

## Into independence



**This information packs offers advice from our team as you move on from the 18+ Care Leavers Service into independence.**

**October 2020**

# 18+ Care Leavers Service

As you move on into independence from the 18+ Care Leavers Service, we want to provide you with some information to support you. You may have mixed feelings about moving on from the service, you may feel excited and a little nervous at the same time.

Please use the information in this pack to help you if you need a reminder of other support available to you going forward.

Please remember you can contact the 18+ Care Leavers Service up until you are 25yrs of age should you need any further advice.

On behalf of the 18+ Care Leavers Service we want to wish you all the best for your future.



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## Section 1 – Finance



Here you can find some support and guidance to help you manage and understand your finances. This includes information which explains credit, interest, and Annual Percentage Rates (APR's) which you may need to know if you wish to apply for any credit or have outstanding loans.

Online banking is easy, simple to use and to apply for. Online banking is a great technology which enables your finance to be managed personally at any time you wish. To apply for online banking simply go onto the website of your bank and follow the instructions to 'set up online banking.'

Here are some of the reasons why it is good to have an online account up and running:

- **Good way to manage your cash flow more effectively.**
- **Easy to make bank transfers.**
- **You can cash cheques through online banking by taking a picture of it.**
- **You can manage several accounts at one time.**
- **You can apply for other accounts online, overdrafts, credit cards, savings accounts etc.**
- **You can set up and cancel direct debits.**
- **Some banks have a list of places where you can have cash back on the selected places where you have used your card.**
- **You can view what you are spending your money on without requesting to see a bank statement.**
- **You can change personal details easily like your address.**
- **Saves you time by not having to go to the bank as often in person.**
- **You can access it at any time of the day or night.**

Online banking is great and has got many advantages. Here is a video clip of what online banking is and how to set it up: [Understanding online banking tutorial.](#)

As with anything regarding your personal details, it is important to keep log on and passwords safe and secure. You will need to ensure that all the passwords and usernames are kept private for no one else to see and not saved on any devices which other people have access to. Do not share your bank log in or passwords with anyone.

- Here are some of the different key words which you may come across:
  - **Credit** - money that you add to an account
  - **Debit** - money that you have spent from your account
  - **Deposit** - money that is paid into your account
  - **Direct Debit** – a payment to another bank account to regularly pay someone or an organisation e.g. council tax
  - **Statement** – an official document that lists the amount of money that has gone in and out of your bank account.
  - **APR** – annual percentage rate
  - **Interest** - money you make based on an amount of money in your account

Here are links which you may need when you come across dealing with your finances:

- What is APR and how does it work?

<https://www.experian.co.uk/consumer/credit-cards/guides/apr.html>

- Universal Credit:

<https://www.gov.uk/universal-credit>

- Council Tax:

Check with your local council as this will be different in each local area

- Other benefits:

<https://www.gov.uk/browse/benefits/entitlement>

- Financial advice

<https://www.citizensadvice.org.uk/debt-and-money/getting-financial-advice/>

- National Citizens Advice

<https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/>

# 18+ Care Leavers Service

A budget tracker is a brilliant way to help you manage your money, and to see if you can afford something.

Please use the template below for you to practice and use in the future.

Monthly Expected Income	Date you will receive this	Amount
Work Salary		
Benefits		
Refunds		
Total amount of income for the month to budget		£

Monthly Outgoings	Date of outgoing cost due to be paid on	Amount
Rent or Accommodation Costs		
Gas & Electric		
Food Shopping		
Essential Toiletries		
Travel to work or College		
Laundry		
Phone Bill		
Savings to put away		
Council Tax		
Total Monthly Spend		£

Total income:	Minus (-)	Total outgoings:	Equals (=)	Money left over once all bills are paid:
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## Section 2 – Housing

As you move into independence there are a few different types of options for housing and you may live in all of them over the course of your lifetime.



### Social Housing:

You will need to complete a housing register application via Kent Home Choice <https://www.kenthomechoice.org.uk/choice/> or a similar scheme for the area you live in if outside of Kent and provide all documents asked for.

Each local authority will have its own housing allocation policy which sets out how it allocates housing. If you are accepted onto a housing register (Kent Home Choice or similar schemes across England), you will be placed in the relevant band that is in line with the Housing Allocation Policy for that council and then be given the ability to bid on properties. There can be extremely long waiting lists and you may have to wait years for any offers at all. In some districts you have to have been living in the district for 3 years before being accepted onto the housing register.

You will be responsible for all the bills at the property with the exception of Council Tax in some cases. Kent County Council can pay your Council Tax up to your 21st birthday, after which you will be responsible for all future Council Tax payments.

Some Housing Associations & Councils may review your housing situation every 5 years to see if you still require social housing. If they decide you do not, you may be asked to move. No one has the right to social housing, but you have the right to apply for social housing, just be careful not to assume you will receive a social housing property. If you are offered one and turn it down, you are likely not to be offered another one.

