Oldham Partnership

YOUR PASSPORT TO
Independent Living

A Personal Record

Introduction

This guide has been developed by young people in care to help you as you leave care to develop your skills and knowledge to live independently.

Deciding to live independently can be a challenging time. This guide will point you in the right direction of the services that can help.

The content of this guide is broken down into different sections which cover information around health; housing; money and benefits including paying your bills; education, employment and training; personal information and identity; recreation and leisure.

Your Passport to Independent Living won't magically solve every problem you may have but will provide you with some simple solutions or relevant information about where to go or who to talk to. It can help when the going gets tough.

We would like to hear your feedback. If you think there are things we can add to the passport then please let us know.

Good luck and enjoy your new adventure into independence.

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Personal Identity

Passport to Independent Living

Personal identity

As you move into independence or reach the age of eighteen there are certain pieces of information that you may need from time to time that you should keep in the back section of this folder. These include:

- Leaving care advisor
- School attended
- College attended
- Education certificates
- Passport
- Immunisation card
- Birth certificate
- National Insurance number
- Bank details
- National health number
- Benefit details (if applicable)
- Important names and addresses
- Important dates

As an independent person, on occasions, you will need to provide proof of identity e.g. when applying for job or renting a house for the first time etc.

This section will help you to get the forms needed to be able to do this.

Information about my birth

Date of birth .....

Place of birth.....

Birth weight .....

If you have any questions the Specialist Nurse for Looked After Children will be able help you find out any information that you would like to know. You can find his or her contact details in the health section of your folder.

Getting a copy of your birth certificate

The Oldham Register Office holds the records for all people who were born in Oldham.

The cost of a birth certificate is £10.00.

Certificates take two days to produce. Urgent requests will cost an additional £6.00.

You should provide as much information as possible about your birth. If you do not know your exact date of birth, a search will be made for one year either side of the year you give. If an entry cannot be traced, you will get a refund.

Online
You can apply for a copy of a birth certificate online and the certificate will be posted to you.
There is an additional £1.00 admin fee when applying online.

Over the phone
You can apply over the phone with a credit or debit card
(there is an additional £1.00 card charge for this service).

At the office
You can call into the Register Office Tuesday to Friday 8.40am to 5.00pm, Saturdays 9.00am - 12pm and apply in person for a copy of a birth certificate.

By post
You can apply by post with a cheque or postal order and enclose a stamped, self-addressed envelope. Please make the cheque payable to Oldham MBC.

It will be processed within 2 days and returned to you by second class post.

Contact details:
Oldham Register Office
Chadderton Town Hall
Middleton Road
Chadderton
Oldham
OL9 6PP
E: registrars@oldham.gov.uk
T: 0161 770 8960

Applying for your first adult passport

You must have British nationality to be eligible for a British passport.
You can apply for a British passport if you are aged 16 or over (or will be within 3 weeks) and never had a child passport.
You can use your child passport until it expires, even if you are over 18.
An adult passport is valid for 10 years.

How to apply

- Fill in an online form,using the guidance notes. Print and post your form, photos and documents to the address on the declaration form. You can't use the Passport Check and Send service if you apply online.
- Get a form from a Post Office. Fill in your information using the guidance notes and either post your form, photos and documents using the pre-printed envelope provided or take your form, photos and documents back to the Post Office where you can use the Passport Check and Send service
- Contact the Passport Adviceline on 0300 222 0000 and get a form posted to you, (Call charges will apply).

Passport Adviceline is open Monday to Friday, 8am to 8pm
Saturday, Sunday and public holidays, 9am to 5:30pm
Textphone: 0300 222 0222 Text Relay: 18001 0300 222 0000

Photos and documents you must send
You must send original documents (photocopies are not accepted).
You must include 2 identical photos and get someone to sign ('countersign') your form and one of your photos.

Getting your passport
It takes at least 6 weeks to get your first UK adult passport. Make sure that you do not book any travel until you have received it.

Your new passport will be sent to you by courier or Royal Mail.
They will either:

- Post it through your letterbox
- Hand it to you if you are home
- Leave a card or post you a letter saying how you can get it. (it will not say the package is your passport)

Fees
A standard 32-page passport will cost £72.50 if you apply online or by post. It will be £82.25 if you apply using Passport Check and Send at a Post Office

How to pay
Ordering online you can pay by credit or debit card
Ordering by post you can pay by cheque or postal order payable to 'Her Majesty's Passport Office'

Further information
For further information please read the guidance booklet available online at www.gov.uk/government/publications/applying-for-a-passport

Register to Vote

Why should I register to vote?

Voting is your right.

Being able to vote gives you a say in who represents you in your local council, and in Parliament. At any election, one of the candidates will be selected to represent you whether you vote or not. If you're registered, and you vote, you'll have the chance to have a say on who represents you.

