

# THE PIGGY BANK

A practical guide for the Cumbria and North Lancashire community

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



## ADVICE ON

Moving home  
Managing money  
Avoiding debt  
Jobs & careers



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# THIS BOOKLET AIMS TO SAVE YOU MONEY AND TIME

As a result of feedback gained from students and the local community in Cumbria, we have packaged together some helpful advice and useful tips about moving home and managing money.

This guide includes practical advice on a range of areas and signposts you to organisations that can help, many in Cumbria and North Lancashire.

Browse through these pages and go to: [www.thepiggybank.org.uk](http://www.thepiggybank.org.uk)

Then enjoy the extra money in your pocket!



## THANK YOU

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- England Illegal Money Lending Team
- Hello Future Partner Colleges & Universities

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# 1 MOVING HOME

## FINDING ACCOMMODATION

Before you start planning your move, think first...

- Finding and moving into a new place is not always easy and **can be stressful**.
- **Moving home can be costly.** Weigh up all the pros & cons before taking the plunge.
- Look into the **location** before making a decision. Do you feel safe? Is there a good bus service?
- It can be **lonely at the beginning**. Look after yourself and seek support if you find things difficult.
- **Keep an open mind** – you may have to compromise.
- Remember to **change your address** with your doctor/ college/ bank/ employer, etc.

It's not all doom & gloom though! Moving home can be a very exciting time. We hope this guide will give you some practical pointers to make moving home an enjoyable experience.

## RENTING

Lots of good information is available online at:

[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) and [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**IF YOU ARE LOOKING FOR RENTED ACCOMMODATION, YOU MIGHT FIND IT USEFUL TO:**

### TIP 1

#### LOOK FOR ROOM SHARES

These can be found on local shop noticeboards or online. For example at: [www.spareroom.co.uk](http://www.spareroom.co.uk)

### TIP 2

#### CONTACT YOUR LOCAL HOUSING OFFICE

If you live in Cumbria, more information & contact details are available from: [www.cumbria.gov.uk/welfare/housing.asp](http://www.cumbria.gov.uk/welfare/housing.asp)

If you live in Lancashire, contact your district council at: [www.lancashire.gov.uk/district-council.aspx](http://www.lancashire.gov.uk/district-council.aspx)

### TIP 3

#### CONTACT LETTING AGENCIES

Visit local estate agencies and look online at: [www.rightmove.co.uk](http://www.rightmove.co.uk)

If you are a college student, ask Student Services for a list of local agencies.

If you're looking for private rented accommodation, you may find it useful to refer to a government publication called 'How to rent – the checklist for renting in England'. It is available at:

[www.gov.uk/government/publications/how-to-rent](http://www.gov.uk/government/publications/how-to-rent)

#### HOMELESS OR SOFA SURFING

If you are currently homeless or sofa surfing, contact your local housing office first (see TIP 2). If you are 16/17 years old, contact Children's Services. If you are a college student, talk to Student Services for advice and financial support.

For useful websites and telephone numbers see page 19.

#### WHAT DOES THIS MEAN?

Kendal Dble room on grd flr. Newly refurb.F/f. CIs to amenities. £350 pcm. Bills excl. No DSS. Dep reqd.

Here are some of the most common advertising terms and abbreviations:

<b>CIs</b>	Close
<b>Dep</b>	Deposit
<b>Dble</b>	Double room
<b>Excl</b>	Excluding
<b>FF</b>	Fully furnished
<b>Gch</b>	Gas central heating
<b>Grd flr</b>	Ground floor
<b>MRA</b>	Months rent in advance
<b>No DSS</b>	The landlord will not accept housing benefit
<b>PCM</b>	Per calendar month
<b>PW</b>	Per week
<b>Share kit</b>	Shared kitchen

## TENANCY AGREEMENT

A tenancy agreement is a contract between you and your landlord that gives certain rights to both you and your landlord. For example, your right to occupy the accommodation and the landlord's right to receive rent for letting the accommodation. Make sure you read the agreement carefully before signing it. You should also make sure that you have a full list of all items in the property – this is called an inventory. Check this list and make sure your landlord has signed it to avoid disputes later on. And finally, make sure you get a receipt for your deposit payment.

