure that the contents are cold.
- Switch off portable heaters.
- Make sure all doors are closed.

In The Event Of a Fire

- GET OUT AS QUICKLY AS POSSIBLE
- If possible, close the doors behind you as you go. This will help delay the spread of fire.
- Before opening a closed door, use the back of your hand to touch it. DO NOT open it if it feels warm – it could mean a fire on the other side of the door.
- **Call the Fire Brigade – dial 999.**
- NEVER go back into the house until a Fire Officer has told you it's safe.

As well as being aware of fire safety, there are other potential emergencies you may have to deal with when living in your own place, like burst pipes and gas leaks. The pipes most likely to burst are those in a roof space or loft. Pipes should be insulated (lagged) with special materials. If you have a storage tank, it is usually in the loft, and should be lagged. A burst tank can cause damage to every room of your home.

Frozen Pipes

Water can freeze in your pipes, and cause damage by expanding until the pipe can no longer stretch to contain it. If your pipes do freeze, you must defrost them slowly and carefully.

First, turn the water supply off at the stopcock (usually under kitchen sink).

Second, thaw pipes using an electric hair dryer on its lowest setting. Don't warm them too quickly, or they will burst. Start from the end nearest the tap. Don't leave taps running/dripping. Water won't flush down the plughole if pipes below freeze.

If you are renting or in council-owned accommodation, you should contact your landlord or local authority and inform them of the problem, so they can fix it as quickly as possible.

For details of your local water company, go to:

USEFUL WEBSITE

www.ofwat.gov.uk

Gas Safety

Landlords must have appliances and ventilation inspected every 12 months and keep records of inspections and repairs, under the Gas Safety Regulations (1998). Before renting a new house or flat with a gas appliance, ask to see its maintenance/gas safety certificate.

Never block up the ventilation system in rooms containing gas appliances; poisonous gases could build up inside your house. You should also beware if previous occupants have sealed up potential sources of ventilation.

If there is a strong gas smell:

- Turn off the gas lever at the mains (next to the gas meter) by pulling the lever down.
- Don't operate electrical switches (on or off). A spark could cause an explosion.
- Open all doors and windows.
- Put out cigarettes and any naked flames.
- Avoid rooms with a strong smell of gas.
- **Ring the local gas emergency telephone number 0800 111999 immediately.**

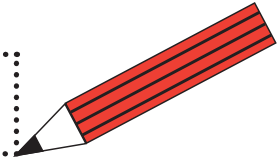
If there is a faint smell of gas:

- Check if a pilot light on a cooker, gas water heater, or gas fire has gone out, or a burner on the cooker has gone out.
- Make sure you have turned off all the gas knobs properly.
- If you find a leak, turn off the pilot light if there is a tap, or switch off the gas at the mains by the gas meter.
- Put out cigarettes and naked flames, and switch off electric fires.
- Open all doors and windows to let gas escape. Wait until the smell of gas goes.
- Turn on gas again at the mains, if you turned it off.
- Relight the pilot light

If the smell of gas returns, phone your local gas emergency number immediately. Treat it as a serious gas leak and follow the above procedures.



In Case of Fire Activity Sheet



If there was a fire at your home, which would be the quickest way to exit safely?

Complete:

Five things I can do to prevent a fire:

-
-
-
-
-

Are the keys for window or door locks easy to find?

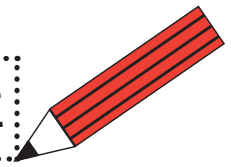
What are the five main action points I should remember if there was a fire?

-
-
-
-
-

COMPLETED ON _____

Young person's signature: _____ Worker's signature: _____

Cleaning Your Home Activity Sheet



Task:	Have you done it before?	Do you need to practice?	Dates you practiced
Hoovering			
Dusting			
Washing dishes			
Washing clothes			
Ironing			
Mopping floors			
Cleaning cooker (hob)			
Cleaning oven			
Cleaning fridge			
Cleaning toilet			
Cleaning bath and sink			



COMPLETED ON _____

Young person's signature: _____ Worker's signature: _____

Cleaning Your Home

It might not be very exciting (although some people actually find it calming!), but there are things you'll need to do around the house to keep it clean and comfortable. If you are living on your own, it will be up to you to clean. If you are sharing, it's only fair that you help with the chores. It's a good idea to practice cleaning before you move into your own place.

Talk to your worker or have a go at the activity sheet to see what you need to brush up on.

Home Repairs

Once you have signed your tenancy agreement, you are responsible for making sure that your home is looked after. You will need to report anything in your property which breaks or does not work. This means structural things like windows, doors, taps and radiators. It does not include your own personal belongings, like your TV!



Changing a Fuse

Be very careful with electrical appliances and electric wiring in your home. You can die from an electric shock. If in doubt, call your landlord, who should organise an electrician. For an explanation of how to change a fuse (both in an appliance and at the fuse board), see:

USEFUL WEBSITE

www.diyfixit.co.uk

Home Security and Crime Prevention

We all want to make our homes as secure as possible. You can help maintain security by following these tips:

- Don't give your keys to anyone you don't know well.
- Contact your landlord immediately if you lose your keys or have them stolen.
- Keep the street doors closed. Keep the front and back doors shut.
- Close and secure all doors and windows when you go to bed or if you go out, even for short periods of time.
- Make sure that you stop milk and newspaper deliveries when you go on holiday.
- Ask a neighbour or friend to clear your mailbox if it's visible to the street.
- Never leave cash or valuables lying about.
- Fit a security chain or spy-hole on your front door.
- Don't let strangers into your home, unless they can prove their identity. This includes contractors from Housing Associations.

If you are concerned about your security, your local Crime Prevention Officer or Community Officer can visit your home and make recommendations to improve security. Contact your local police station about services in your area.

In an emergency situation requiring the Police or Ambulance, call 999.



Energy Saving in the Home

There are lots of simple things you can do to make your home more energy efficient. This is very important, not only because it saves you money, but because it saves the planet as well. In Britain, we get our electricity largely from burning coal, which releases carbon dioxide into the atmosphere, contributing to global warming. To find out more about global warming and climate change, watch the film 'An Inconvenient Truth', or visit:

USEFUL WEBSITES

[www.energysavingtrust.org.uk/
what_can_i_do_today](http://www.energysavingtrust.org.uk/what_can_i_do_today)
The National Energy Foundation:
www.nef.org.uk
www.carbonfund.org/site
www.carboncalculator.com
www.stopglobalwarming.org

Here is a list of some of the most important measures you can take:

- Cover your hot water cylinder with insulation
- Lower your hot water cylinder's thermostat to 60°C or below
- Have your heating thermostat set to 18-22 °C (any higher or lower can be bad for your health)
- Replace your light bulbs with energy saving bulbs
- Put aluminium foil behind your radiators that are on outside walls, to reflect heat back into the room
- Seal gaps around windows and doors with foam sealers to stop draughts
- When cooking, use pot lids and cook at low temperature (it's also better for your health – nutrients are destroyed at high temperatures)
- Use the cold water wash cycle on your washing machine – it's more than adequate to clean your clothes, and it's better for them
- Avoid using tumble dryers

Government and Local Authority Grants

Government and local authority grants for insulating your home and taking other energy saving measures are available. Check them out at:

USEFUL WEBSITES

[www.eaga.com/grants/
warmfront/index.htm](http://www.eaga.com/grants/warmfront/index.htm)
[www.energysavingtrust.org/
what_can_i_do_today/energy_
saving_grants_and_offers](http://www.energysavingtrust.org/what_can_i_do_today/energy_saving_grants_and_offers)

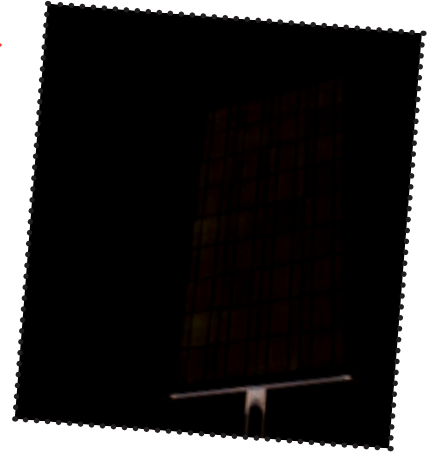


Renewable Energy

You can find some electricity suppliers in the UK who use renewable energy (wind and solar power for example), which does not harm the environment:

USEFUL WEBSITE

- The National Energy Foundation
- www.nef.org.uk
- For information about renewable energy and energy efficiency, visit the energy advice section on the website, or call the renewable energy helpline on 01908 665555 or 0800 512012 to contact your local energy efficiency advice centre



Recycling

Recycling takes things that are old and unwanted and makes them into something new. Recycling means you are not just helping the local community, but also helping the planet.

Some things can be made back into the same item and others into something totally different.

- Paper and cardboard can be recycled into new paper products
- Glass bottles can be recycled endlessly to make new bottles
- Plastic drink cups can now be made into pencils and plastic bottles into fleece jackets.
- Aluminium cans can be recycled into new cans

Once you have put your recyclables out for collection or taken them to a recycling site, they will be picked up and sorted.

There are lots of reasons why you should reduce and recycle your waste. Here are just a few:

Save Resources

Most of what we throw away is made from products that are slowly running out, or cannot be replaced quickly enough because of the amount we consume.

Many of the materials we throw in landfills have a value and can be used again.



Save Energy

Making new goods out of recycled material saves energy.

For example, making new aluminium cans from recycled cans uses 20 times less energy than making cans from the raw material.

Protect the Environment

Reducing what we use and recycling materials reduces the need to dig up or mine new raw materials, which usually damages the surrounding environment.

Help Charities

Many charities and community groups raise money through reusing and recycling. Look around your local high street for charity shops to take your unwanted clothes, books, and kitchenware to. Some may also take furniture – check with them.