Voting gives you a say on important issues that affect you. Everything from roads and recycling in your area, to education and climate change – you may think you don't want to vote right now, but if an issue comes up that you want to have your say on, if you're on the register you'll have the chance to vote on it.

Voting gives you a say on national and local matters,but if you are not registered to vote, you cannot have a say on issues that matter to you.

How to Register to Vote

It's quick and simple to register to vote; it will only take you 3 minutes. All you need is your National Insurance number to confirm your identity.

You register online at www.bitetheballot.co.uk/register. Alternatively download the form and hand it in to your local council.

Some people are quick to speak out when they disagree with politicians, but if you don't register and don't vote, you won't be able to have your say.

Remember, registering to vote doesn't mean you have to, it just means that you can.

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Health

Health

Passport to Independent Living

Health

As an independent person, you are now responsible for yourself. This section will help you to take charge of your own health and wellbeing. It will help you to find a local doctor and dentist as well as explain charges and who has to pay for medical treatment.

While you are going through this section, it would be beneficial to find out where the nearest NHS walk-in centre and casualty/accident and emergency department are, in case you need to see a medical professional before you have registered with a Doctor.

Alternatively you can call 111 and speak to a highly trained adviser. They will ask you a series of questions to assess your symptoms and immediately direct you to the best medical care for you. NHS 111 is available 24 hours a day, 365 days a year and calls are free.

This page is where you can make a note of the contact details for NHS walk-in centre, local hospital and accident and emergency department.

Local Hospital

Address.....

.....

Postcode.....

T:.....

E:.....

Closest A&E department, if different from Local Hospital

Address.....

.....

Postcode.....

T:.....

E:.....

Local NHS walk-in centre

Address.....

.....

Postcode.....

T:.....

E:.....

Registering with a General Practitioner (GP) / Doctor's Surgery

It is important that you are registered with a General Practitioner / Doctor's Surgery. Make sure that you register with a surgery that you can get to easily, as missed appointments can lead to you being removed from a surgerys' register.

What does a GP do?
GPs can deal with a whole range of health problem but they are also there to provide health education, offer advice on smoking and diet, run clinics, give vaccinations and carry out simple surgical operations.

Choosing a GP
You have the legal right to choose a GP practice that best suits your needs. Try comparing GP practices according to facilities, services, access and performance before you decide.

A GP practice may refuse to register you because:

- It has no capacity to take on new patients
- It may not be accepting patients that do not live within its practice boundary
- In your particular circumstances, it may not be appropriate for you to register with a practice that is a long way from where you live.

Registering with a GP
When you have found a practice you like, you'll have to formally register as an NHS patient. The practice will provide you with the necessary forms. When you have completed and returned the form's, NHS England will transfer your medical records to your new practice and write to you to confirm your registration as a patient with that practice. Some GP practices may ask for proof of identity when you register, especially when you register children in your care. Your ID will also ensure you are matched with your details on the NHS Central Patient Registry and that your previous medical notes are passed onto the new practice.

Changing my GP
You have the right to change practices if you wish to. Many people switch practices when they move into a new area outside the area of their current practice.

If you want to change your GP, visit the GP surgery you want to join and ask them to register you as a patient.

Do I have to give a reason for wanting to change GP?

You don't have to tell your current GP that you want to change, although they may find the information useful, especially if it will help them to improve their services in the future.
You don't have to tell the new GP surgery why you want to change.

You'll need to fill in a registration form. A request will then be made to your current GP for your medical records to be transferred to the new GP surgery.

Make a note of your Doctors' contact details here

Name of Surgery: .....

Doctor's Name: .....

Address: .....

.....

Postcode: .....

T: .....

E: .....

If you change doctor make a note of the new contact details here

Name of Surgery: .....

Doctor's Name: .....

Address: .....

.....

Postcode: .....

T: .....

E: .....

Name of Surgery: .....

Doctor's Name: .....

Address: .....

.....

Postcode: .....

T: .....

E: .....

My appointments

If you see a doctor or nurse regularly you may find it helpful to keep a record of your appointments here.

Date of appointment.....

What was I seen for.....

What do I need to do following the appointment?.....

.....

.....

.....

Date of appointment.....

What was I seen for.....

What do I need to do following the appointment?.....

.....

.....

.....

Date of appointment.....

What was I seen for .....

What do I need to do following the appointment?.....

.....

.....

.....

My health history

You can use this section to make a note about any health information/issues that you think that you may need/have in the future.

Vaccination details

Here's a checklist of the vaccines that are routinely offered to everyone in the UK for free on the NHS, and the ages at which they should ideally be given.

If you're not sure whether or not you have had all of your routine vaccinations, ask your specialist nurse for looked after children to find out for you. It may be possible to catch up on some missed vaccinations later in life.

