

# THE PIGGY BANK

## WORK AND STATE BENEFITS

A practical guide for the Cumbria and North Lancashire community

[www.thepiggybank.org.uk](http://www.thepiggybank.org.uk)



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# 5 WORK AND STATE BENEFITS

## EARNING MONEY

Here are some useful links to finding the right job for you:



1

### GAIN WORK EXPERIENCE (to help you get the perfect job)

- [www.do-it.org](http://www.do-it.org)  
A national search engine.
- [www.cumbriacvs.org.uk](http://www.cumbriacvs.org.uk)  
[www.lancastercvs.org.uk](http://www.lancastercvs.org.uk)  
Matching you with local opportunities.
- [www.yearoutgroup.org](http://www.yearoutgroup.org)  
A not-for-profit organisation that promotes structured gap years and models of good practice.

2

### EMPLOYABILITY SKILLS

Spend time on your CV, application form and preparing for your interview. See below for websites and local support.

### CAREER PLANNING & GENERAL INFORMATION

- [www.startprofile.com](http://www.startprofile.com)  
An impartial one-stop-shop to help you make a decision and find opportunities near where you live.
- [www.nationalcareersservice.direct.gov.uk](http://www.nationalcareersservice.direct.gov.uk)  
This site includes a range of job profiles, employability tools and careers advice.

## DID YOU KNOW?

An estimated 70% of jobs are not advertised. The best way to find a job is networking, which means expanding your connections. For example, through volunteering, gaining work experience, linking to businesses on social media and utilising your friends and families contacts.

4

### SELF-EMPLOYMENT AND ENTERPRISE

- National Sites:**  
[www.greatbusiness.gov.uk](http://www.greatbusiness.gov.uk)  
[www.gov.uk/starting-up/business](http://www.gov.uk/starting-up/business)  
[www.fsb.org.uk](http://www.fsb.org.uk)  
(National Federation of Small Businesses)
- [www.princes-trust.org.uk](http://www.princes-trust.org.uk)  
(The Prince's Trust helps young unemployed people aged 18-30 to set up their own business)

- Local Sites**
- Cumbria:**  
[www.cumbriachamber.co.uk/business-support](http://www.cumbriachamber.co.uk/business-support)  
[www.cumbriagrowthhub.co.uk](http://www.cumbriagrowthhub.co.uk)
- Lancashire:**  
[www.enterpriselancashire.co.uk](http://www.enterpriselancashire.co.uk)  
[www.boostbusinesslancashire.co.uk](http://www.boostbusinesslancashire.co.uk)

3

- [www.themix.org/work-and-study](http://www.themix.org/work-and-study)  
A range of information, designed specifically for young people.

- Free online courses  
[www.coursera.org](http://www.coursera.org)  
[www.edx.org](http://www.edx.org)

### APPRENTICESHIPS

- [www.getingofar.gov.uk](http://www.getingofar.gov.uk)  
Earn while you learn with an apprenticeship. Open to all ages.
- [www.ratemyapprenticeship.co.uk](http://www.ratemyapprenticeship.co.uk)  
Read reviews and explore top employers.
- [www.notgoingtouni.co.uk](http://www.notgoingtouni.co.uk)  
A one-stop shop for finding out about alternatives to university e.g. apprenticeships, gap years, etc.

5



## HELPLINE

### PAY AND WORK RIGHTS

If you want to find out if you are eligible to claim the National Minimum Wage, you should contact the Pay and Work Rights helpline on **0800 917 2368**. You can also use an interactive calculator to work out whether you're eligible.

Go to: [www.worksmart.org.uk](http://www.worksmart.org.uk).

For information on your rights at work, contracts, self-employment, etc, visit:  
[www.citizensadvice.org.uk/work](http://www.citizensadvice.org.uk/work)



## STATE BENEFITS

State Benefits are sums of money paid by the Government to people in certain circumstances to meet their day to day living needs. They exist to make sure no one falls below a minimum standard of living.

State Benefits are also sometimes called allowances, pensions, tax credits or entitlements.

There are many different benefits that can be claimed. If you have been told in the past that you don't qualify for benefits it is worth checking again. You can have capital (savings and property) adding up to £16,000 and still qualify for some benefits.

It is important to get advice from an advice centre, such as Citizens Advice, to be sure that you are claiming every benefit that you are entitled to. Their national website is: [www.citizensadvice.org.uk/benefits](http://www.citizensadvice.org.uk/benefits) and the local centre websites (who offer appointments and drop-ins) can be found in the directory (section 6) to this guide.

You should be careful about relying on benefits to protect against financial hardship. This is because:

- You can't be sure you will be entitled to get benefits at the time you need them.
- Benefits are fairly low, and might not pay you enough to cover the costs you face.
- In some cases, you have to wait before you can get help. For example, most people under 60 have to wait for 13 weeks before they can get help towards their mortgage costs.

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