USEFUL WEBSITE

www.recycle-more.co.uk

Rubbish

What about the stuff you can't recycle? What do you do with the rubbish?

Your local authority will collect waste – usually once a week. Check with them if you don't know the day. Most local authorities provide either a bin or specific rubbish bag for collection.

Your local authority probably won't take certain kinds of rubbish – typically furniture and electrical appliances. Don't leave them on the kerb in the hope they'll be taken away – or worse, dump them somewhere else. This is called 'fly tipping'. It is an offence, and you could be fined a lot of money if you are caught!

If you have a car, or you have a friend who has one, take your unwanted stuff to your local refuse centre or rubbish dump. If you don't have transportation, your local authority will collect, but they'll probably charge you for the service.

Living with your neighbours

Knowledge Targets

- awareness of noise nuisance
- ability to manage visitors to your home
- knowledge of anti-social behaviour orders
- knowledge and ability to maintain good neighbour relationships



Part of good tenancy management is learning how to live alongside other people in the community, respecting their rights to privacy and to live without harassment. You, as a tenant, also have the same rights.

Everybody has the right to live peacefully in their own home, and all tenants are expected to show consideration for others. Indeed, it is a condition of your tenancy agreement that you, your family or visitors do not cause a nuisance or create a disturbance around your home.

You will be breaching the terms of your tenancy agreement if you cause a nuisance to others by behaving inconsiderately or intolerably. This applies equally to your behaviour towards employees of the Housing Association, or council staff or their contractors.

If you breach your tenancy agreement by playing your music too loudly or having loud parties, this will be classed as anti-social behaviour.

What is Anti-Social Behaviour?

Anti-social behaviour has a negative impact on people and neighbourhoods.

It can include:

- Abusive and/or intimidating language
- Excessive noise
- Dealing drugs
- Graffiti
- Littering



There are two ways that anti-social behaviour can be addressed:

- ABC – Acceptable Behaviour Contract
- ASBO – Anti-Social Behaviour Order

In most cases, the Council or Housing Association which owns the property would seek to use an ABC to help you to manage your behaviour.

What's in an ABC?

These are some examples that may be included in an ABC:

- I will not use abusive or foul language
- I will not play music which can be heard outside my room/flat
- I will not throw litter out of my windows

You would need to sign the ABC and agree to keep to these terms. The terms would be monitored for about six months, and if there wasn't significant improvement in behaviour, an ASBO could be issued. This could lead to eviction, meaning you would lose your home.

What's an ASBO?

An Anti-Social Behaviour Order is imposed by the Magistrates' Court. It can stop you from going to certain areas, prevent you from playing your music too loudly, or even make you keep your house or surrounding area tidy. It lasts for a minimum of two years. If you breach the order, it is classed as a crime. This could lead to a prison sentence and/or a heavy fine.

Noise

Noise from neighbours, especially in converted flats, is one of the most common forms of nuisance. Many flats in London have been converted without the benefits of sound insulation. However, everyone can alleviate the problem by being considerate and keeping unnecessary noise to a minimum, especially early in the morning and late at night.

If you're being disturbed by noise from a neighbour, there are many things you can do:

- Talk with your neighbour. They may not be aware that they are disturbing you and will usually be happy to minimise noise.
- If this approach fails, you can make a complaint to your local authority's Environmental Health Department. Environmental Health Officers have the power to deal with specific noise nuisances, and in some circumstances can take court action.
- Speak to your Housing Officer. They will contact the other tenants and try to resolve the problem.
- In serious or persistent cases, the landlord may resort to legal proceedings to stop the nuisance.

Visitors and Friends

If you are going to have a party, tell your neighbours, and let them know when it will finish.

Unknown Callers

There may be times when you have people knocking on your door. It could be a gas company employee wanting to take a meter reading, or a delivery person with a parcel. Whatever you do, unless you are expecting them, do not let them into your house. Check the identification of anyone from a utility company who needs to gain access to your home. If in doubt, don't let them in, and call your utility supplier.

Harassment

Harassment is usually defined as any deliberate attempt to intimidate or otherwise dominate neighbours, members of their households or their visitors.

The following are examples of acts that may be viewed as harassment:

- Violence or threats of violence (including domestic violence)
- Abusive or insulting words or behaviour
- Aggressive displays, or congregating in common areas of properties
- Damage or threats to property
- Intimidation



You should talk to your housing officer or landlord if you are subject to intimidating behaviour. If you feel threatened, you should contact the police on 999.

Living Alone

To some degree, feeling lonely is a totally normal emotion, a part of growing up.

There are times in our lives when the process of growing up and becoming independent adults feels difficult; times when we feel anxious, abandoned, unloved, or insecure. However, living by yourself doesn't have to mean being lonely, and nowadays lots of people of all ages live alone.

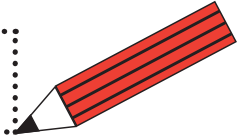
Moving to a new area can be exciting and positive. The key is to get to know your new area, and find out what activities are on offer. Get involved!

TOP TIPS:

Remember that everyone feels lonely at times – even when they have good support networks and are surrounded by people! Talk to a trusted friend or family member about how you are feeling. If you have moved to a place where you don't know many people, try to:

- Meet your neighbours – they could become your friends.
- Get out there and try new things – take a course, join a sports team, do some volunteer work. You'll meet people with similar interests who could be potential friends.

What's Out There? Activity Sheet



Knowledge Target

- knowledge of how to access local services and resources

Imagine that friends are moving into your area.
Would you be able to show them all the places listed below?

My Local:

Write down the location of the following in your area.
If you can think of more, add them to the table.

Grocery Shop/ Supermarket		Attractions (e.g. museum)	
Gym/Leisure Centre		Shopping Centre	
Doctors Surgery		Cinema	
Dentist		Citizens Advice Bureau	
Hospital		GUM Clinic/Family Planning Clinic	
Opticians		Job Centre	
Police Station		Town Hall	
Railway and Tube Stations		Housing Benefit Department	
Library		College/University	
Bus Stops		Other:	
Park		Other:	

COMPLETED ON _____

Young person's signature:

Worker's signature:

Home Emergencies Quiz



Q: Who is the landlord of your flat?

A:

Q: What's the contact number for reporting repairs?

A:

Q: What action can be taken against you if you don't report repairs or don't allow contractors access to carry out work as arranged?

A:

Q: Name two things that the landlord is responsible for maintaining:

A:

Q: If you smell gas in your flat, what actions do you need to take, and who should you contact?

A:

Q: What telephone number should you ring if there is an emergency?

A:

Q: What would you do if something was stolen from your home?

A:

Q: How long can you keep food in the freezer?

A:

Q: What would you check if your electricity suddenly went off?

A:

Q: What would you do if an appliance or pipe started leaking water?

A:

Q: What is the difference in rent for a one-bedroom council flat and a one-bedroom private apartment?

A:

Q: When are you exempt from paying council tax?

A:

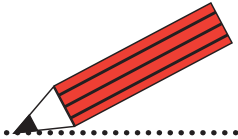
Q: What is a TV licence and how much does it cost?

A:

COMPLETED ON _____

Young person's signature:

Worker's signature:



What Makes a Good Neighbour? Activity Sheet

Make a list of behaviours that could cause problems between neighbours:

When you move into a property, list what sort of things you have to consider to minimise disruption to your neighbours' lives:

How would you try to sort out disagreements with your neighbours in a productive way?

What can you do if you find yourself on the receiving end of anti-social behaviour from your neighbours?

What could happen to you if you were the cause of anti-social behaviour in your neighbourhood?

COMPLETED ON _____

Young person's signature:

Worker's signature:

9. being in care

Knowledge Targets

- understanding care workers' roles
- understanding of assessments, plans and reviews

What Leaving Care Workers Do

Workers' Roles

Workers support you through the assessment, planning and review process in preparation for leaving care.

Personal advisors, social workers, foster carers, residential social workers, supported housing workers and supported lodgings providers could be involved with your needs assessments, Pathway Planning and helping you get ready for your move to independence.



Leaving Care Personal Advisor (PA)

By law all local authorities have to appoint a PA for young people who have been in care for a certain period of time (see the legal section for more information).

One of the main roles of the PA is to offer you advice and support to prepare you for when you become an adult. There are eight main things that your personal advisor has to do.

1. Provide Advice (Including Practical Advice) and Support

A PA should be one of your main sources of advice and support, but they also need to ensure you are able to get support from other people who may be involved in your life, such as foster carers and mentors. In fact, depending on what you are doing, where you are living and how you are getting on, you may feel that you want to get the majority of support from someone other than your PA.

What is important though is that your PA records all the areas in which you need support and advice, and who you get it from. Any changes that are made to your Pathway Plan must be done with your PA.

2. Assess Your Needs and Prepare a Pathway Plan to Meet Them

This is usually your PA's role, but if you have a social worker, they can take the lead in doing the Pathway Plan alongside you. However, your PA should make sure that the Pathway Plan is realistic and you are able to achieve what is set out in the plan.

When you leave care, your Pathway Plan will be updated and reviewed, to make sure it is helping you prepare for independence.

3. Be Involved In Reviewing the Pathway Plan

Pathway Plans need to be reviewed every six months until you are 21, or longer if you are continuing with education/training. It is vital that you are involved in the review process. You don't have to wait six months to have your Pathway Plan reviewed; you can have a review meeting earlier if you want. It's the role of your PA to organise these meetings, but in some authorities you may have a reviewing officer who oversees your Pathway Plan review.

4. Liaise with the Local Authority to Ensure the Pathway Plan is Carried Out

Your PA needs to work with the local authority and other organisations identified in your Pathway Plan, to make sure they deliver the services for you set out in your plan.

5. Ensure That the Young Person Makes Use of Services

PAs, as well as offering advice and support, need to make sure any services highlighted in your Pathway Plan are being delivered, and at the right time for you.