Age	Immunisation	Date you had immunisation
Birth onwards	BCG (TB) vaccine (birth to age 35)	
2 months	5-in-1 infant vaccine – Diphtheria, Tetanus, Whooping Cough (Pertussis), Polio and Haemophilus Influenza type B Pneumococcal (PCV) vaccine and Rotavirus vaccine first dose	
3 months	5-in-1 infant vaccine second dose, Diphtheria, Tetanus, Whooping Cough (Pertussis), Polio and Haemophilus Influenza type B, Men C and Rotavirus vaccine (rotarix), second dose	
4 months	5-in-1 vaccine third dose Diphtheria, Tetanus, Whooping Cough (Pertussis), Polio and Haemophilus Influenza type B Pneumococcal (PCV) second dose	
Over 6 months in September – November	Flu vaccination	

6 months – Two years in September – November	Flu vaccination	
1 year	Haemophilus Influenza type B (Hib) (fourth dose) Meningitic C (Men C) MMR (measles, mumps and rubella) Pneumococcal (PCV) third dose	
2 years	Children's flu vaccine (annual)	
3 years	Children's flu vaccine (annual)	
3 years and 4 months	4-in-1 Pre-school booster, DtaP/IPV polio) MMR (measles, mumps and rubella) second dose	
4 years	Children's flu vaccine (annual)	
12-13 years (girls only)	HPV vaccine, which protects against cervical cancer – two injections	
13 – 15 years	Meningitis C (Men C) booster	
13 – 18 years	3-in-1 TD/IPV teenage booster vaccine diphtheria, tetanus and polio	

Details of any hospital attendance excluding your birth

Date of hospital visit.....

What reason did you attend?.....

.....

What was the outcome?.....

.....

Date of hospital visit.....

What reason did you attend?.....

.....

What was the outcome?.....

.....

Date of hospital visit.....

What reason did you attend?.....

.....

What was the outcome?.....

.....

Known medical conditions and health issues

Do you have any medical conditions / health issues that you need to take medication for? You can use this next section to make a note of the medication that you are taking and when and how much to take.

Medical condition .....

Name of medication.....

Dosage .....

How many times a day.....

Medical condition .....

Name of medication.....

Dosage .....

How many times a day.....

Medical condition .....

Name of medication.....

Dosage .....

How many times a day.....

Medical condition .....

Name of medication.....

Dosage .....

How many times a day.....

Allergies

Do you have any allergies? Use this section to make a note of all of your allergies and what medication you take for them and what needs to happen if you have a reaction. It may be useful to make a list of the people who are aware of your allergies and what to do in an emergency.

What are you allergic to?

.....

What medication do you take for it?

.....

What happens when you have a reaction?

.....

What needs to happen when you have a reaction?

.....

Who knows about your allergy and what to do in an emergency?
Name .....

Contact number .....

What are you allergic to?

.....

What medication do you take for it?

.....

What happens when you have a reaction?

.....

What needs to happen when you have a reaction?

.....

Who knows about your allergy and what to do in an emergency?
Name .....

Contact number .....

Registering with a dental practice

Why go to the dentist?
It's important to visit your dental team regularly to monitor your oral health. How often you need to see a dentist will depend entirely on the condition of your teeth and gums. After an initial assessment, your dentist will be able to tell you how often they recommend you visit.

How to get an NHS dentist?
There is no need to register with a dentist in the same way as with a GP because you are not bound to a catchment area. If you do not have a regular dental practice or are new to the area, you can search for a NHS dentist near you online at www.nhs.uk/servic-search/dentist/localsearch

Everyone should be able to access good-quality NHS dental services. However dental practices won't always have the capacity to take on new NHS patients – you may have to join a waiting list.

Check the location is convenient for you as missed appointments may incur charges.

You can get free NHS dental treatment if you
Are under 16
Are under 19 and in full time education
Are pregnant or have had a baby in the 12 months before you have treatment
Are claiming some benefits
Have certain medical conditions

If none of the above applies then you will need to pay for your NHS dental treatment.

Make sure that you ask the receptionist before you have your check-up and/or treatment if you need to pay and how much it will cost.

NHS dental costs:

Band 1 course of treatment – £19.70
This covers an examination, diagnosis (including x-ray), advice on how to prevent future problems, a scale and polish if needed, and application of fluoride varnish or fissure sealant.

Band 2 – course of treatment – £53.90
This covers everything listed in band 1, plus any further treatments such as fillings, root canal or removal of tooth.

Band 3 – course of treatment – £233.70
This covers everything listed on bans 1 and 2, plus crowns, dentures and bridges.

Orthodontist
If you are under 18 most necessary orthodontic treatments are available free on the NHS.
Necessary treatment is also available on the NHS at a standard charge for complex dental treatment for adults.

If you would like orthodontic treatment to fix minor cosmetic problems you will need to pay for treatment.