**There is also a Tenancy Deposit Scheme:** [www.gov.uk/tenancy-deposit-protection/overview](http://www.gov.uk/tenancy-deposit-protection/overview) which landlords are required to use for certain tenancies – they are designed to stop unscrupulous landlords hanging on to your money!

# THE COST OF MOVING HOME

When budgeting for accommodation, remember to take into account of all the costs – the rent, bills and set-up costs.

Depending on where you live and the size of the property, these will vary, but below gives you an approximate idea of the costs to consider:

## REMEMBER TO BUDGET FOR PLUS ONE-OFF COSTS

(Per Month)

Rent or Mortgage	£200–£600+
Council tax*	£100–£160
Electric/gas**	£40–£150
Water	£10–£40
Insurance***	£50–£100
TV Licence	£15
Telephone/Internet	£30–£100
<b>Total*</b>	<b>£445–£1,000+</b>

\*(+ Food, clothing, toiletries, social activities etc.)

\***Council tax** is a local tax on residential property. If you are a full-time student aged 18 or over, you may not need to pay or you may qualify for a discount. Ask your college/training provider for more information.

\*\* **Electric/gas** Remember to take a gas and electricity meter reading when you move in and let the gas/electricity company know what this is. If you don't, you could end up paying the previous tenant's or owner's last bill!

\*\*\* **Insurance** There are lots of different types of insurance which can protect you in case of unexpected financial difficulty.

Types of insurance include:

- Household contents insurance which covers you against loss or damage to the things you own.
- Buildings insurance which covers you against damage to your home.
- Income protection insurance which replaces part of your income if you're unable to work for a long period of time because of illness or disability.

### A deposit

Usually at least 1 month's rent (£200–£600). If buying, it's at least 5% of the total cost.

### Set-up costs

If moving into an unfurnished property for example furniture, kitchen utensils, bedding, curtains, iron & ironing board, kettle, towels etc.

If you are buying the property, remember to also factor in the cost of a cooker, fridge, washing machine, etc.

Costs can be variable, but will likely be more than you think, so shop around – see the 'Finding Furniture' section above.

### For more information see:

[www.citizensadvice.org.uk/debt-and-money](http://www.citizensadvice.org.uk/debt-and-money)

# FINDING FURNITURE

If you decide that you would prefer to take on an unfurnished property, you will have to purchase your own furniture. The cost can hugely vary so shop around. Most people start off with a few bits and pieces and build up over time.

Here are some suggestions:

## DO'S

### Look for furniture in the following places:

#### Local charity shops & second hand shops

They sell a range of household goods, from furniture to electrical items to smaller things like curtains and pots & pans. Many offer free or cheap delivery - which can be a big help!

#### Facebook Marketplace

You can search specifically in your local area and for the things you need. It's also worth browsing your local Sell & Seek Facebook pages.

#### Freecycle and Freecycle

National websites that take you to local groups giving away things for free!

[www.ilovefreecycle.org](http://www.ilovefreecycle.org)

[www.freecycle.org](http://www.freecycle.org)

### Shpock App

An app that lists items for sale based on the distance from your house. You can also search for specific items or browse by 'Home & Garden'.

### Car Boot Sales

Good for the little extras you need - but go early to get the best bargains!

### Local newspapers and notice boards

Look for the 'Classified' section in the back of newspapers and customer advert notice boards in supermarkets and corner shops.

## DON'TS

**Do not buy new furniture or order anything on credit unless you are absolutely sure you know what you are doing.**



E.g. Bright House advertise a single bed for only £2.50 per week! Plus a mattress for £3.50 per week. Sounds good right?

The actual cost is £421, but with interest you will pay £754!

A comparable second hand bed with a new mattress costs about £150 – saving you over £604 – what could you do with that money?

**Do not accept stolen goods – it's not worth it.**

**Be careful with second hand electrical goods.** Do not wire up electrical goods yourself unless you are sure you know what you are doing.

## BUYING

In order to apply for a mortgage you will need:

- **A steady and long-term income**
- **Savings for a deposit, surveys and legal costs, and furniture/household items**

You will be responsible for all repairs and maintenance and even if you become unemployed you will not be able to get any help from the government with your mortgage for the first nine months.

However, as the house is yours, to help pay the bills, you could rent out a room. This could give you up to £350 per month tax free!

Look out for local affordable housing schemes and the government's new Help to Buy Scheme: [www.helptobuy.gov.uk](http://www.helptobuy.gov.uk). Make sure you shop around for the best deal. Sometimes the smaller building societies can offer better deals than the big banks!