6. Keep Informed about the Young Person's Progress and Wellbeing

Your PA needs to have regular contact with you and other relevant agencies and individuals, so they can monitor your progress and provide whatever extra support you may need.

7. Keep Written Records of Contact with the Young Person

These records should be written in a way that you understand. You have a right to see what is recorded about you.

8. Keep In Touch

Your local authority has to keep in touch with you up until the age of 21, or older if you are doing a course or undertaking training. It should be your PA who keeps in contact with you.

Your PA needs to show an interest and concern in what you are doing. In addition, in discussion with you, they need to judge what is appropriate in terms of contact with you.

Your PA needs to respect your wishes, but they also need to show an interest in what you are doing, like a good parent would.

Social Workers

Your social worker is responsible for making sure you get the support you need while you are in care. They must visit you to see how you are doing and develop a care plan which outlines what support you will receive.

They must also make sure your plan is reviewed, and get your views about any decisions which need to be made about your future.

When you're almost 16, you'll be referred to a leaving care team and allocated a personal advisor. Some leaving care teams take over all the work with young people from the age of 16.



In these teams you will get a personal advisor who is a social worker as well. Other teams take over the work with young people from the age of 18. In this team you will have a PA, but your social worker will carry on working with you until you are 18 or leave care.

Where you have both a social worker and a personal advisor they will need to work closely together and agree what tasks they are each going to do. Your social worker will be in charge of making sure that you're prepared for leaving care and that your Pathway Plan is done.

Your PA may help with your pathway assessment or with some of the tasks set out in your Pathway Plan.

You will get to choose who you want to be involved in developing your Pathway Plan and who you want to help you with the things you set out in your plan. You might want other workers, such as your foster carer or your residential social worker, to help you as well.

As you get older your personal advisor will become more involved in supporting you and making sure your Pathway Plan is being followed. When you turn 18 or leave care, your PA will take over as your worker.



Foster Carers, Residential Social Workers, Supported Housing Workers, and Supported Lodgings providers

If you have a foster carer, residential social worker, supported housing worker or supported lodgings provider, you may have a close relationship with them, and they may be more involved in helping you prepare for leaving care. This is because these workers will be responsible for providing a home for you, or for supporting you in your accommodation.

One of the main things that these workers do is help you develop the skills that you need for adult life. They should help you develop practical skills like cooking, cleaning and managing money. They should also help you with things like solving problems, making decisions and feeling confident about yourself.

Connexions Advisors

The Connexions Service was set up as part of the government's plan to help young people aged 13-19 who have dropped out or have been expelled from school or college. Connexions personal advisors are there to provide advice, guidance, and support to help young people move into training and work. The Connexions service is for all young people, but they do more work with young people who may face extra difficulties, such as young people in care.

Your leaving care team should have links with your local connexions service and can arrange for you to go to Connexions to get careers advice and support. You may be able to get support at your leaving care team if there is a Connexions worker based there.

USEFUL WEBSITE

.....
 Connexions Direct
 Choices in further education
 and higher education as well as jobs
 www.connexions-direct.com

Pathway Planning

Assessments, Plans and Reviews

When you first come into contact with Social Services you have an assessment called a *Children in Need Assessment*. This looks at things like your health, education, how you are developing, what skills you have, and your relationship with your family and other people. Assessments are done to see if there are any difficulties in these areas, and to decide whether your family or carer are able to look after you or whether they need help.



Care Plans

After you're assessed, a decision is made whether Social Services are going to look after you. If you go into care, which is called being *looked after*, a plan will be made of what you will need while you are in care. This plan is called a *Care Plan*.

Reviews

During your time in care, social services review your care plan. They look at how the plan is working, and whether what you need has changed. Reviews must take place at least once every six months.

You and your carer/worker will get a form called a *Review of Arrangements*, or you will be asked how you both think your plan is going. At your reviews, a reviewing officer checks how your plan is going, and makes sure you are getting what you need and what the law says you should have.

The reasons for reviews are:

- To check how your Care Plan is going
- To see if anything needs to change
- To agree any changes needed in the plan

Social Services must make sure that you get a chance to say how you think your plan is going and what you would like to change. Filling out the Review of Arrangements Form is one way of doing that. Sometimes the reviewing officer will speak to you on your own before the meeting. You could tell your worker/carer what you feel, so they can say this in the review, or you might want to speak yourself. Other workers and some members of your family may come to your review and will get a chance to say what they think. The reviewing officer is the person who makes the final decision about any changes.

Pathway Assessments

Before you reach the age of 16 years and 3 months, a Pathway Assessment must be completed.

The Pathway Assessment covers the same areas as the Children in Need Assessment. One of the main reasons for the Pathway Assessment is to see whether you have the skills you need to become an adult when you leave care.

Pathway Plans

A Pathway Plan must be completed soon after your Pathway Assessment. You must have a Pathway Plan by the time you are 16 years old.

The Pathway Plan is *your* plan, and should include what you want to achieve. Social services must make sure that you are fully involved in developing your plan.

Your Pathway Plan is very important.

It looks at:

- How to prepare you for adult life and living independently
- What help and support you will need when you have left care

It will cover these areas:

- Personal support
- Accommodation
- Education, training and employment
- Family and social relationships
- Practical and other independent living skills
- Financial support
- Health
- Contingency plans

You must have a Pathway Plan until you are 21 (or 24 if you have a disability or are continuing with an education course). The Pathway Plan is part of your Care Plan and will be discussed at your child care reviews.

Pathway Plan Reviews

When you leave care, your Pathway Plan will usually be your main plan. They must be reviewed at least once every six months (or earlier if you or your PA requests this).

Pathway Plan reviews will be much smaller than Child Care reviews. Everybody involved in looking after you will be involved in giving information for the review, but you can decide who you want to attend.

Other Assessments and Plans

If you are disabled, before you reach 18 you will have a community care assessment done by Adult Services. This looks at what care you will need as an adult.

If you need care, a Community Care Plan will be developed to show what care you will be getting and how it will be provided.

If you are in a young offenders institute, you will be assessed and will have a release plan developed, which shows what support you will get when you are released.

If you are in a semi-independent unit or supported housing project, you may have an action plan.

If you are going to be a parent, you may have an assessment of your parenting skills, and an assessment of what your child will need.



Services should make sure you don't have lots of assessments covering the same areas at different times, and that your plans are linked. Your main plan will be your Care Plan when you are still in care. When you have left care, your main plan will be your Pathway Plan or your Community Care plan.

All this information about assessment, plans and reviews might be confusing. There are certainly a lot of them! Talk to a worker if there is anything you don't understand, or if you have any questions.



4. family & relationships

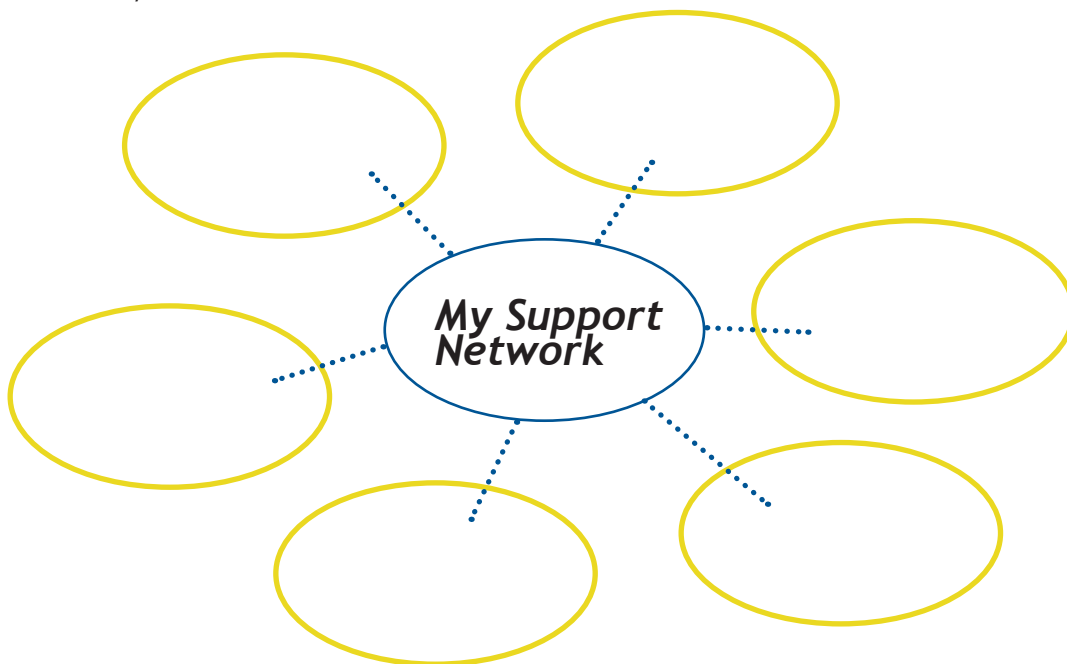
Knowledge Targets

- knowledge of what makes a lasting relationship
- ability to stay strong and avoid peer pressure
- ability to take responsibility for sexual matters



My Support Networks

Everyone needs people at different times in their lives to support them. Think about the people in your life (this can include teachers, friends, foster carers etc.) and fill in the circles.



Families

You might find yourself living with a new family and you may get on really well, but sometimes coping with new people can be difficult.

A new family can mean:

- seeing less of your other relatives
- different rules and expectations
- moving to a new area and losing friends
- new ways of doing things
- less privacy; for example, sharing a bedroom

You might feel...

- worried that you aren't loved as much as your 'new' brothers and sisters.
- envious that your new carer is giving all their attention to their children.
- guilty if you do get on with your new family, because you feel that your biological parents are getting a raw deal.

Remember that it can be a difficult time for new carers too – they have to be a parent for a person they may hardly know.

If you feel down, talk to your previous carer/PA about how you feel. They may not have realised how upset or hurt you feel and will want to help you to adjust.

Ask your PA to put you in touch with a counsellor who you can talk to - just talking about it can sometimes make you feel better.