### Private renting:

You will need to apply directly to the landlord or agent as per the property advert. For tips and things to consider visit -

[https://england.shelter.org.uk/housing\\_advice/private\\_renting/how\\_to\\_rent\\_from\\_a\\_private\\_landlord\\_or\\_letting\\_agent](https://england.shelter.org.uk/housing_advice/private_renting/how_to_rent_from_a_private_landlord_or_letting_agent)

**You can search for your own property in various ways:**

- Online websites like Open rent / sparerroom.com / roomster & various others
- Speaking to friends who rent privately for landlord contacts
- Shop windows sometimes have accommodation adverts
- Searching accommodation pages on social media

- The Local Council may hold a list of landlords. (This is especially useful if you are looking to pay via Housing Benefit or Local Housing Allowance).

## Private renting allows you the choice of:

- Where you wish to live and who with
- Choice on the size of accommodation you wish
- Choose what is affordable to you

Some landlords do not accept benefits, but some will, it may take some time to find the right rented property for you. However, renting can be time bound, you may find that you have to move after a year, or in some cases people can rent for many years in the same property.

## Managing a tenancy agreement:

Moving into a rented property is an important step, you will have your own tenancy agreement which advises you on the landlord's rules and regulations. This could include things that may restrict you from doing things which you wish to do in your home, for example having a pet. It is extremely important before signing up to the tenancy agreement that you understand it and agree to follow it.

Sit down and make sure that you have covered everything you need to on the agreement for example, where you will need to pay your bills, how much service charge you are expected to pay, what furniture is included or if the property comes unfurnished – which may mean you need to take that expense into consideration before renting the property. Look in British Heart Foundation and on social media for free or cheap furniture.

**Point to remember - Take photographs on the first day you move in to show the condition of the property and make sure you notify the landlord of any faults immediately.**

Speak to your landlord or letting agent if you have any difficulties straight away, for example if something breaks or is not working. Keep paying your rent.

## Mortgage:

A mortgage is a loan to help you buy a property. In most cases you will need to put down at least a 10% deposit of the value of the overall property. You then have the responsibility to pay back this mortgage over a certain amount of years, generally around 25 years or more. You will also be expected to pay interest on the payments too. The interest you pay will vary depending on the type of mortgage which you have chosen.

**There are two different types of interest rates:** [Fixed Rate Mortgage](#) - this means the amount of interest you pay will not change. Then there is a [Variable Rate Interest Mortgage](#) – this means that the interest could go up or down. So, when choosing your mortgage make sure that you have read through all the terms and conditions and work out which mortgage is the right one for you at the time and which you can afford.



Saving for a mortgage deposit can take a few years, however if you have worked out what you can save each month once you have paid your bills, you can look to see how long it is going to take you. You may also need to consider cutting back on some 'luxuries' to save for your deposit quicker, for example, have a cheaper phone contract, or buying your food in a cheaper priced supermarket.

## Buying with another person:

Buying a property or renting with someone else (e.g. partner or friend) is where you and someone else's name is on the mortgage/tenancy agreement. This can help to share the costs involved; however, you also need to be clear on what would happen if the other person stopped paying their half. This could lead to you losing your home and having challenges in the future getting another mortgage or renting.

## Homelessness

This is real concern for young people and can happen to anyone very quickly. Homelessness is scary and not a very good place to be in your life, however there are charities and support groups to access.

### Here are some points to consider helping to reduce the risk of becoming homeless:

- To prevent homelessness, you need to firstly stay employed or ensure that you are getting the correct benefits that you need to cover your rent if you do not work.
- Managing your tenancy agreement – knowing what your signing up for, and if there any rules in the house which could lead you to being evicted if you do not follow them.
- Not having a housing plan in place can cause serious problems if you need to move out or your tenancy is ending.
- Understanding your responsibilities when renting privately.
- Budget your finances to make sure you can afford your rent/mortgage
- Talk to people if you are struggling to pay the rent and bills as soon as possible, do not ignore it as it will not go away, the debt will just grow and grow.

If you choose to leave the 18+Care Leavers Service between the ages of **18-20yrs** and you find yourself homeless, you can contact the service up to the age of 21yrs and we will support you to access accommodation. We have a duty to appoint you with a Personal Adviser who can support you and work with our Housing Support Team/local district councils.

If you are aged **21-25yrs**, we can support you to contact accommodation providers, however we are not able to provide you with accommodation.

## Links to support homelessness:

- [https://england.shelter.org.uk/housing\\_advice/homelessness](https://england.shelter.org.uk/housing_advice/homelessness)
- <https://www.homeless.org.uk/search-homelessness-services>
- <https://www.crisis.org.uk/ending-homelessness/about-homelessness/>
- **Porchlight** <https://www.porchlight.org.uk/> 08005677699 [headoffice@porchlight.org.uk](mailto:headoffice@porchlight.org.uk)
- **Catching Lives** <http://www.catchinglives.org/> 01227464904 <http://www.catchinglives.org/contact/>
- **Centrepont (London)** <https://centrepont.org.uk/> 08088000661 <https://centrepont.org.uk/youth-homelessness/get-help-now/contact-centrepont/>
- **Your Local Council** <https://www.kenthomechoice.org.uk/choice/content.aspx?pageid=2>
- **Apply for emergency housing** <https://www.gov.uk/homelessness-help-from-council>

## Bills when moving into your new home

Here is a list of bills which you will need to consider when moving into a property of your own, either your own home or renting:

- **Council tax** – Council tax is a monthly bill which varies in amount depending on the value of the property you are living in. KCC can pay Council Tax up until your 21<sup>st</sup> birthday, if eligible. If you are a student, living alone or have children under 18 then you may be entitled to a discount. Check your local district council website for more information.
- **Energy (gas & electric)** – In some cases you will pay this directly yourself, therefore you have the right to look around for cheap deals and switch the energy company to one which suits you best. Just be careful to read the terms and conditions carefully.
- **Water** – With water bills you cannot pick and choose who provides this; it will be the company in your local area. This can be set up via your landlord or yourself.
- **Phone** – Find a deal that suits your needs. You can have a contract or pay as you go per month.
- **TV license** – As a tenant/homeowner watching TV, it is your responsibility to make sure that you have a license on your TV, this could lead to a large fine otherwise.
- **Service charges** – if you live in a building with many flats or houses there will be a general service charge, this will be in your tenancy agreement. The amount can vary.
- **Contents and building insurance** – it is a good idea to have this insurance to make sure your goods and building are covered if anything was to happen. For example, if you are burgled and your goods are stolen, you may be able to claim on the insurance to replace them.

## Section 3 - Buying your first car

As you learn to drive and buy your first car, it is important to make sure you can drive legally. This means you must have a license and insurance. If you don't have this in place then you will end up losing points on your license and paying fines, as well as losing your car!

Learning to drive can be expensive so shop around to see which is the best price but also has a good reputation for people passing their driving tests. You may choose to learn over a period of time or book an intensive course, however this can be very expensive. For lots of helpful advice on learning to drive and tips - <https://www.rac.co.uk/drive/advice/learning-to-drive/how-to-pass-your-driving-test/>

### What you need to take into consideration when buying your first car:

**MOT** – This is an annual check for the vehicle safety and roadworthiness. It is a legal document which you are required to have. When buying your first car you must check that it has an up to date M.O.T that has a few months left on it otherwise this is an expense you will have to find.



- **Category** – Here is a list of the updated car categories which is on the vehicle documents:
  - A - Scrap – complete vehicle crushed without any components being removed.
  - B - Break – body-shell/chassis crushed without any structural components being removed.
  - S - Structurally damaged but repairable.
  - N - Non-structurally damaged but repairable.
- **Tax** – Before you drive your car away you will need to tax your car. You can do this by visiting the gov website: <https://www.gov.uk/vehicle-tax>. Tax costs vary depending on the vehicle so check this before you purchase the car.
- **Servicing** – When looking at a vehicle advert, it should display how often the car is serviced. This is to check basics of the car and change of oil, if required. If an owner has had the car serviced through a qualified garage, they should have receipt of this as well as a stamp to certify this.
- Ensure that you **register the vehicle in your name and address**. If your vehicle is caught speeding and you get given a fine and it gets sent to the wrong address, this will keep building up into a court fine, so it is **extremely important you register this straight away**. Having the incorrect address/name details is illegal and you can receive a fine.
- **Mileage** – When buying your first car you need to look at the mileage against the price you are paying for the car. When a car gets to a certain age the timing belt will need replacing so it is always good to ask if this has been replaced if you are buying a car with a lot of mileage.

- **Engine size**— the lower the size of the engine on your car, the cheaper your insurance can be.
- **Insurance** – **always check before you buy a car** how much your insurance will cost as sometimes this can cost you more than the car is worth. Failure to insure your car could result in your car being taken away. Different cars have different insurance groups, of how much they cost to insure. When buying insurance, it is important that all of your details are correct so that if you ever had an accident you would be covered.

## Budgeting for your car

<b>Buying the Car</b>	<ul style="list-style-type: none"> <li>• Cars can range in prices depending on the make and how old it is. If buying a second-hand car, you can find a decent one from £1200 depending on the car you go for, but for a cheap budget car you can go as low as £600 in some cases. Make sure you shop around and fully look over a car when buying to check for damages and repairs which may cost you money in the future. Take someone with you who knows about cars.</li> <li>• Buy from reputable dealers, not off the roadside as you have no one to go back to if you have problems</li> </ul>
<b>Insuring the Car</b>	<ul style="list-style-type: none"> <li>• This can be in some cases up to £2000 or more depending on your personalised quote. As a new driver, your insurance will be much higher in the first year, this is because you are a high risk to accidents.</li> <li>• Things which will bring down your insurance: lower engine size, cars value, age of car, any extra driving qualifications, dash cam, black box etc. Your driving instructor could help advise you further on these details.</li> </ul>
<b>MOT (yearly)</b>	<ul style="list-style-type: none"> <li>• Yearly expense which is generally £50+ for a MOT however, if the car is not roadworthy you may need other things doing, so it is always good to have a car savings pot for repairing brakes, tyres etc.</li> </ul>
<b>Road Tax (yearly or monthly)</b>	<ul style="list-style-type: none"> <li>• The amount will vary depending on your vehicle. You can pay this by direct debit monthly or for the year.</li> </ul>
<b>Servicing</b>	<ul style="list-style-type: none"> <li>• Most cars will need to be serviced once a year or every 12,000 miles. However, there is no 'one size fits all' when it comes to car servicing, as every car is different. This generally costs £100-£250 depending on your car and if you need new parts. Your car will last longer if you look after it and get it serviced regularly.</li> </ul>
<b>Tyres</b>	<ul style="list-style-type: none"> <li>• Tyres wear down over time and need changing. These will need changing because driving with tyres that have insufficient tread is illegal and can result in a fine and points on your licence.</li> <li>• It is good to have spare tyre in case one becomes damaged, punctured or is</li> </ul>

	below the legal tread depth
Maintenance and repairs	<ul style="list-style-type: none"><li>Always save and have a separate money pot for your car as you will need money to fix the car if anything goes wrong.</li></ul>
Petrol / Diesel	<ul style="list-style-type: none"><li>Petrol and Diesel costs– some petrol stations are more expensive than others, watch out for the costs signs before going into one. Supermarket petrol stations tend to be cheaper, whereas those on a motorway can be more expensive.</li></ul>