# 2 BUDGETING AND MANAGING MONEY

## BUDGETING AND PRIORITIES

Budgeting means having an understanding of your income (the money you receive) and expenditure (the money you spend).

### TRY OUT THE ONLINE BUDGET PLANNER AT:

[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

Go to Budgeting & Managing Money/Managing Money/Budget Planner.

### DO YOU HAVE MONEY LEFT OVER OR ARE YOU GETTING INTO DEBT?

If things are tight, think about how you can reduce your expenditure (see section 4) and increase your income (see section 5).

Your budget needs to be a flexible plan – some months you may have more money (e.g. if it's your birthday) and other times you will have less (e.g. Christmas, holidays, friends birthdays). Plan ahead and factor in these things, to ensure that you're one step ahead!

## PRIORITIES CHECKLIST



### 1 HOUSEHOLD BILLS

- Rent/Mortgage
  - Electric/Gas
  - Water
  - Council tax
  - Insurance
- Without paying these you may lose your accommodation and/or get into debt.**
- Tip: Set up direct debit payments for these just after you get paid (e.g. 1st of the month). This will ensure these priorities are sorted and you can budget the remaining money.

### 2 THE ESSENTIALS

- Food
  - Toiletries & household items
  - Clothes
  - Mobile/Telephone
- These are items you need to buy, but how much you spend can vary.**
- For example during one week you could spend £100 on takeaways/ meals out, or £50 on ready meals or £30 making your own and shopping at local markets.

### 3 THE EXTRAS

- Internet
  - TV Licence
  - Holidays
  - Social – cinema, nights out
- These are items you want, but may not need.**



## BANK STATEMENTS

Your bank statement will look similar to the below

Bank name Your statement  
Page 1 of 1

Your name & address

Account name 1 Sort Code  
Account Number

Dates

### Your bank account details

Date	Type	Details	Paid Out	Paid In	Balance
5 April		Balance brought forward			100 CR
5 April	3 CHQ	0123456	10		90 CR
5 April	DD	My Energy Ltd	50		40 CR
5 April	CR	My Employer Ltd		4 200	240 CR
6 April	ATM	Cash, High Street	40		200 CR
6 April	BACS	Big Company Ltd	50		150 CR
6 April	SO	Rent	400		5 -250 DR
6 April	MAE	Big Shop Ltd	50		- 300 DR
7 April	DD	My Mobile Ltd	30		- 330 DR
7 April	6 ATM	Cash, Low Street	50		- 380 DR
7 April	MAE	Cinema Ltd	20		- 400 DR
8 April	7 CHQ	12233445	50		- 450 DR

1 You might need to give this to someone who wants to pay money into your account

2 The balance is the amount of money you have in your account at any one time. This person is in credit (CR)

3 Sometimes it's easy to forget about direct debits as they go out automatically

4 It's good to check that your wage has gone into your account and you've been paid the right amount

5 This person has now gone into debt. DR = Debit balance (overdrawn)

6 It's useful to have a record of cash withdrawals so you can include them into your budget planner

7 This shows what kind of payment it is:

CHQ – Cheque  
DD – Direct debit  
CR – Credit (money paid in)

ATM – Cash machine  
BACS – Automatic bank transfer

SO – Standing order  
MAE – Debit card



# FRAUD AND SCAMS

Scams are schemes to con you out of your money. They can arrive by post, phone call, text message, email or from someone coming to your home.

**If something sounds too good to be true, it probably is!**

## HOW TO SPOT A SCAM:



**1** You get a call, text, or letter that you were not expecting.



**2** You are asked to give personal details or passwords. Your bank will never ask for full passwords, or your PIN code.



**3** You are pushed to make a quick decision. Scammers don't want to give you time to think.



**4** You are asked to make an advance payment.



**5** You are told to keep the payment a secret.



**6** You've never heard of the competition you are told that you have won.

### Reporting a scam

You can report scams on the Action Fraud website at: [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

### Other useful websites.

Get safe online [www.getsafeonline.org](http://www.getsafeonline.org)  
Google online safety [www.google.co.uk/goodtoknow](http://www.google.co.uk/goodtoknow)

# SUPPORT FOR STUDENTS

## STUDENTS AT COLLEGE & SIXTH FORM

Financial support is available to help students to complete their course. For example, students in a low income household or in financial hardship can apply for support towards the cost of transport, meals, equipment, etc.