Make sure that you add the details of both your dentist and orthodontist to your personal folder.

Make a note of your dentist's/orthodontist's contact details here

Name of Surgery: .....

Dentist's Name: .....

Address: .....

.....

Postcode: .....

T: .....

E: .....

If you change dentist make a note of the new contact details here

Name of Surgery: .....

Dentist's Name: .....

Address: .....

.....

Postcode: .....

T: .....

E: .....

Name of Surgery: .....

Dentist's Name: .....

Address: .....

.....

Postcode: .....

T: .....

E: .....

Registering with an optician

If you need the services of an optician you don't have to do it in the same way he you would when registering with a GP or dentist. If you would like an eye test all you need to do is make an appointment at any optician that you choose. Remember, if you do need glasses you do not have to buy then from the same optician that gave you your eye test.

If you already have a prescription and don't need a new one, you can take that prescription into any optician and get new glasses made.

Help with health costs

You may be entitled to free prescriptions or help with the cost if you:

Are under 16
Are between 16 and 18 and in full time education
Are pregnant or have had a baby in the previous 12 months
Certain medical conditions

or receive:

Income Support
Income Based Job Seekers Allowance
Income-Related Employment and Support Allowance
Universal Credit

If you are not in full time education you can get free NHS dental treatment for ay course of treatment which stats before your 18th Birthday.

If you are aged 16 or 17 and a care leaver supported by the local authority you are entitled to full help with health costs through the NHS low income scheme. Ask your care worker for the HC1 (SC) form.

For more information about help with your prescriptions an how to claim you can download the HC11 information booklet from http://www.nhsbsa.nhs.uk/HealthCosts/1558.aspx

Your Wellbeing

Taking care of yourself does not just mean taking care of your body; your emotional health is just as important as your physical health.

Moving into independence can be an exciting time bit it can also be stressful.

Many of life's demands can cause stress, particularly work, relationships and money problems. And, when you feel stressed, it can get in the way of sorting out these demands, or can even affect everything you do.

Stress can affect how you feel, think, behave and how your body works. In fact, common signs of stress include sleeping problems, sweating, loss of appetite and difficulty concentrating.

Managing stress in daily life
Recognising the signs and symptoms of stress will help you figure out ways of coping and save you from adopting unhealthy coping methods, such as drinking or smoking.

There is little you can do to prevent stress, but there are many things you can do to manage stress more effectively, such as learning how to relax, taking regular exercise, eating a healthy diet and getting enough sleep.

Recognising your stress triggers
If you're not sure what's causing your stress, keep a diary and make a note of stressful episodes for two-to-four weeks. Then review it to spot the triggers.

Things you might want to write down include:

- The date, time and place of a stressful episode
- What you were doing
- Who you were with
- How you felt emotionally
- What you were thinking
- What you started doing
- How you felt physically
- A stress rating (0-10 where 10 is the most stressed you could ever feel)

You can use the diary to:

- Work out what triggers your stress
- Work out how you operate under pressure
- Develop better coping mechanisms

Alternatively you can contact someone confidentially at Kooth.com

Kooth is a free, safe, confidential service which enables young people to get counselling, advice and support on-line.

If you are aged between 11-25, Kooth can offer you alternative ways of accessing free support when you need it. You can access this service at www.kooth.com

There are no quick-fix cures for stress and no single method will work for everyone, but remember you are not alone and there is always something that can be done.

When to see your GP about your stress levels

If you've tried self-help techniques and they aren't working, you should go to see your GP. They may suggest other coping techniques for you to try or recommend some form of counselling or cognitive behavioural therapy. Don't feel that because your illness isn't visible that the doctor won't want to see you. Mental health issues, including stress, anxiety and depression, are the reason for one-in-five visits to a GP.

If you have any questions or would like some health advice, including sexual health, substance misuse and emotional health, but do not wish to talk to your doctor, you can contact the Specialist Nurse for Looked After Children at Positive Steps, Medtia Place, 80 Union Street, Oldham OL1 1DJ T:0161 621 9449.

Healthy eating on a budget

We all know the rules to healthy eating, eat more fruit and veg, wholegrains and fish, and eat a wide range of foods, cut down saturated fat, sugar and salt, watch alcohol intake etc.
One thing that may discourage you from healthy eating is the cost, but you can eat healthily and save money. The following practical tips will help you to do just that.

Plan your meals / write a shopping list
Plan your meals for the week making use of the ingredients that you already have in your cupboards and then make a shopping list for the items that you are missing. This way you will only have to buy the essentials.

Try not to shop when hungry
People who shop when hungry are more likely to spend more, especially on less healthy foods, such as high-fat and sugary snacks.

Waste not, want not
Be strict about the amount you buy and cook, go for individual items rather that packs, go to the deli counter for cheese and cold meats, you will be able to buy exact amounts, which is cheaper and less wasteful.