Here are some links to more information about buying your first car and budgeting:


- <https://www.theaa.com/driving-school/driving-lessons/buying-first-car>
- <https://www.directline.com/car-cover/first-car-buying-guide>
- <https://www.moneysavingexpert.com/car-finance/buying-used-car/>






## Section 4 - Your Health & Wellbeing Charities and Health Organisation Links

We understand that you may still need some support after your journey with the 18+ Care Leavers Service, especially with where to go, tips and what to look out for without your PA. Your emotional health and wellbeing is really important to look after, sometimes this may feel more difficult than at other times.

There are lots of different organisations to access for help, as well as trying things for yourself, for example, getting more exercise – walking, running, or taking up a new hobby, meeting up with friends who help to make you feel better.

Please find below information and links for Health & Wellbeing:

	<b>Emergency help</b>  If you or someone you know has an accident or harmed yourself (including an overdose) and are in danger, <b>call 999</b> or go to your nearest Accident and Emergency department.
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	<p><b>Samaritans</b></p> <p>Samaritans is a charity that offers free support for anyone who struggles to cope with their mental health. They are open for 24 hours a day. Their support includes to listen without judgement.</p> <p><a href="http://www.samaritans.org">www.samaritans.org</a> - or call 116 123.</p>
	<p><b>Live Well</b></p> <p>Kent Live Well Kent offer opportunities to be more active and meet people, as well as put you in touch with support services.</p> <p>Please visit their websites for more information on the following link: <a href="https://livewellkent.org.uk/">https://livewellkent.org.uk/</a> Or 08005677699.</p>
	<p><b>Mind</b></p> <p>Mind is a charity with lots of information on their website about mental health, treatment and services. They provide <a href="#">advice and support</a> to empower anyone experiencing a mental health problem.</p> <p><a href="https://www.mind.org.uk/information-support/local-minds/">https://www.mind.org.uk/information-support/local-minds/</a></p>
	<p><b>We Are With You</b></p> <p>We Are With You offers free and confidential support with alcohol, drugs or mental health from one of your nearest local services or online advice on drugs, alcohol and mental health. Please follow the link below for more information</p> <p><a href="https://www.wearewithyou.org.uk/">https://www.wearewithyou.org.uk/</a></p>
	<p><b>Calm</b></p> <p>Calm is a charity that runs a <a href="#">free and confidential helpline and webchat</a> – 7 hours a day, 7 days a week for anyone who needs to talk about life's problems. They support those bereaved by suicide, through the <a href="#">Support After Suicide Partnership (SASP)</a>.</p> <p><a href="https://www.thecalmzone.net/about-calm/what-is-calm/">https://www.thecalmzone.net/about-calm/what-is-calm/</a></p>





For people who have experienced trauma, using mindfulness can help to clear your mind and take a rest from thinking about painful things. 'Be Mindful' – be more aware of the present moment, including your thoughts and feelings, your body and the world around you. Some people call this awareness "mindfulness". It can positively change the way you feel about life and how you approach challenges. Taking part in physical activity helps the mind, try yoga, walking or running.