Ask your college or sixth form for more information.

SUPPORT GRANTS

-30%

STUDENT LOAN

## THINKING ABOUT GOING TO UNIVERSITY?

There is lots financial support out there to help you cover the costs of going to university so it is important to do your research and be informed about what you might be entitled to. The government provide Student Loans and, depending upon your circumstances, you may be entitled to extra financial support that you do not need to repay. For the most up-to-date government financial support package please visit [www.gov.uk/student-finance](http://www.gov.uk/student-finance).

Universities also provide additional financial support to students. To find out more about these specific grants, scholarship and bursaries you should visit university websites directly.

# 3 DEBT AND BORROWING

Borrowing money can be an expensive way to pay for something, because you will have to pay interest on your loan – meaning you will pay more for it.

## JARGON BUSTER

Money matters are full of jargon – it can be confusing, but it's important you know what these terms mean.

### ANNUAL PERCENTAGE RATE (APR)

You see this on the bottom of bank/Wonga style adverts. It means the average yearly cost of borrowing, includes interest, fees and other account running costs. The higher the number, the more it will cost you!

### INTEREST

A charge for the use of borrowed money.

### CREDIT LIMIT

The maximum amount of money you can borrow.

For a full A-Z list of bank terms visit: [www.helpwithmybank.gov/dictionary/index-dictionary.html](http://www.helpwithmybank.gov/dictionary/index-dictionary.html)

### CREDIT RATINGS

Your credit rating is used to help lenders decide whether to lend you money, how much to let you borrow and, in some cases, how much interest to charge you. If your credit rating isn't in the best shape there are things you can do to build it up again and fix any problems.

For more information go to: [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

**TOP TIP** Always work out how much interest you will pay, and how long it will take you to pay off the money before you borrow money. Visit: [www.moneyadvice.service.org.uk/en/tools/loan-calculator](http://www.moneyadvice.service.org.uk/en/tools/loan-calculator)



For example, if you borrowed £1,000 with an APR of 18% (the average a bank charges), it would take 2 years to pay back (if you paid £50 a month) and you would pay £1,189 (£189 in interest).

Online providers charge over 1,000% APR – which can lead to huge debt and paying much more than you need to!

## THE DIFFERENT BORROWING TYPES INCLUDE:



### 1 CREDIT UNIONS (AVERAGE APR 20%)

Credit unions are not-for-profit organisations which operate as financial co-operatives and offer services such as saving accounts and affordable loans to their members.

In a credit union, members pool their savings to lend to one another and may also help to run the credit union. The small amount of interest raised by loans pays for the running of the credit union and any surplus may be paid out as a dividend to members who have savings.

For more information visit:

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

**National:** [www.moneyadvice.service.org.uk/en/articles/credit-unions](http://www.moneyadvice.service.org.uk/en/articles/credit-unions)

### 2 DEBIT, CREDIT & STORE CARDS (AVERAGE APR 20%)

**Debit Cards** are linked to a bank account, usually a current account. When you are 18 or over banks may offer you an overdraft (a way of borrowing money on your current account).

**Credit Cards** are designed for short-term borrowing, but they can quickly and easily get you into a lot of debt. Some companies offer new customers no interest for a certain amount of time but this could increase substantially later on.

You have a spending limit, but companies often increase this without your permission, which increases the temptation to spend more!

**Store Cards** often come with special offers, for example, 'sign up for a card now and get 10% off your shopping'. However, interest of over 10% is often charged, so it still works out a more expensive option. Often, stores charge more than 25% APR.

### 3 ONLINE COMPANIES (AVERAGE APR OVER 1000%)

Online payday loan companies like Wonga and QuickQuid offer short term loans with very high interest rates (e.g. Quick Quid's APR is 1294%).

**The higher the APR (interest & annual charge of a loan) the higher the overall cost.**



# BORROWING TYPES CONTINUE:

## 4 LOAN SHARKS

(APR OVER 131,000% HAS BEEN SEEN)

With an estimated 310,000 households in the UK borrowing from unlicensed lenders (or loan sharks as they are more commonly known), illegal money lending is a problem across the country. Anyone who operates a money lending business without a licence or permission from the Financial Conduct Authority is acting illegally. The England Illegal Money Lending Team are cracking down on unlicensed lenders who...