Friendships

A good friend is someone who will be there for you whatever happens. They will listen to you, and give you good advice - even if sometimes you don't want to hear it! In return you should be able to do the same for them.



Top Tips

- If you want to get the best out of your friendships, there needs to be some respect and compromise on both sides.
- Accept that you will have your own opinions on certain things, as will your friends. If you disagree on something, agree to disagree and move on.
- Form your own opinions - you'll be more respected for doing so.
- Make sure that you don't feel pressured into doing things that you are not comfortable with, just because some of your friends are doing them.
- If you are about to start a new school, job or university, don't worry that you will be the 'new' person. You will soon make new friends and will still have your old ones, too.
- If you can't see your mates as often as you would like to, keep in touch by phone, text and email.

Peer Pressure

Peer pressure is the influence peers (friends and the same social group) have on each other.

It's normal young people to want to be accepted by their friends, and to do things that help them 'fit in'. During your teenage years what your friends think can often feel more important than the viewpoint of the responsible adults in your lives.

However, you should never feel forced or pressured into doing something because your friends are doing it.

USEFUL WEBSITES

www.ruthinking.co.uk
www.likeitis.org

Life Story Work

Life story work is an opportunity for you to look back and explore your past with someone you feel entirely comfortable with. You can look at your strengths, skills, and potential for growth and development. Life story work can help to resolve separation issues, and identify and understand both negative and positive aspects of family life. It can also be used to explore and understand your racial and cultural identity. Understanding your life story can help you move on to the next stage of your life.

Life story work should be done in a fun and enjoyable way. Some young people use photographs and art work to explore their life story. However, it can also be difficult and challenging, which is why you should do it with someone you feel comfortable with.

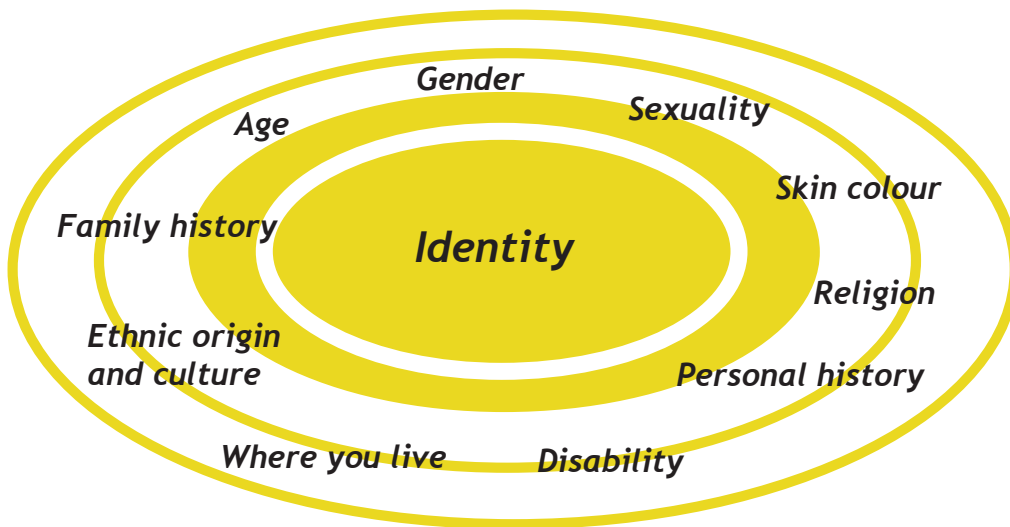
Life story work can be seen as a journey, and like some journeys they cannot and should not be rushed. It should be done at your pace. The main thing is that you get what you need from it.

USEFUL WEBSITES

www.thefca.co.uk/
life_story_work.php

Identity

Your identity is what makes you you. This can be based on lots of different things, such as:



Sometimes people are discriminated against or treated badly because of an aspect of their identity, like skin colour, disability or sexuality. All the parts of your identity are important; they make you the person you are.

You should be proud of who you are and feel good about yourself. There is only one of you, and you are special! If you ever feel bad about yourself, ask a friend, carer, family member, worker or teacher to tell you about your many great qualities.

You may live with people who don't have the same identity as you. They may come from a different place or be a different colour. Whatever your situation, it's possible to connect with communities who you feel reflect your personal lifestyle and beliefs.

It's interesting to know more about other people, their faiths and cultures.

If you have questions about any part of your identity, or need help because you are being discriminated against, ask your worker or contact the organisations listed below. Remember, discrimination should never be tolerated.

USEFUL WEBSITES

www.britkid.org – interactive young people website on race, racism, culture

www.cre.gov.uk – info on race, racism and the law. The Commission for Racial Equality is the government body for monitoring and advising on race issues in Britain. The website covers areas such as law and publications and has a self-help guide

www.youthinformation.com – info on health, culture, youth culture and religion

www.thesite.org.uk – youth info, health, sexuality, ethnicity etc

www.yinet.org.uk – youth information service

www.brap.org.uk – The b:RAP's work involves not just issues concerning race but also other areas of equality throughout the UK

www.blackpresence.co.uk

Sexual Relationships

For you as a young person, deciding to have a sexual relationship can be a major issue, since it involves both your body and your emotions.

You need to make sure that it is the right decision for you.

There are many things that you need to think about before you decide to have sex, including:

- whether this is the right person
- whether it's the right time in your life
- how you will feel if the relationship breaks up

If you are thinking about having sex, you need to think about how to protect yourself from getting a sexually transmitted infection (STI), and if you are in a heterosexual relationship, how to prevent yourself becoming a parent before you are ready to be one. If you decide to have sex, it should be because you feel emotionally and physically ready and your partner is someone you trust.

It's a good idea to discuss your choices, and any concerns you may have, with a person you trust and feel comfortable with – this can help you decide what you want to do.

Remember that your decision should not be based on peer pressure, a desire to fit in or to make your partner happy.



Unhealthy Relationships

Relationships where you are bullied, threatened with physical violence or actually physically attacked by your partner (whether they are male or female) are not healthy relationships to be in. You should speak to someone you can trust, or contact a helpline. Domestic violence is a crime!

If you are in immediate fear for your safety you should phone the Police on 999.

USEFUL CONTACTS

Domestic Violence Helpline:

0808 2000 247

www.womensaid.org.uk

www.refuge.org.uk

Sexual Orientation

You may be exploring your sexual orientation – whether you are gay, straight or bi-sexual. This can sometimes be a stressful and confusing experience.

Talk to someone you can trust.

A Health Advisor can help you find a counsellor or a local support group for gay, lesbian or bisexual young people.

USEFUL WEBSITES

www.galha.org/dir/lgb/support.html

Decisions, Decisions

Young people have to make lots of decisions about sex, including whether to refrain from sexual intercourse or become (or continue being) sexually active.

Remember that it's okay to not have sex yet. Not all young people have sex; many people choose to wait until they are ready and in a relationship that they feel good about being in. They may wait until they are married, either because of personal choice or religious beliefs.



Before you decide to have a sexual relationship:

- Talk to your partner about whether this is the right decision for both of you.
- Ask them about their sexual history, including if he or she has been exposed to sexually transmitted infections (STIs).
- Discuss whether you or your partner is currently sexually involved with other people.
- The only way to absolutely prevent getting a sexually transmitted disease is to not have sex.
- If you do decide to have sex, the best way to avoid getting any STIs is to make sure that both you and your partner are STI free. Lots of young couples visit a GUM clinic together before they decide to have a sexual relationship.

The following websites have a lot of information on sexual issues facing young people:

USEFUL WEBSITES

www.ruthinking.co.uk

www.likeitis.org

Using Condoms

You should use a latex condom every time you have sex, from start to finish, as well as an additional type of contraceptive to prevent an unplanned pregnancy.

Remember – a condom only protects you from pregnancy when used correctly and providing it does not split. Condoms only protect against some STIs. Genital warts, herpes and pubic lice can still be caught when using a condom as they only need contact with the areas which are not protected by the condom.

You can get free supplies of condoms from either GUMs or Family Planning Clinics in your area.

There is a correct way to use condoms – don't be embarrassed to ask your Health Care Provider!

STIs

Remember that STIs can be serious. Although there are now readily available treatments, some STIs display few or no symptoms. You can carry an STI like Chlamydia for years and not know you have it. Chlamydia can cause infertility in women if left untreated. HIV/AIDS is a very serious condition which can kill you. It's far better for your health and the health of your sexual partner to avoid catching STIs altogether!

Not ready for babies yet?

If you're in a heterosexual relationship, you should talk with your partner about preventing unwanted pregnancies and what you would do if your chosen method of contraception failed.

If you feel that you can't talk to your partner about these issues, consider whether you should be having a sexual relationship with them at all.

Talk to your GP or Family Planning Clinic Advisor about what method of contraception is right for you. Remember, you can ask to speak with a female GP or Health Advisor if you prefer.

If your usual contraception fails, you do have an option called emergency contraception - also known as the morning after pill. Emergency contraception can prevent pregnancy after unprotected sex. The sooner you take it after unprotected sex, the more effective the treatment is. You can usually get emergency contraception from GPs, GUM or Family Planning clinics. You shouldn't use the morning after pill as a form of regular contraception, and it won't protect you from STIs.

Pregnancy

If you think you are pregnant, get a home pregnancy test. A missed period is the surest sign of pregnancy in a woman who usually has regular periods.

If you've waited to test until at least the first day of a missed period and a blue line appears in the test window, you're most likely to be pregnant. Make an appointment with your doctor to confirm. There are many support organisations out there to help with pregnancy. Talk with your GP first.



USEFUL WEBSITES

- The Family Planning Association website will direct you to your nearest GUM/STI clinic:
- www.fpa.org
- For loads of useful information: www.ruthinking.co.uk

USEFUL WEBSITES

- www.babycentre.co.uk

Antenatal Tests and Care

Antenatal tests provide reassurance about your baby's health before birth.