Eat smaller portions
People tend to cook when they are hungry, which is fine but this can cause you to cook more food than your body needs. Try eating smaller portions by using a side plate for you main meal rather than a dinner plate.

Eat leftovers for lunch
Cook extra portions for your evening meal so that you can have the leftovers for lunch the next day. Any leftovers can be frozen for another day. Eventually, you'll have a freezer full of homemade ready meals on tap.

Buy frozen
Frozen fruit and vegetables are underrated. They are usually picked at the peak of freshness and then frozen to seal in their nutrients. They come pre-chopped and ready to use, and are just as good for you as the fresh option and are often cheaper.

Make use of the freezer
Below are some common food stuffs that you may not know that you can freeze

Freeze leftover bread - All you have to do is chuck your loaf in the freezer before it starts to go mouldy and you can defrost it back into bread or just put it straight into the toaster for some crunchy toast.

Milk can be frozen and stored for months. Remove some of the milk so it doesn't burst the container. It will need some defrosting time, and once defrosted will look slightly odd as it will separate, but if you give it a good shake all will go back to normal.

Grated Cheese is another dairy product than can be frozen. Put some on a sandwich in the morning and it'll defrost by lunch time. Or put some over the top of a plate of hot pasta for it to melt all over your dinner. Do not freeze block cheese as all the emulsifiers will separate and you'll be left with a smelly, crumbly cheese.

Chopped up chilli and herbs
It's rare to find small amounts of herbs or chilli in shops, so a really useful tip is to chop up your fresh left overs before freezing them. You can then add them to future meals for an extra kick of flavour.

Potatoes
It's a well-known fact that spuds don't like the fridge. But to save on waste boil your potatoes for five minutes, leave to cool and then freeze. When you want them thaw overnight and roast the next day. Mashed potato also freezes well. Once food has defrosted, never re-freese it.

Try cheaper brands
You could save money by buying cheaper brands. Cheaper brands don't always mean the very basic varieties. All supermarkets have the popular, recognisable brands; their own brand and then the value range. If you decide to go for the value range varieties instead of supermarkets own brand, make sure you check the label to see that they do not contain too much sugar or salt.

Eat less meat and more veg
If you're prepared to take a little more time with your cooking, buying cheaper cuts of meat such as braising steak, shin or shoulder, is a great way to save money and not miss out on taste. Try adding lots of vegetables to your meat dishes such as casseroles to make your meals go further? You could even cook with pulses, such as beans, lentils and peas. These are some of the cheapest foods on the supermarket shelf are low in calories and fat but packed with fibre, vitamins and minerals and also count towards your five a day. If you wanted you could go the whole hog and try a few vegetarian meals during the week to keep costs down.

Beware of BOGOF offers
Special discounts such as buy-one-get-one-free (BOGOF) deals can offer good value, but be careful: only buy items you actually need and are likely to keep and use – tinned or frozen fruit and veg or rice and pasta are a good example.

Remember cheap doesn't have to mean less tasty. There are plenty of websites offering recipes for cheap eats and leftover ingredients just search for cooking on a budget or cheap eating.

If you are stuck for ideas or would like a few cooking tips you can download the Easy Pleasy Cookbook at:
www.childrenssociety.org.uk/what-we-do/resources-and-publications/easypleasy-cook-book

If you search for recipes online you will find that different sites talk about weights and measures in different ways. You may have scales that measure in ounces (oz) and pounds (lb) but the recipe gives weights in grammes (g) and kilogrammes (kg). To help you out, here are a couple of conversion charts for you to use on the next page.

Useful coversion charts

VOLUME

Imperial		Metric
2 fl oz	▶	55 ml
3 fl oz	▶	75 ml
5 fl oz (1/4 pint)	▶	150 ml
10 fl oz (1/2 pint)	▶	275 ml
1 pint	▶	570 ml
1 ¼ pint	▶	725 ml
1 ¾ pint	▶	1 litre
2 pint	▶	1.2 litre
2 ½ pint	▶	1.5 litre
4 pint	▶	2.25 litres

WEIGHTS

Imperial		Metric
½ oz	▶	10g
¾ oz	▶	20g
1 oz	▶	25g
1 ½ oz	▶	40g
2 oz	▶	50g
2 ½ oz	▶	60g
3 oz	▶	75g
4 oz	▶	110g
4 ½ oz	▶	125g
5 oz	▶	150g
6 oz	▶	175g
7 oz	▶	200g
8 oz	▶	225g
9 oz	▶	250g
10 oz	▶	275g
12 oz	▶	350g
1 lb	▶	450g
1 lb 8oz	▶	700g
2 lb	▶	900g
3 lb	▶	1.35kg

OVEN TEMPERATURES

Gas mark	F	C	Terminology
1	275 degrees F	140 degrees C	Very Cool or Very Slow
2	300 degrees F	150 degrees C	Cool or Slow
3	325 degrees F	165 degrees C	Warm
4	350 degrees F	177 degrees C	Moderate
5	375 degrees F	190 degrees C	Moderate
6	400 degrees F	200 degrees C	Moderately Hot
7	425 degrees F	220 degrees C	Hot
8	450 degrees F	230 degrees C	Hot
9	475 degrees F	245 degrees C	Hot
10	500 degrees F	260 degrees C	Very Hot

If you come across something that isn't covered here you can visit www.metric-conversions.org/weight-conversion-table.htm for help.