- Rarely offer paperwork so those who borrow from them are kept in the dark about how much they still owe.
- Add additional amounts to the debt so the borrowers struggle to repay.
- Take items as security. These items could even include passports and bank cards.
- Resort to extreme methods to reclaim their debts. This could mean threats, intimidation, violence or worse.

Loan sharks are not a community service and should **never be used** under any circumstances. Many loan sharks start out as a friend to their borrower but quickly change.

If you have borrowed from an unlicensed lender you have not broken the law, they have. Seek advice as soon as possible and report the loan shark.

“One victim spoke out, “I couldn't afford to pay my bills and the rent as I had to pay the loan shark so life was getting pretty desperate. He said, 'Pay me don't feed the children.' The kids have been subjected to a hostel and attended five schools. It nearly cost me my marriage.”



## REPORT A LOAN SHARK:

- 📞 Call the 24/7 confidential hotline: **0300 555 2222**
- 📱 Text 'loan shark + your message' to: **60003**
- @ E-mail: **reportaloanshark@stoploansharks.gov.uk**
- 🔗 Log-on to: **www.direct.gov.uk/stoploansharks**



# DEBT MANAGEMENT

What to do if you can't pay the bills?

If you have a problem with debt, it's important not to panic but don't ignore it either – it won't go away.

## TO DEAL WITH A DEBT PROBLEM, YOU WILL NEED TO:

- Sort out how much money you owe
- Work out which are the most urgent debts you need to pay off
- Work out if you've got any money to pay your debts off and, if so, how much
- Deal with the most urgent debts as a matter of priority
- Look at your options for dealing with the less urgent debts and work out how to pay them off
- Contact your creditors and make arrangements to pay back what you owe

## GAMBLING

One of the most common results of a gambling problem is debt, and yet debt is also used by many gamblers as a reason for their continued gambling.

**GamCare** is the leading national provider of information, advice, support and free counselling for the prevention and treatment of problem gambling. Services are confidential, non-judgemental and expert.

For more information visit:  
[www.gamcare.org.uk](http://www.gamcare.org.uk)



## PRIORITY DEBTS INCLUDE:

- Mortgage or rent
- Gas and electricity arrears
- Council tax
- Court fines
- Maintenance payable to an ex-partner or children
- Income tax or vat
- TV licence
- Tax credit overpayments

## SUPPORT AVAILABLE

**Contact your local Citizens Advice**  
See page 19 for local websites, or go to their national website and input your postcode to find the nearest centres to where you live:  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

## OTHER USEFUL WEBSITES:

[www.moneyadvice.service.org.uk/en/categories/debt-and-borrowing](http://www.moneyadvice.service.org.uk/en/categories/debt-and-borrowing)  
[www.nationaldebtline.org](http://www.nationaldebtline.org)  
[www.mymoneysteps.org](http://www.mymoneysteps.org)

# 4 SAVING MONEY

## TOP MONEY SAVING TIPS

### CLOTHING

- **Shop at charity shops**  
Pick up some fantastic deals.
- **Find out where your nearest 'Exchange' shop is** – often you can get brand new designer clothes for a fraction of the price.
- **Search online**  
For example on Shpock and Ebay.



### GAS/ ELECTRICITY

- **Add an extra layer of clothing**, before plugging in a heater.
- **Don't have your windows open** & your heaters on at the same time!
- **Shop around for the best deals**  
visit: [www.citizensadvice.org.uk/consumer/energy/energy-supply](http://www.citizensadvice.org.uk/consumer/energy/energy-supply)
- **Fan heaters can be very expensive**  
oil filled radiators are better.

## WHY SAVE MONEY?

### Rainy-day funds

To pay for a repair to your home like a boiler replacement, washing machine or cooker.

### Funds for treats

To pay for treats such as a holiday, an expensive piece of furniture or Christmas.

### Financial protection

You might want to have a fund of money available in case you run into financial difficulties because you lose your job, become seriously ill, disabled or have an accident.

### Future spending

You might want to save up for something specific in the future such as a wedding, a new car or your retirement.