## How to Practice Mindfulness

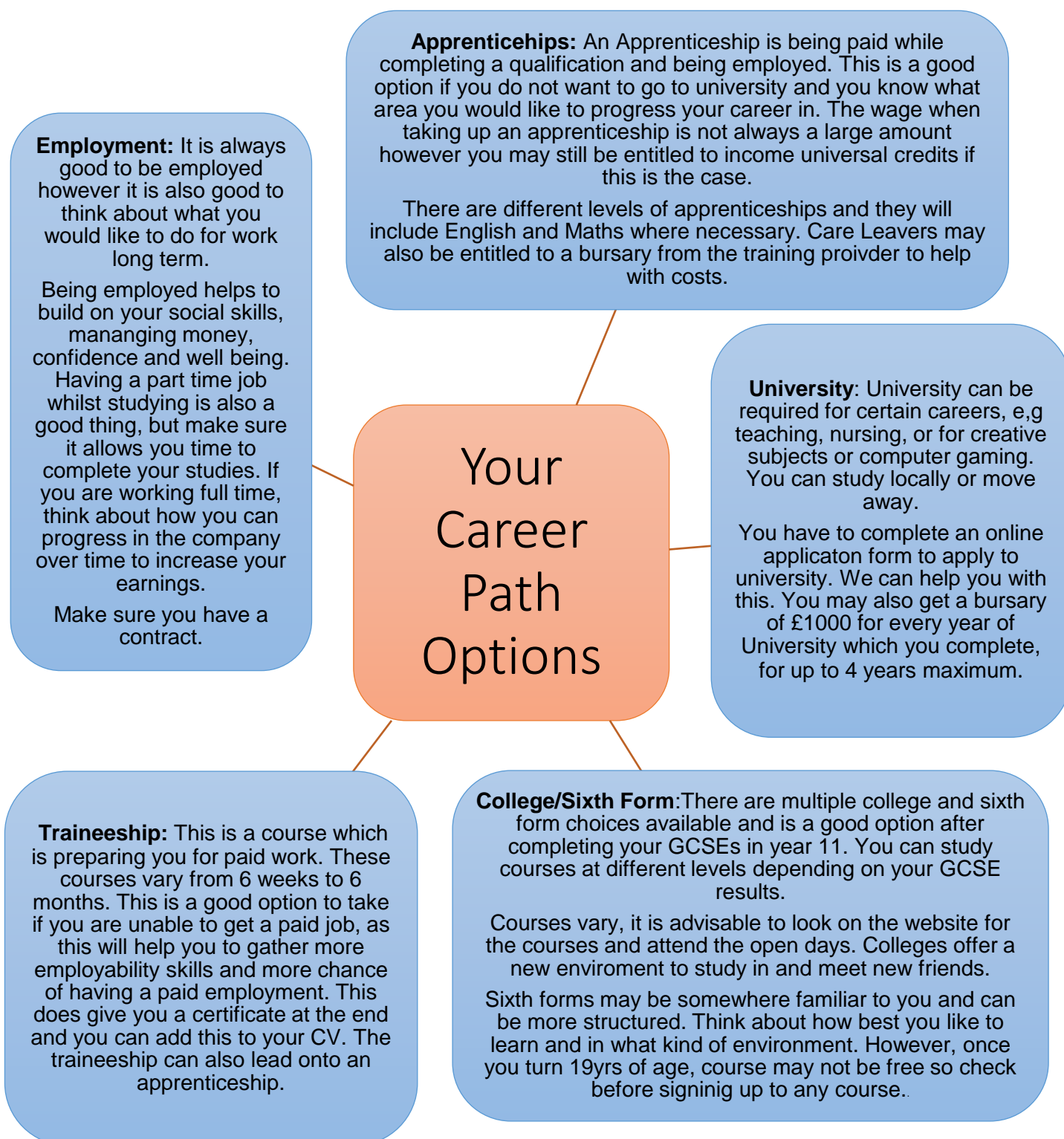


- 1 Take a seat.** Find a place to sit that feels calm and quiet to you.
- 2 Set a time limit.** If you're just beginning, it can help to choose a short time, such as 5 or 10 minutes.
- 3 Notice your body.** You can sit or kneel however is comfortable for you. Just make sure you are stable and in a position, you can stay in for a while.
- 4 Feel your breath.** Follow the sensation of your breath as it goes out and as it goes in.
- 5 Notice when your mind has wandered.** When you get around to noticing this—in a few seconds, a minute, five minutes—simply return your attention to the breath.
- 6 Be kind to your wandering mind.** Don't judge yourself or obsess over the content of the thoughts you find yourself lost in. Just come back.

By Mindful Staff

## Section 5 – Education, Employment & Training.

There are many options for education, employment and training, we understand that it is not always easy to find the correct one for you. So, we have outlined some important information, tips and links below to help you for the future career.





## Education:

For many jobs and further education training **you will need basic skills GCSE Maths and English or Functional Skills equivalent.**

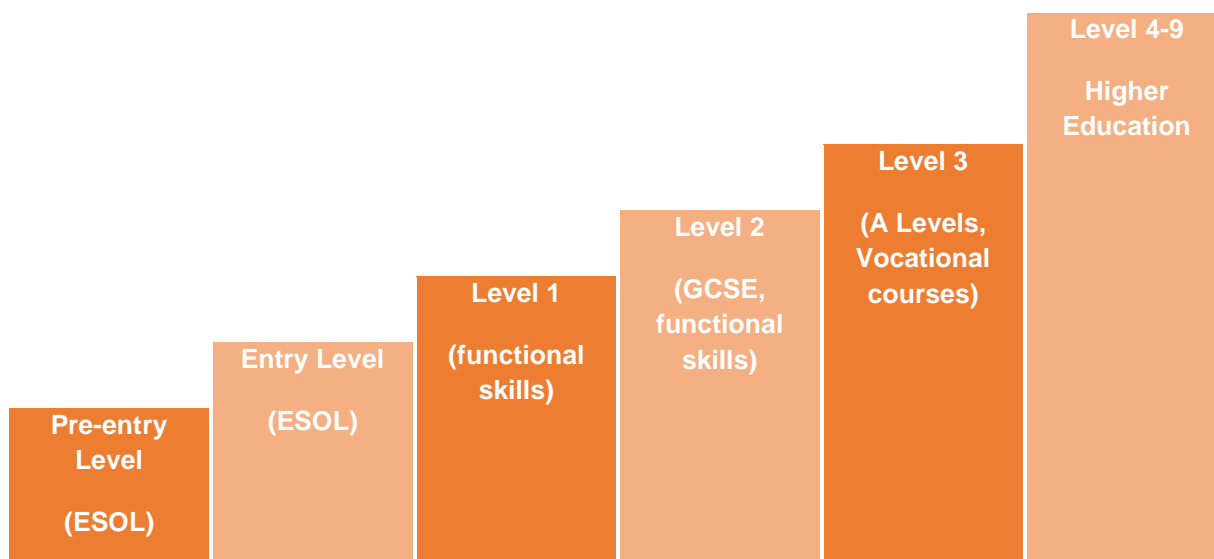
English and Maths courses are generally free if you have not reached a C/4 grade at GCSE.