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Housing

Passport to Independent Living

Housing

Housing

Once you become 18 you will no longer be ‘in care’ and will be classed as an adult and will have to start living as an adult. This means taking responsibility for yourself including deciding where you would like to live. This can mean ‘staying put’, which is living with your current foster family as an adult; semi–independent living: living on your own but in a place where staff are on hand to help, or totally independent living: where you will live on your own with very limited support from you after care worker.

This section will help point you in the right direction no matter which path you choose.

Your options

Staying put
In certain cases especially if you live with a foster family, you may be able to stay in your foster home after your 18th birthday. We will start to talk to you on or around you 16th birthday to find out what you plan to do and where you would like to live when you reach 18. The main requirements for staying in your foster home are that both you and your foster carer feel it is a good idea and that your social worker supports the plan. If you are unsure at 16 what you want to, do don't panic, you have until you are 17½ to make your final decision. If you would like to know more about staying put you can talk to you social worker or visit: www.oldham.gov.uk/fostering

University accommodation
If you choose to go to college we may be able to help you pay for your accommodation costs. However, if you are entitled to income support and housing benefits you would be expected to apply for these.

Semi-independent accommodation
If you would like to live on your own but feel that you may need a little extra support there is a range of semi-independent accommodation available on a short term basis (between and maximum of 4 - 6 months). These are houses and flats that have staff on hand to help to support you. In this property you will have your own tenancy agreement and will be encouraged to develop the life skills needed to live independently, budgeting, form filling, cooking and cleaning etc. the aim being to give you a realistic idea of what skills you will need to manage your own property and move on to live independently.

Independent living – social housing
You may decide that neither of the above is for you and that you want to live on your own in rented accommodation, with limited help. You will need to be realistic about your housing options and it is very likely that you will have to apply for social housing at the start of your shift into adult life. We work very closely with First Choice Homes Oldham (FCHO) and other housing providers and we can help you to register for social housing it is important to remember that there is a high demand for social housing in Oldham and you will only be able to bid for properties that are the right size for your needs. It is better to consider bidding over a wide range of areas so that you can maximise your chances of getting something.

Independent living – private renting

It is very possible that you decide that none of the above is for you and that you want to live independently in a home that you choose. The main consideration will be whether you can afford to rent privately.

Private rented properties are advertised in various places but the simplest way to find what you are looking for is online as you can narrow down your search to include area, property type and number of rooms, and even the amount you would like to pay.

When looking online sometimes advertisers abbreviate words to save on space here a few terms and abbreviations and their meanings.

Abbreviation	What it means
CH	Central heating
C/tax	Council tax
DEP	Deposit
FF	Fully furnished
GCH	Gas Central Heating
GFCH	Gas Fired Central Heating
Inc.	Inclusive
NEG	Negotiable
No DSS	This is an outdated term that is still used that means No Department of Social Services which means nobody on benefits
N/S	Non Smoker
OCH	Oil Central Heating
PCM	Per Calendar Month
Prof	Professional
PW	Per Week
Shared House	You will have your own bedroom plus a shared living room and kitchen
Studio Flat	Self-contained accommodation including living room bedroom kitchen and bathroom usually all on one floor
SC	Self-contained
VGC	Very Good Condition
WC	Toilet
WTR	Water

When you choose a property that you are interested in renting it is very important that you go to see the accommodation before you agree to anything. It is also advisable that you take someone with you, preferably someone who had done this kind of this before.

Below is a simple checklist that you can use to help make sure that the place you are looking to rent has everything that you will need and is safe.