### FOOD

- **Shop late for bargains.**  
Buy supermarket own brand goods and basics.
- **Learn to cook**  
Making food is lots cheaper – make a batch all at once e.g. soup, bolognaise and freeze portion sizes for quick ready meals later in the week.
- **Eat sensibly**  
Fruit and veg is cheaper. Check out local markets & butchers (e.g. butchers often have off-cuts of bacon & sell this at a fraction of the price).
- **Only buy what you need**  
We throw away 1/3 of the food we buy!
- **Food that's absolutely fine**  
If it's gone past its 'best before date' (this just means its 'best' before this date). You only need to check the 'use by date'.
- **Check out recipe books** designed for a tight budget e.g. A Girl Called Jack by Jack Monroe (only about £4 used or £6 new on Amazon).

### TRAVEL

- **Use a bicycle or walk**  
Saving money and good for your health too!
- **Get a discounted rail card**  
Apply at your local train station or buy in advance for deals
- **Get an annual, monthly or weekly bus pass** (rather than paying separately each day)
- **Do you really need a car?** Average how much you spend per week including petrol, maintenance, insurance, tax, etc. Is it worth it?



### GET FREE STUFF

See page 20 for websites

### ENTERTAINMENT, EATING OUT & HOLIDAYS

- **Check out** local festivals, attractions and free film showings in pubs
- **How much do you spend on alcohol and/or cigarettes?** How much is that a year? You may be surprised!
- **Get great half price vouchers** for eating out & local attractions:

#### Locally at:

The Bay Radio E-Vouchers:  
[evouchers.thebay.co.uk](http://evouchers.thebay.co.uk)

#### Nationally at:

Groupon: [www.groupon.co.uk](http://www.groupon.co.uk)  
Living Social: [www.livingsocial.com](http://www.livingsocial.com)

### PENSIONS

Everyone needs money for their retirement, to give you a decent standard of living.

#### How pensions work

You put aside money during your working life into a pension fund. When you reach retirement age, you get your pension to live off for the rest of your life. The amount you get will depend on how much you have saved.

### FURTHER HELP AND INFORMATION

The Money Advice Service offers information about the options available:

[www.moneyadvice.service.org.uk/en/categories/pensions-and-retirement](http://www.moneyadvice.service.org.uk/en/categories/pensions-and-retirement)

### TIPS FOR STUDENTS

- Get an **NUS Extra Card** for loads of discounts – [www.nus.org](http://www.nus.org)
- **Get a student railcard**  
Apply at your local train station
- **Full-time students are exempt from paying Council Tax**
- If you're going to university, **join Student Union clubs** and societies for cheap & fun entertainment

Share your tips online at  
[www.thepiggybank.org](http://www.thepiggybank.org)

### OTHER

- **Health** - Complete a HC1 form for help towards prescriptions, glasses and dental care.
- **Buy household products from pound shops** and look out for deals on things that last.
- **Telephone line service charges and mobile phone contracts can be expensive.** Before signing up, ask about the length of contract and what they include.



BILLS INCLUDED

### ACCOMMODATION

- **Look out for accommodation** where the bills are **included** in the rent.
- **Shop around for the best deals**  
Don't believe everything estate agents say!

# 5 WORK AND STATE BENEFITS

## EARNING MONEY

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



### 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.

### 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.

### 3 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.

### 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)

- [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)

### 5 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.

## 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.

Here's what a payslip might look like...



NAME OF COMPANY					
Employee No.	Employee	Date	National Insurance No.		
01345	Miss My Name	31/09/2015	AB123456C		
Payments	Units	Rate	Amount	Deductions	Amount
Basic	1.00	744.90	744.90	1 PAYE Tax 41.06 NIC 29.51 Pension 0.00 Student Loan 0.00 Total deductions 70.57	
Miss My Name 1 My Road My Street My Town My Postcode		2 <b>Totals this period:</b> Total gross pay 744.90 Gross for tax 744.90		Totals year to date: Total Gross Pay TD 1489.80 Gross for Tax TD 1489.80 Tax paid 82.12 NIC TD 59.02 Pension TD 0.00	
Tax Code: 123A		3 Payment Method: BACS		4 <b>Net Pay: 674.32</b>	

## JARGON BUSTER!

### PAYE TAX

This is tax collected on behalf of the government. It's used to help provide funding for public services such as the NHS, education, transport and housing. The amount paid is worked out as a percentage of the income you earn e.g. you do not pay anything if your annual income is up to £11,850, then you pay 20% on anything you earn between 11,851 and £46,350, and 40% on earnings between £46,351 to £150,000.