Check with your local college to see what they offer.

You can also look to see what 'Adult Education' offers – they offer courses all over the country in a wide range of subjects. ([www.kentadulthoodeducation.co.uk](http://www.kentadulthoodeducation.co.uk))

Some colleges and adult education centres may also offer courses to help improve on your spoken, reading and written English if this is not your first language.

Please see the table below showing the different qualification levels:



If you have no qualifications, it does not necessarily mean that you will need to start at the beginning as most providers will offer an assessment to see your levels of English and Maths.

## Access to Higher Education Diploma:

The Access to Higher Education Diploma is a qualification which prepares people without traditional qualifications for study at university. Access to HE courses are delivered in a range of different subjects which will depend on the provider so you may have to travel to another college for your specific subject.

If you don't have the necessary GCSEs to access the course, educational providers may offer a Pre-Access option. You will need to speak to the provider regarding funding for Pre-Access options before signing up. Access courses are for those aged 19yrs+.

## Funding for courses:

As education is generally no longer free once you reach 19yrs of age, there may be financial support to help you, however this can change each year and will depend on your individual circumstances. Make sure you are clear on what you have to pay before signing up to any courses, and what help you can receive.

**The Advanced Learner Loan** - All young people can access one level 3 course if they fulfil the entry requirements and are under the age of 25 before the start of the course. You would need to check with the individual educational provider to see what their entry requirements are and if there is a cost. Course costs can be over £1000 so you need to check this BEFORE you enrol and start a course.

If you are over 25 or want to study another level 3 course in a different subject than you have before, you would need to apply for an **Advanced Learner Loan** to cover the cost of the fees for the course through the educational provider..

- Advanced Learner Loans are to help adults over the age of 19 cover tuition fees for level 3 courses including: A-levels, general and vocational qualifications, and Access to Higher Education diplomas.
- This loan is taken out with the Student Loans Company via Student Finance England. This is the same organisation that currently has responsibility for the loan system used in Universities and other Colleges of Higher Education.
- The amount you receive will depend on the course that you want to study and as such you must be prepared that the loan might not cover all your costs (see alternative sources of funding below).
- You'll have to start repaying your loan when your income is over a certain amount (the 'threshold' amount). You will be charged interest from the day you get the first payment.
- If you take out an Advanced Learner Loan to fund an Access to HE Diploma, then go on to complete a higher education course (e.g. Degree), you'll be eligible to have the balance of your Advanced Learner Loan written off. However, if you do not complete either course, you won't be eligible to have the balance written off and will need to repay your loan in full.



## FINANCIAL HELP FOR 19+ YEARS

See how a 19+ Advanced Learning Loan can help you return to education

## Apprenticeships

Any one at any age (16yrs+) can be an apprentice. Apprenticeships are fantastic learning and working opportunities and you can find a wide range of occupations which offer this type of program, ranging from level 2-7.

- The benefits of an apprenticeship are that you can learn and earn. The pay will depend on your age. As such any apprenticeship will affect any benefits you claim. You need to calculate your costs carefully.



- If you have don't have level 2 qualifications in English and Math's, you will need to complete this alongside the apprenticeship if required. This may involve going to a provider or, through on-line learning with your allocated tutor.
- However, if you have your English and Math's qualification then you can access an apprenticeship at a higher level with greater pay in some cases.

All apprenticeships must be listed on the government website which can be found on the following link:

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<https://www.apprenticeships.gov.uk/#>

<https://www.apprenticeships.gov.uk/real-stories/apprentice>

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## Higher Education:

### Applying to University

Universities and Colleges Admissions Service (UCAS) is the central organization which manages all applications to higher education establishments in the UK. The application procedure can seem daunting, so to help you through it, we've broken down the key sections to simplify the process.

- **Research the courses**

The UCAS website ([www.ucas.com](http://www.ucas.com)) and the Propel websites <https://www.becomecharity.org.uk/for-professionals/propel/> are valuable tools for you to research courses. You can filter by location, subject, university, and university locations. Make sure you visit the websites of the universities you are interested in too as it will give you a feel for the location, culture and offerings of your potential new study destination. At a visit you can also find out if they offer care leavers additional support and bursaries.

- **Explore your university options**

You can choose a maximum of up to five courses on your UCAS application, which means you can apply for five courses at only one university or college, or a different course at five different universities or just one course.

- **Think further**

Applying to higher education is a big choice and can have a big impact on your future. Think carefully about what you enjoy, where your interests and passions lie and ultimately what will be relevant to your future career path. At this point, it will be valuable to research job websites too, such as the National Careers Website, to understand requirements for career paths and the skills/qualities required – do they match yours.

- **Find out the entry requirements**

Most universities and colleges will have entry requirements for each course – many of these are in line with UK qualifications, so investigate whether you have the equivalent qualifications. If you still aren't sure, contact the university's admissions team to find out if you meet these requirements.