Check List

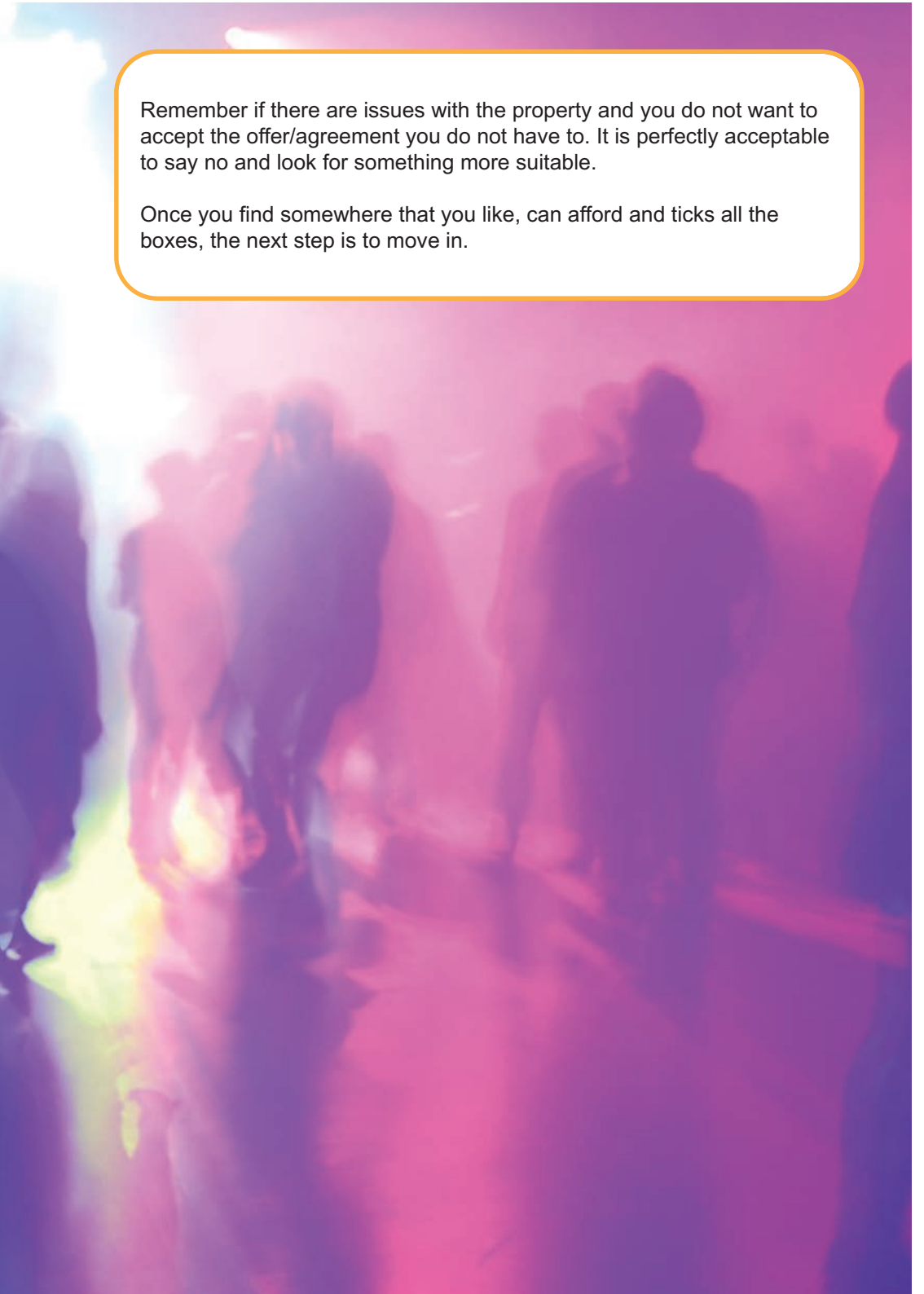
1. What is the rent and what does it cover? ☐
2. Do you need to provide a deposit and if so how much is it? ☐
3. Do you need references? ☐
4. Will you be given a tenancy agreement and how long will it last?
5. What furnishing dose the accommodation already have? ☐
6. Anything that isn't already in the property you will need to decide if you need to provide this yourself or you can do without. Ask the owner to provide you with an inventory of items already in the property so you know what you have to leave behind when you decide to leave the property. ☐
7. Is the property in good decorative order? If there is any damage to the property take photos and get the landlord to sign them. Put into writing any repairs that needs to be done on the property and agree them with your landlord, before you sign. ☐
8. Does the property have good door locks? ☐
9. Does the property have both mortise and Yale locks? ☐
10. Does the property have security Chain? ☐
11. Does the property have window locks? ☐
12. How many keys will be given? ☐
13. What will happen if you lose your keys? How much will you be charged? ☐
14. Are you allowed to get spare keys cut? ☐

Check List

15. Does the property have working smoke and carbon monoxide detectors? ☐
16. Does the hot water work? ☐
17. Does the heating work? ☐
18. Do the taps work? ☐
19. Does the toilet flush? ☐
20. How many electric sockets does the property have and do they all work? ☐
21. What type of heating does the property have, gas or electric? ☐
22. What type of gas/water/electricity meters does the property have? ☐
23. Where are the meters found? ☐
24. Make sure that the property has an up-to-date gas safety certificate. This should be renewed every twelve months ☐
25. How much is the rent? ☐
26. What is the level of council tax? ☐
27. Does the property have a service charge, if so how much is it and what does it cover? ☐

Remember if there are issues with the property and you do not want to accept the offer/agreement you do not have to. It is perfectly acceptable to say no and look for something more suitable.