### NIC

This is National Insurance Contributions, and helps to build your entitlement to certain state benefits, such as the State Pension and Maternity Allowance. You begin paying NIC once you earn more than £162 a week (this is for the 2018-19 tax year).

1 If you pay money into a company pension scheme or make student loan repayments, the amounts taken will show here.

Tax and national insurance payments are taken automatically.

2 Gross pay is your pay before anything gets taken off, like tax or national insurance.

3 BACS – Bank Automated Clearing System. This means the money will be transferred into your bank account.

4 Net pay is your pay after the deductions have been taken off (tax, national insurance etc).

## 1 CITIZENS ADVICE

Allerdale

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

Barrow

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

Carlisle & Eden

[www.carlislecab.co.uk](http://www.carlislecab.co.uk)

Copeland

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



North Lancashire

[www.northlancashirecab.co.uk](http://www.northlancashirecab.co.uk)

South Lakes

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

## 2 ALL-ROUND MONEY WEBSITES (NATIONAL)

Budget planners and loan calculators

[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

Banking information and useful tools

[www.barclaysmoneyskills.com](http://www.barclaysmoneyskills.com)

Debt, benefits and rights advice

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

General money information

[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

Money advice specifically for young people

[www.barclayslifefskills.com/about](http://www.barclayslifefskills.com/about)

[www.thesite.org/money](http://www.thesite.org/money)



## 3 MOVING HOME

Accommodation

[www.cumbria.gov.uk/welfare/housing.asp](http://www.cumbria.gov.uk/welfare/housing.asp)

(Cumbria)

[www.lancashire.gov.uk/district-council.aspx](http://www.lancashire.gov.uk/district-council.aspx)

(Lancashire)

Homelessness

[www.homelessuk.org](http://www.homelessuk.org)

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

Cumbria – [www.impacthousing.org.uk](http://www.impacthousing.org.uk)

Cumbria Children's Services

0333 240 1727

Lancashire Social Services

0300 123 6720

National website for finding rooms for rent

[www.spareroom.co.uk](http://www.spareroom.co.uk)

Government checklist for tenants

[www.gov.uk/government/publications/how-to-rent](http://www.gov.uk/government/publications/how-to-rent)

Help for first time buyers

[www.helptobuy.gov.uk](http://www.helptobuy.gov.uk)

Online estate agent

[www.rightmove.co.uk](http://www.rightmove.co.uk)

## 4 MANAGING MONEY

### STUDENT MONEY

For higher education students  
[www.gov.uk/student-finance](http://www.gov.uk/student-finance)

For college students  
[www.gov.uk/1619-bursary-fund](http://www.gov.uk/1619-bursary-fund)

For school pupils  
[www.gov.uk/apply-free-school-meals](http://www.gov.uk/apply-free-school-meals)

### BORROWING MONEY & GAMBLING

Cumbria credit union  
[www.cumbriacreditunions.org.uk](http://www.cumbriacreditunions.org.uk)

Debt advice  
[www.mymoneysteps.org](http://www.mymoneysteps.org)

Debt management support  
[www.nationaldebtline.org](http://www.nationaldebtline.org)

Gambling  
[www.gamcare.org.uk](http://www.gamcare.org.uk)

Loan sharks  
[www.direct.gov.uk/stoploansharks](http://www.direct.gov.uk/stoploansharks)

### FRAUD & SCAMS

National online safety information  
[www.getsafeonline.org](http://www.getsafeonline.org)  
[www.google.co.uk/goodtoknow](http://www.google.co.uk/goodtoknow)

Report scams  
[www.actionfraud.police.uk](http://www.actionfraud.police.uk)

### SAVING MONEY DEALS & DISCOUNTS

Compare energy tariffs  
[www.goenergyshopping.co.uk](http://www.goenergyshopping.co.uk)

Deals & vouchers in Cumbria & North Lancashire  
[evouchers.thebay.co.uk](http://evouchers.thebay.co.uk)

National deals & vouchers  
[www.groupon.co.uk](http://www.groupon.co.uk)  
[www.livingsocial.com](http://www.livingsocial.com)

National free stuff  
[www.latestfreestuff.co.uk](http://www.latestfreestuff.co.uk)  
[www.freestuff.co.uk](http://www.freestuff.co.uk)  
[www.wowfreestuff.co.uk](http://www.wowfreestuff.co.uk)