- **Check the course fees**

Universities and colleges in the UK may charge different tuition fees depending on course, so ensure you find out the most up to date costs by investigating on their website or checking on the UCAS site. Student Finance for University is applied on-line at: [www.gov.uk/student-finance](http://www.gov.uk/student-finance)

You will need to set up an on-line account, complete an application which you have to pay for and apply for student finance online. You need to start this in the March before starting university in the September.

As you must send proof of identity, on average the process takes 6 weeks to complete, so you need to apply before June to ensure you have finances in place at the start of the academic year in September.

## **Employment:**

### **Applying for jobs - getting prepared**

When you are searching for jobs, it is important to get yourself organised before you start:

#### **CV & Letters of Application**

- Make sure that you have a CV that is up to date, including your current/latest qualifications and work experience
- Having an up-to-date CV will make filling out application forms much quicker
- Always send a Letter of Application with your CV, it should explain why you are sending your CV – is it for an advertised vacancy or are you asking for some voluntary work experience?
- Ask your PA or EET worker for copy of **“How to write a winning CV”**

#### **Phone calls and Emails**

- If you are going to ring companies looking for work, then be prepared to give a telephone interview – have a pen and paper close by and a copy of your CV to refer to
- Think carefully about the time you call – first thing on a Monday and last thing on a Friday may be a particularly busy time for the company, and lunch time
- Although emails are less formal than a letter, it is important to use the same style as you would for a letter e.g. 'Dear Sir/Madam' and finish with 'kind regards'

#### **Keep a record of what you apply for and outcomes**

- Keep a track of where you have applied to, what information you have sent and what the outcome has been - without doing this you can lose track of who you have contacted, deadline dates and possible interview dates
- Make a note of the name of the people you have spoken to at companies, and ask to speak to them again if you phone a second time

Some employers may look at your social media footprint when you apply to them for a job so have a look and see what they will find, how will they view you not having met you???

## Interview Techniques

- Practice and take part in mock interviews
- Research into the company – use this information in your answers
- Think carefully about your appearance – be smart but comfortable, clean shoes and check all buttons are done up before you start the interview!
- Plan your journey – plan to arrive 10 minutes before the interview, this will give you time to check your appearance
- Take a couple of copies of your CV with you and a copy of your application form to remind you of what you said. Have some ID, pen, and notebook.
- Think about the questions you may be asked and answers you can give – prepare your answers
- Have some questions to ask them – the interview is a two-way process
- First impressions count – from when you ring them to ask any questions about the job before applying, how you speak to the receptionist when you arrive, how you greet people in the company, how you greet the interview panel – be respectful, friendly and polite
- Be enthusiastic - a firm handshake and plenty of eye contact can demonstrate confidence.
- Make sure your mobile phone is switched off or on silent during the interview
- End the interview positively, ask what happens next, when will you hear if you have been successful
- Timpson's will dry clean your interview suit if you are unemployed
- If you don't get the job, be polite to the company as they may have another job in mind for you that hasn't been advertised yet – you never know what is around the corner!

## Links:

- <https://www.kent.gov.uk/jobs/starting-your-career/be-an-apprentice> - Kent Apprentice
- [www.kenttrainingandapprenticeships.co.uk](http://www.kenttrainingandapprenticeships.co.uk) – Training and Apprenticeship information
- [www.indeed.co.uk](http://www.indeed.co.uk) – Job Search
- [www.reed.co.uk](http://www.reed.co.uk) – Job Search

## Section 6 – Support Links

In this section we have provided useful and important signposts to support links which your PA may have previously been able to help you with.

### Health:

- Visiting your doctors & nurses at your local GP – you should always be registered with a GP, so if you move check if you need a new GP. To find your nearest GPs please follow this link and you will be able to see nearby GP surgeries

<https://www.nhs.uk/service-search/find-a-gp>



### Sexual Health:

If you have any concerns or questions about your sexual health, the following services will be able to assist:

- Get It (advice and condoms for young people in Kent and Medway) <https://getit.org.uk/>
- Disrespect Nobody (information about consent, abuse and relationships)  
<https://www.disrespectnobody.co.uk>
- Find a Clinic (for contraception, and STI tests/information)

<https://www.kent.gov.uk/social-care-and-health/health/sexual-health/find-a-clinic>



### Care Leaver networks:

- **Become Charity** <https://becomecharity.org.uk>
- **Conversations for Care** <https://conversationsforcare.org/>
- **Coram** <https://www.coram.org.uk/>



## Support for those seeking asylum

There are lots of charities and organisations to help people seeking asylum, offering support with a wide range of things:



**KRAN** is an independent charity in Canterbury and Folkestone in Kent that provides help and support to asylum seekers and refugees. This includes minors who have arrived in the United Kingdom unaccompanied by an adult.

Their mission is to work with young refugee and asylum seekers (RAS) who are striving to live fulfilled, independent and successful lives in our communities.

- <https://kran.org.uk/>



**British Red Cross** - offer support to young refugees ages 15-25 residing in England. This is achieved with one to one support with understanding the asylum process, preparing documents, health, education and social care support and more.