Most women have what's called shared care. That means they see both their GP and a midwife for antenatal checks, usually alternating between the two. In some areas, you can opt to be under the sole care of a midwife (midwife-only care), and if you have an obstetric history that's in any way out of the ordinary, you may be put under the formal care of a hospital obstetrician, in which case you'll see a doctor as well as a midwife at your antenatal checks.

Parenting

Becoming a parent is a life-changing experience, and although it can bring you much joy and happiness it can also be hard work! You can feel quite isolated as a new parent, and if you have no immediate family around for support you can end up feeling that no one is there for you.

There is support out there; you just need to know where to look.

Look for parenting groups in your local area – they may be held at a local school or community centre. You should also be able to get advice about parenting groups from your GP and local authority. Your PA should be able to help you locate groups as well.

Parenting groups are not just for mothers; fathers can also attend. It's a good opportunity to meet people, share experiences and seek advice.

There is a national initiative called Sure Start which has been set up by the government to offer support to parents and children under the age of five. For more information see:



USEFUL WEBSITES

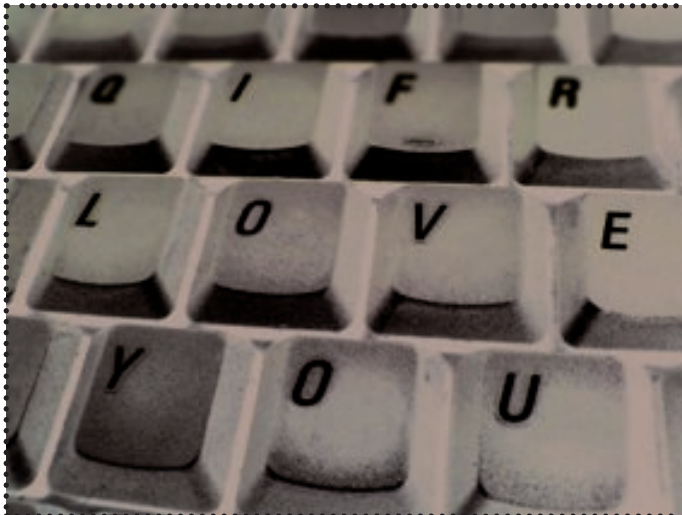
www.surestart.gov.uk

www.parentlineplus.org.uk

www.practicalparent.org.uk

www.raisingkids.co.uk

www.singleparents.org.uk



Sexual Abuse

Sexual abuse is when a child or young person is pressured, forced or tricked into taking part in any kind of sexual activity with an adult or young person. This can include kissing, touching the young person's genitals or breasts, intercourse or oral sex. Encouraging a child to look at pornographic magazines, videos or sexual acts is also sexual abuse.

Child sex abusers can be male or female, and they are not always adults. Usually the abuser is a family member or someone known to the child, such as a family friend.

Child sex abusers are sometimes referred to as *paedophiles* or *sex offenders*.

Grooming is actions deliberately undertaken by an abuser with the aim of gaining their victim's trust.

Sexual abuse is a crime.



If you are in immediate fear for your safety you should phone the Police on 999.

The effects of sexual abuse are significant and long lasting. If you have been a victim of sexual abuse, talking about it may be one of the hardest things you'll ever have to do, but not dealing with it can lead to more pain and suffering.

Professional support is available. See the contacts listed below.

USEFUL WEBSITES

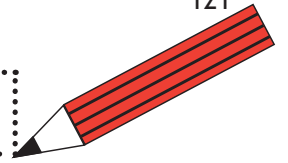
Childline
 Helpline: 0800 1111
www.childline.org.uk

NSPCC
 Helpline: 0808 800 5000
www.nspcc.org.uk

Victim Support
 Helpline: 0845 30 30 900
www.victimsupport.org.uk

Witness: 08454 500 300
 Provides a helpline and professional support and advocacy services
 email: infor@witnessagainstabuse.org
www.popan.org.uk

Survivors UK
 For men who have experienced any form of sexual violence
 Helpline: 0845 12 1201
www.survivorsuk.org.uk



Activity Sheet: My Ideal Friend Profile

Take some time to think about what's important to you in a friendship, and then complete the sections below. If you are thinking about going out with someone you could put partner/relationship instead of friend/friendship.

The things which are important to me in a friendship:

I would like my friend to have the following personal qualities:

Qualities/habits/behaviour in a friend that I could not live with or tolerate:

Interests or leisure pursuits that I would like to share with my friend:

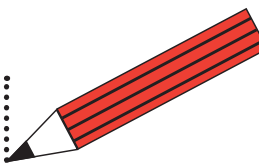
What I would like my friendship to be like in 10 years time:

COMPLETED ON: _____

Young person's signature:

Worker's signature:

Relationships Activity Sheet



Write your Answer:



Q: What is the legal age of consent to have sex?

A:

Q: How would you describe an abusive relationship?

A:

Q: Who will you talk to when you feel: lonely; scared; happy; angry?

A:

Q: What should you do if your usual method of contraception fails?

A:

Q: If you think you are pregnant, what should you do?

A:

Q: What is an antenatal test?

A:

Q: What are some good tips for getting the best out of your friendships?

A:

A:

A:

A:

Q: What do you need to think about before you decide to have sex?

A:

COMPLETED ON: _____

Young person's signature:

Worker's signature:

7. having your say

Be Proactive!

Being a citizen means standing up for what you feel is right, and possibly taking some positive action to make improvements. Below are some examples of how you can be heard.



Service User Involvement (SUI)

Service User Involvement is a way of allowing service users like yourself to get involved in the leaving care service and have a say about the services provided.

Service User Involvement (SUI) can involve:

- input on specific aspects of a service
- running user groups
- young people working as trainees as part of a staff team in a service
- being involved in the recruitment and selection of new staff

Service User Involvement benefits everyone. It empowers young people and gives them valuable skills, and the leaving care service gains a real understanding of their young people and how the service can be improved.

Care Leavers Organisations

If you are passionate about issues relating to leaving care and care leavers and want to have a say and make a difference, you could get involved with a care leavers group. Some leaving care services run what is called a Leaving Care User Group. These are groups for care leavers run by care leavers, and they can work on many different issues. They may organise activities for young people, or run a consultation event looking at how services for young people can be improved. They can be fun, and you may get rewarded for attending, like doing a fun activity every couple of months. As well as an opportunity to meet other young people and make new friends, these groups have the potential to really make a difference for other young people.

A National Voice (ANV) is a national organisation specifically for young people in care and leaving care. ANV's aim is to give a voice to young people in the care system around England and to promote positive change. If you like the sound of ANV, visit the website for more information:

USEFUL WEBSITE

www.anationalvoice.org

Other leading charities working with care leavers include The Princes Trust, Barnardos, NCH and The Children's Society. These organisations may be linked in with your Leaving Care Service. Ask your PA for more information.

Complaints

If you feel unfairly treated by your leaving care service, you have the right to make a complaint – even if you have left care. There are several ways to do this.

You can go through the official complaints system at your local authority. This can take a long time and some young people have found the process quite difficult.

Advocate/Children's Officer

You can also enlist the help of an advocate or children's rights officer. Your leaving care service or local authority should be able to tell you if an advocate is available to help you. An advocate will be independent of your local authority. They will support you and speak on your behalf.

In most cases an advocate can resolve a complaint without the need to go through the official complaints route. However, there may be instances where this is unavoidable, due to the nature of your complaint.

If there are no advocates available in your area, try contacting VOICE. They offer support specifically for children and young people. Call them free on 0808 800 5792.

Official Complaints Process - Local Authorities

The official complaints route through a local authority can be very time consuming. This was acknowledged in the Children Leaving Care Act 2000, which highlighted the need to have complaints completed as quickly as possible. Local authorities should deal informally with a complaint within 14 days. However, if you are not happy with the response, you may want to consider making an official complaint.



The official complaints procedure within local authorities is conducted in three stages. The first stage is usually done by trying to conduct the complaint informally, but if you are not happy with the response you can go to Stage 2. If your complaint is really serious, you can go straight to Stage 2, bypassing Stage 1.

At Stage 2, the complaints officer and an independent investigating officer (someone who does not work for the local authority) will come and discuss your complaint and investigate it further. In addition, they may talk to other people named in your complaint.

After doing their interviews they will write a report and send it to the Head of Children Services. You will also receive a copy. If you are not happy with the result of the complaint, you can go to Stage 3.

If you want to progress to Stage 3, you must notify the council within 28 days of receiving your report from the Stage 2 process. During Stage 3, the council organises a review panel of people who don't work for the council and who have not been involved with the complaint. They will investigate the complaint and advise the Local Authority what action / decision they should make; you will be contacted about what decision has been made.

It is important to note that although there are timescales within the official complaints system, some complaints can take a lot longer.

Other Complaints Process - Other Organisations

You may also want to make a complaint against another service like a business or a school. Contact the organization directly to find out their complaints procedure.

Ask for help from your local Citizens Advice Bureau (CAB). Staff there are trained to give people advice on many different topics.

If you want to report poor services in your area you could also talk to your local councillor or MP.

Useful Organisations

Fostering Network

Promotes high standards in foster care and provides training, advice, support and information.

www.fostering.net

The Who Cares? Trust

Provides information for young people in care and also publishes a magazine for young people in care. Develops tools for those working with children in care. Has an advice line.

www.thewhocarestrust.org.uk



Community Legal Service

Set up by government to bring together organisations offering legal advice through local networks. For further information go to website:

www.justask.org.uk

A National Voice

An organisation for care leavers that is directly organised and run by care-experienced young people.

www.anationalvoice.org

A Citizen of My Community

What does it mean to be a citizen?

As young adults in the community, you are already a citizen of the society in which you live.

Citizenship is a vital link between work and personal life, including home, family, friendships, sport and leisure. You may already be involved in voluntary community activities benefiting other people. This can provide you with a sense of achievement and enjoyment.