## 5 CAREERS ADVICE & WORK

### CAREERS ADVICE

National job profiles, employability tools and careers advice  
<https://nationalcareersservice.direct.gov.uk>

Find the job or course for you  
[www.startprofile.com](http://www.startprofile.com)

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

### GAINING WORK EXPERIENCE THROUGH VOLUNTEERING

Search for opportunities near you  
[www.do-it.org](http://www.do-it.org)

Cumbria volunteering service  
[www.cumbriacvs.org.uk](http://www.cumbriacvs.org.uk)

Lancaster volunteering service  
[www.lancastercvs.org.uk](http://www.lancastercvs.org.uk)

Gap year experiences  
[www.yearoutgroup.org](http://www.yearoutgroup.org)

### PAID EMPLOYMENT

Earn while you learn (apprenticeships)  
[www.getingofar.gov.uk](http://www.getingofar.gov.uk)

Read apprenticeship reviews and find big employers  
[www.ratemyapprenticeship.co.uk](http://www.ratemyapprenticeship.co.uk)

Alternatives to university e.g. apprenticeships, gap years, etc  
[www.notgoingtouni.co.uk](http://www.notgoingtouni.co.uk)

National self-employment websites  
[www.gov.uk/starting-up-a-business](http://www.gov.uk/starting-up-a-business)  
[www.fsb.org.uk](http://www.fsb.org.uk)  
[www.princes-trust.org.uk](http://www.princes-trust.org.uk)

Cumbria self-employment websites  
[www.cumbriachamber.co.uk/business-support](http://www.cumbriachamber.co.uk/business-support)  
[www.cumbriagrowthhub.co.uk](http://www.cumbriagrowthhub.co.uk)

Lancashire self-employment website  
[www.enterpriselancashire.co.uk](http://www.enterpriselancashire.co.uk)  
[www.boostbusinesslancashire.co.uk](http://www.boostbusinesslancashire.co.uk)

Pay & rights helpline  
[www.worksmart.org.uk](http://www.worksmart.org.uk)

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



## 6 WELLBEING

Food banks  
[www.cumbria.gov.uk/welfare/foodbank.asp](http://www.cumbria.gov.uk/welfare/foodbank.asp)  
[www.morecambabay.foodbank.org.uk](http://www.morecambabay.foodbank.org.uk)

Counselling, befriending, drop-ins  
[www.mind.org.uk](http://www.mind.org.uk)

Drugs & Alcohol  
[www.talktofrank.com](http://www.talktofrank.com)  
[www.drinkaware.co.uk](http://www.drinkaware.co.uk)  
[www.cadas.co.uk](http://www.cadas.co.uk) (Cumbria)  
[www.addaction.org.uk](http://www.addaction.org.uk) (Lancashire)

LGBT  
(Lesbian, Gay, Bisexual, Trans)  
[www.rucomingout.com](http://www.rucomingout.com)  
[www.lgbt.foundation](http://www.lgbt.foundation)

Domestic Violence  
(Cumbria & North Lancashire)  
[www.impacthousing.org.uk/let-go-domestic-violence-service](http://www.impacthousing.org.uk/let-go-domestic-violence-service)

Support to talk through difficulties  
[www.samaritans.org](http://www.samaritans.org)  
[www.childline.org.uk](http://www.childline.org.uk)  
[www.mind.org.uk](http://www.mind.org.uk)

Self-harm  
[www.safa-selfharm.com](http://www.safa-selfharm.com) (Cumbria)  
[www.addaction.org.uk](http://www.addaction.org.uk) (Lancashire)

Eating disorders  
[www.b-eat.co.uk](http://www.b-eat.co.uk)

Information for people who have care needs and those who support them  
[www.nhs.uk/carersdirect](http://www.nhs.uk/carersdirect)

General wellbeing and careers advice for young people in Lancashire  
[www.lancashire.gov.uk/youthzone.aspx](http://www.lancashire.gov.uk/youthzone.aspx)

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



hello  
future.

Cumbria Collaborative  
Outreach Programme



National Collaborative  
Outreach Programme

Hello Future has published all information in good faith. Whilst every effort to ensure that the information in this guide was correct at the time of going to print, Hello Future reserves the right to amend information at any time. Printed May 2018.