For advice and information please visit:

- [www.redcross.org.uk/get-help/get-help-as-a-young-refugee-or-](http://www.redcross.org.uk/get-help/get-help-as-a-young-refugee-or-)
- [www.redcross.org.uk/get-help/get-help-as-a-refugee](http://www.redcross.org.uk/get-help/get-help-as-a-refugee)



**Refuge Women's Connect** - works with asylum seeker and refugee women and their children including victims of trafficking, sexual violence, domestic servitude, other forms of gender-based violence and human rights abuses.

If you feel their service can help support you, please visit:

- [www.refugeewomenconnect.org.uk/](http://www.refugeewomenconnect.org.uk/)



**Migrant Help UK** – Asylum Service - provides confidential and impartial advice on how to claim asylum and offers financial, accommodation support, and health assessment.

- <https://www.migranthelpuk.org/about-asylum-services>



**Refugee Action** - provides support on housing, legal assistance, outreach and crisis help and training programmes for newly arrived asylum seekers. As well as aiding those already settled or those considering assisted voluntary return.

- [www.refugee-action.org.uk](http://www.refugee-action.org.uk)



**Refugee Council's, My View Children's Therapy Service** has been providing therapeutic support specifically tailored for separated child refugees and asylum seekers. The service is based in the Children's Services in Croydon and receives clients in their Stratford Offices alongside their Adult Therapeutic Services.

This service is also available in Birmingham, Leeds, and Luton. Please visit the below for more help and information:

- [www.refugeecouncil.org.uk/myview](http://www.refugeecouncil.org.uk/myview)



**Migrant Voice** is a migrant led organisation set up to develop the skills and confidence of members of migrant communities, including refugees and asylum seekers to strengthen their voice and representation in the media and at a policy making level. To find out more information on their services please see the below website link.

- [www.migrantvoice.org](http://www.migrantvoice.org)

## Important Information

**As you move into independence, you will need to keep important key information in a safe place for the future:**

- **Passport** – keep this safe, it costs around £75 to replace or renew your passport You will need this as proof of identification. <https://www.gov.uk/renew-adult-passport>
- **Next of Kin/Emergency Contact** - it is really important to have the details of your next of kin/emergency contact so that if anything happens to you, there is someone to contact. This person would normally be your partner or relative. Whoever the person is, they should know what your wishes and feelings are if anything was to happen to you, for example if you were to have a serious accident, they would give agreement for any treatment for you. Make sure you keep your next of kin details up to date and change it to someone else where necessary.
- **Birth/Death/Marriage Certificates** – you should already have a copy of this, please keep it safe. Again, this is an important document for proof of identification. <https://www.gov.uk/order-copy-birth-death-marriage-certificate>.
- **Tenancy Agreements/Mortgage** – keep these safe as you need to check them if there are any issues.
- **Health** – if you have had any treatment then keep copies of letters that explain what it was you were having and why. Keep the name and contact details of your doctor's surgery somewhere safe. If you have any allergies that require medication then make sure you have this somewhere safe, for example, an EpiPen if you are allergic to nuts.
- **Qualification certificates** – keep them safe as you will need them to prove what you have achieved. They can cost around £47 to replace.



## Thank you and good luck!

*We hope that you find this pack helpful, remember to keep it in a safe place as you may not need to access the support right now.*

*We want to wish you every success for your future.*

*Remember, if you need to contact us for some advice, you can do so before you turn 25yrs of age. Please contact our duty team on 03000 421124 / 410701.*

*If you are aged between 18-21yrs and no longer wish to receive support from the service, we will need to remain in contact you twice per year to see how you are.*

*To support other young people as they become a Care Leaver, we would like to offer advice from Care Leavers that have now left the service. if you would be interested in this, please email [18+yourvoice@kent.gov.uk](mailto:18+yourvoice@kent.gov.uk)*

*And finally, we would appreciate your feedback on the service to help us keep on doing the things that you think work well and improve on things that you feel we could do better.*

*Please complete our short survey on the next page and return to our offices via emailing it to [18+yourvoice@kent.gov.uk](mailto:18+yourvoice@kent.gov.uk)*

*Nimesh Patel & Mark Weinel (Head of Service)*

*Luwam (Apprentice - 18+ Care Leaver Service)*

*Thank you to Skye, previous 18+ Apprentice for your work on developing this pack for the service.*

# 18+ Care Leavers Service



To help us improve our service, we would appreciate your time in answering the questions below and returning them to us via email - [18+yourvoice@kent.gov.uk](mailto:18+yourvoice@kent.gov.uk)

Please tick one of the options in each question below:

1. How happy are you with the support you got from the 18+ Care Leavers Service?

- ☐ Very happy      ☐ Happy      ☐ Unhappy      ☐ Very unhappy

2. How happy are you with the support you got from your Personal Adviser?

- ☐ Very happy      ☐ Happy      ☐ Unhappy      ☐ Very unhappy

3. Do you feel you had a good relationship with your Personal Adviser and could access the support you needed on a regular basis when needed?

- ☐ YES      ☐ NO

4. What support was the most helpful to you from your time with the 18+ Care Leavers Service?

- ☐ Education, Employment & Training  
☐ Health & wellbeing  
☐ Accommodation support  
☐ Financial support  
☐ Other.....

5. What can we do better?

6. Any other comments you would like to add