As a citizen, you should understand your rights and responsibility as an individual. You may have views about certain topics, whether it's regarding issues such as racism, or protecting the environment, or how you are treated as a consumer.

USEFUL WEBSITE

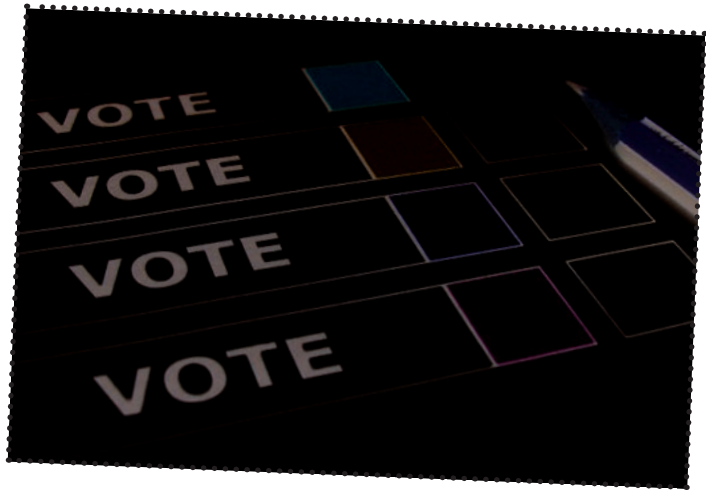
www.citizen.org.uk/

Voting

Voting is not just about Big Brother and the X Factor. You should vote for people who make the decisions that affect your life – local and national governments.

You can vote in local council elections, where you vote for a councillor who represents a political party, whose aim is to try and help run the area you live in. You can also vote in the general election, where you vote for the party you want to run the country. When you vote in the general election, you are voting for someone to stand as an MP (Member of Parliament) for your area.

An MP's job is to represent the people in your area. If you are experiencing problems or difficulties that are affecting you or members of your community, your MP may be able to help.



Who Will You Be Voting For?

In England today, there are three main political parties: Labour, Conservatives and Liberal Democrats. There are others as well, like the Green Party and - believe it or not - the Monster Raving Looney Party!

In terms of numbers only 37% of 18–24 year olds voted in the last general election, so many young people are missing out on an opportunity to shape their future.

Who Can Vote?

There are a few facts and pieces of information you need to know about voting before you start rushing down to your nearest polling station.

- You have to be 18 and above before you can vote.
- You need to be a British, Irish, Commonwealth or European citizen.

You cannot vote if you are serving a prison sentence, have been found guilty in the past five years for corrupt or illegal practices in connection with an election, or have mental health issues which prevent a reasoned decision or judgment.

Before you can vote, you need to put your name down on the electoral register; you can't just turn up at a polling station. Registration forms are usually sent to all homes between September and November. If you don't get one, see the below websites.

USEFUL WEBSITE

www.electoralcommission.org.uk
www.aboutmyvote.co.uk



Having Your Say Quiz

What does CAB stand for, and what do they do?

A:

Q: Which organisations can you complain to if you think you have been treated badly by a shop, a service or a landlord?

A:

Q: Where is your nearest Connexions office, what do they do and how can they help you?

A:

Q: What is Service User Involvement?

A:

Q: If you are passionate about leaving care issues and want to make a difference, what organisations could you join?

A:

Q: If you want to make a complaint about your leaving care service, who should you contact?

A:

COMPLETED ON _____

Young person's signature:

Worker's signature:

having your say

8. legal rights

Knowledge Targets

- knowledge of legal rights and entitlements
- understanding of the Homelessness Act 2002



Legislation

This pack contains the *Young Citizen's Passport* published by the Citizens Foundation, which gives lots of information about the legal rights and responsibilities of young people. The pack also contains the booklet *Sorted and Supported by Voice*, which gives specific information about care leavers rights and entitlements under the Children (Leaving Care) Act 2000.

This chapter looks at homelessness and housing law in relation to care leavers.

The Homelessness Act 2002

The Homelessness Act 2002 takes over from the 1996 Homelessness Act, which required local authorities to provide temporary accommodation for priority homeless people for only two years.

The 2002 act removes this time limit and replaces it with a requirement to provide temporary accommodation until the homeless person has been provided with settled accommodation.

What help can I get if I'm 16 or 17?

If you leave care when you are 16 or 17, the social services department that last looked after you is responsible for you until you turn 18. It has to continue to give you any help you need, even if you move to another area. This includes:

- providing housing or helping you find and keep your own place
- supporting you financially by paying for your food, bills, travel costs for education and training, clothing, pocket money and childcare if you need it
- any other support you need, such as help with continuing your education, finding work or dealing with personal problems

What if I become homeless?

Most young people who have been in care are entitled to help if they become homeless. The only exceptions are some groups of people who have come from abroad or are returning from overseas (people who are not eligible for assistance). The help you are entitled to usually depends on your age and personal circumstances.

If you are under 18, social services are still responsible for you. If you go to the housing department for help, they will probably ask social services to help you.

If you are aged 18 to 21, you can get help from both departments. You will automatically be classed as being in priority need until your 21st birthday, so the housing department should help you find a place to live. Social services can help you by providing support with training and education.

Some older care leavers can get accommodation from the housing department if they can show that they are in priority need. This may be the case if you are vulnerable as a result of having been in care - for example, if you haven't had a stable home since you left care, or you have slept on the streets in the past.

The inclusion of care leavers on the priority needs list means that the numbers of care leavers who become homeless should be fewer.

Unfortunately arguments still occur between social services and homelessness sections within housing departments about who is responsible for providing help and accommodation.

Some local authorities have written agreements between housing and children's services to make it clear who should be providing this help.

Local authorities also have to take note of special guidance on what type of accommodation is suitable or not suitable for young people. This code of guidance for local authorities recommends that bed and breakfast accommodation (B&B) is not suitable for 16 and 17 year olds. Unfortunately it doesn't say local authorities are not allowed to use bed and breakfast accommodation.

In some cases, you may be offered a place in a bed and breakfast while the local authority sorts out a better longer term option for you.



Who is legally classed as homeless?

In deciding whether you are homeless, the council has to look at any accommodation you have access to. You should be considered homeless if:

- you have no home in the UK or anywhere else in the world
- you have no home where you can live together with your immediate family
- you can only stay where you are on a very temporary basis
- you don't have permission to live where you are
- you have been locked out of home and you aren't allowed back
- you can't live at home because of violence or threats of violence which are likely to be carried out against you or someone else in your household
- it isn't reasonable for you to stay in your home for any reason (for example, if your home is in very poor condition)
- you can't afford to stay where you are
- you live in a vehicle or boat and you have nowhere to put it.

Intentional Homelessness

Before it can offer you permanent accommodation, the council must check whether you deliberately did or didn't do something that resulted in you becoming homeless.

Examples of intentional homelessness

The council may decide that you deliberately did or didn't do something that caused you to become homeless if:

- you were evicted for antisocial behaviour
- you didn't pay the rent or mortgage when you could have afforded to
- you ignored advice that could have helped you keep your home
- you left accommodation for no good reason.

Examples of unintentional homelessness

If the reasons behind your actions were beyond your control, you shouldn't be classed as intentionally homeless. For example, you wouldn't be intentionally homeless if:

- you were evicted for antisocial behaviour that was caused by mental illness
- you didn't pay your rent or mortgage because of financial difficulties which arose because, for example:
 - you were made redundant
 - you fell ill
 - your partner who helped pay the rent moved out
 - you were told that you weren't entitled to benefits when in fact you were
- you left your home to take up a new job in another area.

Where can I get advice?

Your personal adviser or social worker should be offering you advice and support so you don't become homeless in the first place. Alternatively, you can get advice from a housing aid centre or citizens advice bureau.

Useful Contacts and Websites

The Citizenship Foundation

www.citizenfoundation.org.uk

Shelter

Charity and campaigning organization that also offers advice and training about housing and homelessness related issues.

www.shelter.org.uk

The Who Cares? Trust

Provides information for young people in care and has an advice line.

www.thewhocarestrust.org.uk

Community Legal Service

Set up by government to bring together organizations offering legal advice through local networks. For further information go to their website.

www.justask.org

10. life skills

Knowledge Targets

- Awareness of life and social skills
- Knowing how to use life skills in everyday situations
- Time management skills

Life and Social Skills

There are certain things that we need to be able to do in life to get on with other people; people where we live, at school or work, friends, and families. We also need skills to cope with things that happen to us, and to get what we want out of life. Usually, these skills are learnt gradually as you grow up, but sometimes people don't get a chance to learn and develop them, so they need to work on them when they are older. Here are some of the main skills, with information about how you can learn them.

Conflict Resolution

There will be times when you don't agree with someone – maybe a friend, someone at school or work, your worker/carer, someone you live with, or a boy/girlfriend. So you need to think about how you can resolve conflicts and still maintain good relationships.



Things you can do

- Give your views or opinions calmly, without being rude, abusive or violent.
- Listen to what the other person has to say, and try to see their point of view.
- Try to come up with a solution that is a compromise for both of you, so there is give and take on both sides.

It is unlikely that you will agree with any other person about everything, so be prepared to manage differences of opinion.

If someone is acting illegally or abusively, you shouldn't accept their behaviour, and you may have to take appropriate action. But in many less dramatic, everyday situations you will come into conflict with other people and have different views about what should be done.

There will be times when you just have to agree to disagree. This means accepting another person's point of view, even if you don't agree with it, and not treating them badly because of this.

Assertiveness

Being clear about what you want, without being aggressive or making other people feel bad, is called *assertiveness*. Acting assertively can help you resolve conflicts with other people.

If you scare someone or are violent to get what you want, that is being *aggressive*. Making someone feel guilty so that they will do what you want is called being *passive aggressive*. Both aggression and passive aggression damage relationships in the long run.

Being assertive is the best way to get what you want in life.

It can be hard to stand up for what you want or believe in certain situations. It might be that you think the other person will stop liking you or that adults won't listen to you. In the end, people will have more respect for you if you stand up for yourself in a positive way, and they will be more likely to listen to what you have to say.

Communication

How we communicate with other people is very important. Being able to express ourselves well and understand communication helps with all the relationships we have with other people. Verbal communication – speaking – is one way that people communicate, but what we wear or how we sit can be equally important. Even with speaking we can communicate in different ways, by how loud we speak, or the tone of voice we use.

Think about how you communicate. Is your body language positive or negative? What does it say about how you feel about yourself? Talk to your worker for suggestions on improving your communication.

Decision Making

Decision making is a crucial life skill.

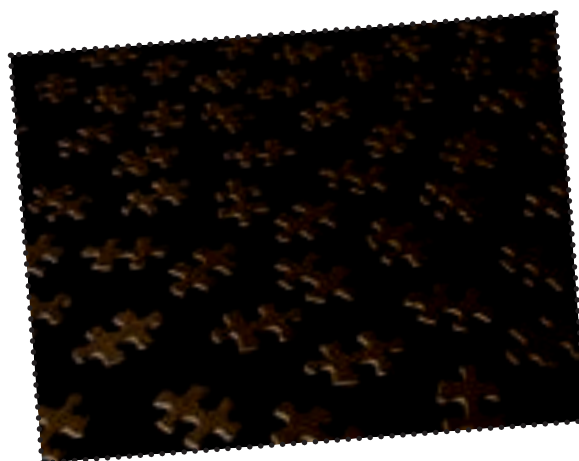
You might have to make a decision about whether to go to the sixth form in your school or to go to college, or maybe you'll have to choose between moving into a supported lodgings placement, a foyer or a supported housing project. You may have lots of different options, or you may have to make a choice between just two.

It can be difficult to decide what to do, especially if it involves something new or a big change, like moving to a different area. Getting as much information as you can, and talking through all your options with someone can help you to make decisions. One way to make a decision would be to list all your options, think of all the positive and negative things about each option, and then decide on the option that has the most positives. Use the worksheet to help you make a decision.

Problem Solving

You will come across all sorts of problems, big and small, and how you react to them is the key to success. Not knowing how to get to a new place, falling behind with schoolwork or not being able to make friends can seem frustrating, but there are lots of problems that you have already experienced and have solved, so you can do it!

The first thing is to recognise when you have a problem. Then, you need to think about how you will solve it. Talking to someone about a problem can be useful. Once you have worked out all the things that can be done to deal with the problem, you will need to decide which things you are going to do, and then all that will be left is for you to do them!



When you have started working on a problem, it may be that what you decided to do isn't working. If that happens, it's time to look at all the possible choices again, and try another approach.

How to deal with problems:

- Work out what the problem is
- Talk to someone about the problem
- Think about the things that you could do to solve the problem
- Decide which things you are going to do
- Do whatever you decided
- See if it worked and the problem is solved
- Try something else if the problem is still there

Time Management

Time management is crucial in the modern world – you need to control time or time will control you.

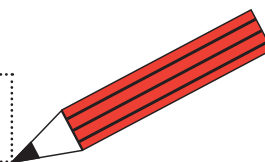
Here are some tips for staying on top of things:

- Write a to-do list – all the things you need to do on a daily and weekly basis - and cross off each item as you do it. You can write them in a diary or in a notebook.
- Write all appointments in a diary.
- Sometimes, we avoid doing something important, because it is dull or unpleasant, and instead waste time doing something unimportant to avoid it. You can change this habit, once you become aware of it. Getting the dull things out of the way first means you can relax and really enjoy your free time.
- To effectively manage your time, you need to know where you are wasting time. Keep a record of what you get up to for a few days. This will show you how you can make more efficient use of your time. Remember, the average time spent watching TV in the UK is 148 minutes a day – that's 38 days a year!



life skills

Decision Making Worksheet



Use this sheet to work through all the things involved in a decision, and to help you to decide which choice to make.

Think of a decision you have to make:

Do you have all the information you need to make the decision? If not, how will you get it?

Is there anyone else involved in this decision? Are you going to speak to them?

List all your options and write down what is positive and negative about them:

Option 1

Positive:

Negative:

Option 2

Positive:

Negative:

Option 3

Positive:

Negative:

Think about what is important to you:

Outcome

Which option have you chosen?

Why did you choose this option?

Adapted from exercises in "The Trust for the Study of Adolescence (TSA), Working With Young People: Trainers' Guide and Resource Pack", Melia, J. and McGowan, M. (2002).

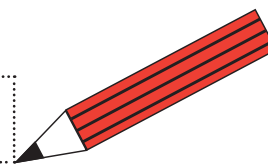
COMPLETED ON _____

Young person's signature:

Worker's signature:

life skills

Time Management Activity Sheet



Write how long you spend on daily activities on this worksheet. After seven days you will have a fairly good idea of where you are wasting time and how you can better spend your time.

Activity	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
Sleep							
Resting							
Personal care							
Eating/drinking							
Leisure:							
Watching TV/ DVDs							
Listening to music							
Hobbies and games							
Sport							
Reading							
Leisure Total							
Employment and study							
Housework							
Childcare							
Voluntary work							
Travel							
Other							
Total							

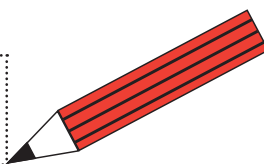
COMPLETED ON _____

Young person's signature:

Worker's signature:

life skills

Diary Activity Sheet



Do you know what you will be doing next week? If you have a diary, check it has all your activities listed. If not, use the sheet below to write down your activities.

Use your diary or worksheet to help you plan and prepare for your activities. It's helpful to check your diary before you go to bed, to get yourself ready for what you are doing the next day.

That way you will be less stressed in the mornings, as you won't need to rush around organizing yourself!

Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	
Sunday	

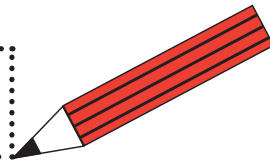
COMPLETED ON _____

Young person's signature:

Worker's signature:

life skills

Being Assertive Worksheet



Look at the scenarios below and think about how you could act assertively. Get someone to act it out with you, so you can practise. The more you practise, the easier it will be!

Scenario 1

Your friends want you to stay out with them, but it's very late and you want to go home.

Scenario 2

You bought a new CD player which doesn't work, and you take it back to the shop for a refund.

Scenario 3

At your review, your workers are saying they think you should stay on at school, but you want to get a job.

Scenario 4

Your friends keep dossing at your flat, and leave things in a real mess.

Scenario 5

Your worker is suggesting you take accomodation that you don't really think is right for you.

COMPLETED ON _____

Young person's signature:

Worker's signature:

6. looking after yourself

Self Care

Knowledge Targets

- knowledge of a reasonable standard of personal care
- ability to identify and purchase appropriate items for personal care
- knowledge of good personal presentation

Looking Good

Dressing and presenting well are important parts of taking care of yourself. Everyone has standards and opinions on what is smart and what isn't. But most importantly, however we choose to dress; we should feel comfortable and happy about ourselves.

Personal Hygiene

Personal hygiene is a very effective way of protecting yourself from illness.

You should wash your hands, especially, but also your body. Be careful not to cough or sneeze on others. Clean things that you touch if you are sick, put used tissues in the bin, and use protection (like gloves or condoms) when you could be at risk of catching an infection.

Hand Washing

Many infections are caught by touching things or people with our hands, then touching our mouths and faces. Some infections are caught from other people's hands touching the food we eat. You should wash your hands and wrists with soap and water, and use a brush if your fingernails are dirty. Remember to wash the backs of your hands. Dry your hands with something clean, like a clean towel when you are at home, and hot air dryers or paper towels when you're out.

Wash your hands:

- Before preparing or eating food
- After using the toilet
- After contact with someone who is coughing or has a cold
- If you've been around dogs or other animals
- After touching raw meat (make sure you wash the chopping board too)
- After using public transport



Body Odour

To prevent unpleasant smells, you should wash your body and clothes regularly. Your armpits and feet are particularly important. Use a deodorant, but try to stay away from antiperspirants, which have many harmful chemicals, and block the body's natural sweating process. Aluminium is added to many antiperspirants, which can accumulate in the brain.

Oral Hygiene and Bad Breath

Good dental hygiene includes regular brushing and flossing.

You should brush your teeth twice a day (after breakfast and after dinner). Brush for at least two minutes, with a circular motion. This gets rid of plaque, an invisible film on your teeth that causes tooth decay.

Bad breath is sometimes caused by diseases of the teeth or gums, or by the body releasing toxins through the mouth.

Bad breath can be caused by some foods, like raw onions or coffee, or by a number of health problems:

- Bad dental hygiene
- Cavities
- Throat infections or sinusitis
- Gum disease
- Smoking
- Alcoholism
- Drugs
- Bad diet
- Digestive problems



To avoid bad breath, good dental hygiene is important. Floss your teeth daily, and gargle with salt water. If you have a problem with your mouth or teeth, you need to see your dentist as soon as possible, as the problem is highly unlikely to get better on its own!

USEFUL WEBSITE

<http://www.patient.co.uk/showdoc/27000945/>

Personal Hygiene for Men

A substance called smegma can form under your foreskin if you are uncircumcised. To clean, simply pull back the foreskin during your shower, and clean with soap and water.

Personal Hygiene for Women

The vagina cleans itself. You only need to wash the external genitals.

It is not advisable to clean this area with perfumed washes or soaps. If you do, use a very mild, non-perfumed soap or wash, otherwise you may upset the very delicate pH balance, which can cause infections such as thrush in some women.

Don't douche the vagina, as the delicate skin can be damaged.

What is normal discharge?

Most girls have a daily off-white/yellow discharge after puberty. This is a normal fluid that helps to clean and moisten your vagina.

You are completely healthy and normal if your discharge is off-white in colour (although it differs from woman to woman) and has no odour. It is also normal for the amount to increase and become "stringy" (like egg whites) during the middle of your menstrual cycle when you are ovulating.

If you find that your normal discharge is annoying, you can wear panty liners/shields on your underwear. Also, to keep your vaginal discharge under control, make sure you wear cotton underwear (which absorbs moisture and lets air circulate).

Don't use perfumed panty liners or deodorant sprays in your vaginal area.

If your discharge changes in colour or odour, or if you feel itchy, it may be a sign that you have a vaginal infection. Seek medical advice from either your GP or a GUM Clinic.

Menstruation

During your period, wash your body, including your genital area, in the same way as you always do. Change tampons and sanitary pads regularly, at least four to five times a day.

For an alternative to tampons and pads, check out www.mooncup.co.uk.

Always wash your hands before and after handling a tampon or pad, and dispose of them hygienically.

Cystitis

Cystitis is an infection of the bladder. This is a common condition for sexually active women, characterised by pain upon urinating. Urinating soon after sexual intercourse and drinking plenty of water can help to flush out any bacteria that may be in the urethra and bladder. If the pain continues for longer than a day, if there is blood in your urine, or your kidneys ache, see your GP immediately. A bladder infection can damage your kidneys if left untreated.

Caring for your clothes

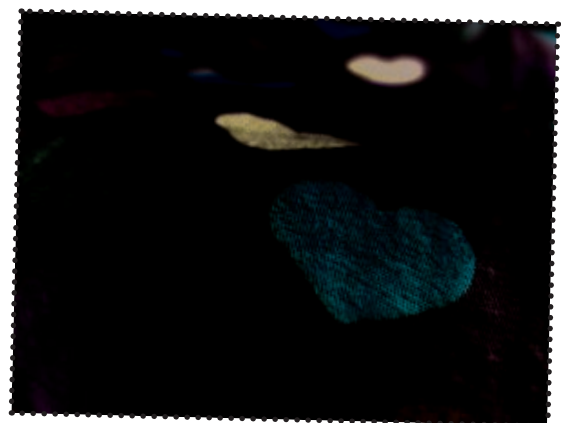
Most young people don't have an endless supply of money to buy new or expensive clothing regularly. However, you don't need new clothes to look good. Taking care of the clothes you have will extend their life span, and keep them looking good for longer!

Care Labels

You can find the care label inside each item of clothing. This will tell you what material the garment is made from and the washing and drying instructions for it.

If you don't follow the instructions, you may find that some clothes lose their shape, shrink or turn a different colour.

Washing instructions are shown as a washing bowl. Similar symbols are found on washing machines to show different cycles. The number in the washing bowl shows the maximum temperature; the line underneath the washing bowl tells you to use a special wash for synthetic fabrics. A hand in the bowl means you can only hand-wash the product.



Top Tips

- After washing and drying, fold your clean clothes immediately - you'll have fewer creases to iron out!
- Wash white clothes separately - unless you want them in a new shade!

Using the Washing Machine:

To identify what temperature to wash items of clothing, look on the item's care label. There is a washing bowl shape, which will have a number in the middle. The number tells you which temperature to wash this item of clothing at. Doing a cold water wash uses less electricity and is easier on your clothes.



Tumble Drying:

Tumble drying instructions are illustrated by a square shape, which has a circle shape in the middle. The number of dots inside these symbols tells you whether you can dry this product on high, medium or low heat settings. A cross over these symbols means that the item of clothing is not suitable for tumble drying.

*A tip to remember is that using a tumble dryer uses up a lot of energy. If you must use it, you can use it to dry the lightest clothes, as they will take less time to dry. If you must use it to dry heavier clothes, you can partly dry them in the dryer and then hang them on a clothes rack to finish.

Bleaching Instructions:

Bleaching instructions are shown with a triangle: a cross over the triangle means do not wash with bleach.

Ironing Instructions

Ironing instructions are shown by a picture of an iron. The dots on the iron show the maximum temperature at which it is safe to iron the product: three dots is very hot, one dot is pretty cool.

A cross over the iron means do not iron.

Dry Cleaning instructions

A circle symbol signifies that it's safe to dry clean the product. The letter inside tells the dry cleaners what method should be used. A cross over the circle means do not dry clean.

Personal Safety

Knowledge targets

- Awareness of how to stay safe when traveling
- Awareness of staying safe when using the Internet



Keeping safe is important

Attacks are rare. However, the steps below are designed to help you be aware and reduce any risks.

When travelling late at night or to a new area, let someone know where you are going, when you have arrived, and what time you intend to be back. If you have a mobile phone, make sure you take it with you.

Avoid walking or running alone at night. If you often walk home in the dark, get a personal attack alarm from a DIY store. Carry it in your hand, so you can use it immediately to scare off an attacker. Make sure it is designed to continue sounding if it's dropped or falls to the ground.

Cover up expensive looking jewellery. Make sure that mobile phones and personal stereos/ipods are not visible.

Carry your bag close to you with the clasp facing inwards. Carry your house keys in your pocket. If someone grabs your bag, let it go. If you hang on, you could get hurt. Remember, your safety is more important than your bag.

Avoid using a personal stereo while walking, driving (it's against the law!), or jogging. If you wear a personal stereo, remember you can't hear traffic or somebody approaching behind you.

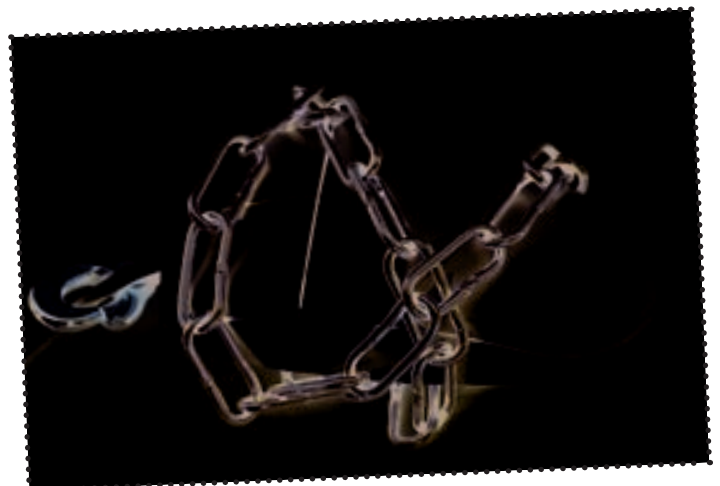
If you regularly go jogging or cycling, try to vary your route and time. Stick to well-lit roads with pavements. On commons and parklands, keep to main paths and open spaces where you can see and be seen by other people – avoid wooded areas.

Internet Safety

On the Internet the number one rule is: keep your identity private!

Never give out personal information in a public forum or chatroom.

If you 'meet' someone online, never get together with them unless you are accompanied by your parent or guardian.



USEFUL WEBSITE

www.safekidsmo.org/web/for_teens/internet.html

Nuisance Calls

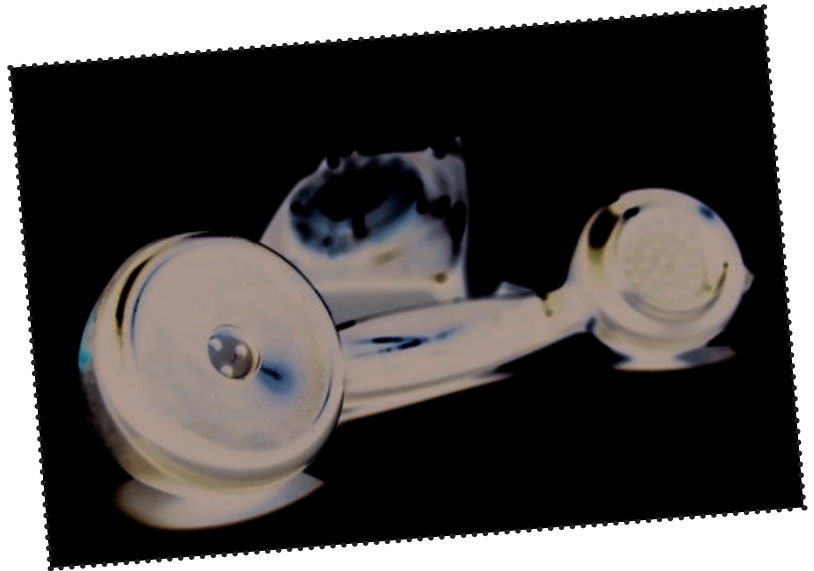
Some malicious callers may dial your number at random. Others may actually know you. If you are living on your own, it can be unnerving. Whatever the case, remember - you are in control.

Below are a few simple things you can do whenever you answer your phone:

- Stay calm: most malicious callers get pleasure from getting an emotional response from you.
- Don't give out your number.
- When you answer your telephone, just say "hello".
- Make sure callers identify themselves first.
- Never give any information about yourself, unless you are certain you know the caller.

If you have a telephone answering machine, don't put your name and number in your opening message.

Answering machine messages should never say that you are out or on holiday.



WMTD Development Partnership

A National Voice

Blackburn and Darwen Borough Council

Department for Education and Skills

Gloucestershire County Council

HM Prison Service

Learning and Skills Council

London Borough of Tower Hamlets

National Children's Bureau

NCH

National Leaving Care Advisory Service (NLCAS)

National Leaving Care Benchmarking Forum (NLCBF)

Rainer Surrey 16plus Service

Social Exclusion Unit - Office of the Deputy Prime Minister

The Fostering Network

The Frank Buttle Trust

The Prince's Trust

The Thomas Coram Research Institute, Institute of Education

The University of York, Social Work Research & Development Unit

The Who Cares? Trust

Voice

Rainer Wandsworth Independent Living Scheme (WILS)

With *Rainer* as Lead Partner

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