Once you find somewhere that you like, can afford and ticks all the boxes, the next step is to move in.



Moving in

Below you can keep a list of important numbers that you may need now you live in your own home.

Landlord .....
Housing department .....
Housing benefit office .....
Council tax office .....
Local Council .....
Gas supplier .....
Electricity supplier .....
Water supplier .....
Locksmith .....
Phone company (if you have a land line) .....
Local hospital .....
Local Police station .....

On the day that you move into your new home you will need to find out where the energy meters, gas shut off valve, stopcock and fuse box are located in the property, just in case.

You can make a note of where they are here

The gas meter and shut off valve is .....
The electricity meter is .....
The water meter is .....
The stopcock is .....
The fuse box .....

You will then need to make a note of the readings from your gas, electricity and water meters so when you set up accounts with suppliers you can let them know the reading, that way you will only be charged from the day that you move in.

Make a note of the readings here.

Gas meter reading .....
Electricity meter reading .....
Water meter reading .....

There are lots of energy suppliers out there and you can choose anyone that you want to supply your gas and electricity. Different suppliers will have different prices and offers, so make sure you do your research to find the best deal for you.
Visit
www.moneysupermarket.com,

www.uswitch.com

www.oldham.gov.uk/warm_homes_oldham

All will be able to help you find the most economical deal available.

Water is supplied by united utilities visit:
www.unitedutilities.com/help-and-support/contact-us/

Types of meter and how to read them

Energy meters
Your gas and electricity meters monitor how much energy you use.
In order to make sure that your energy bills are accurate, it's important to take regular meter readings. If you don't, your supplier will base your energy bills on estimated usage - which could result in you paying too much.

Below are the different types of meter used and instructions about how to read them.

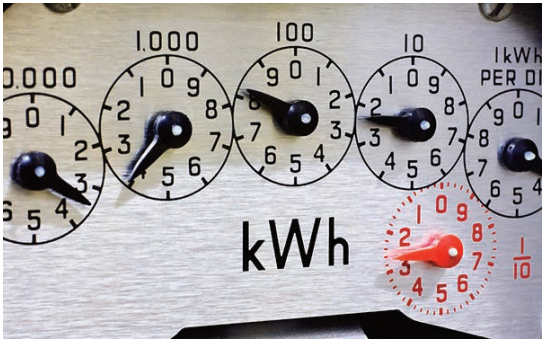
Standard meters
The majority of homes are fitted with standard meters, presenting readings on a simple, mechanical display. They measure the number of units of energy you use every hour.

Readings should be taken from left to right, and you should make a note of the black numbers (ignore the red numbers).

Digital meters
These are electronic and have a row of numbers displayed on an LCD screen.

You should make a note of the first five figures on the digital display, but ignore the final figure if it begins with 0.1. You may need to press a button to get the reading to display.

Dial meters
These typically feature six dials, which look like small clocks, and appear more complex than standard or digital meters.



You only need to read the first five dials. Ignore the last red dial, if there is one. Write down the figures that the dials are pointing towards and if the needle is positioned between two figures, record the figure it has just past.

Economy 7 meters
These meters are for households on Economy 7 tariffs which charge lower rates for electricity at night than in the daytime. They appear similar to standard meters, but have two readings - one for night and one for daytime.

Some meters have two sets of numbers, while others have one, which is the 'day rate'. You may have to press a button to display the 'night rate'.

Prepayment meters
A prepayment meter is basically a pay-as-you-go meter for gas and electricity, so you pay for your energy in advance. You'll need to top up a card or key to do this.

Prepayment meters are typically used in rented properties, or where households are struggling to pay bills or have built up debts in the past. The meters come with a single or two-rate reading, similar to that of Economy 7 meters. Read the figures from left to right, ignoring any red numbers.

Smart meters
Under government plans, most homes in the UK should be fitted with smart meters for both gas and electricity between 2016 and 2020. These meters offer information on how and when you use energy, and communicate your usage to your supplier.

Smart meters send billing information directly to the energy supplier, so there's no need for meter readings, and you can be reassured that your bill is accurate.

Credit meters
This is the most common type of gas meter in the UK today. Customers who have a credit meter receive a bill four times a year. This is known as quarterly billing. Someone will come out to your home periodically throughout the year (usually every 6 months) to get a credit meter reading or they may contact you and ask you to provide a reading.

Readings are usually in the form of a numerical value on the box, ignore any digits that appear in red. Readings may also be in the form of a dial and numbers should simply be read in set order.

Providing meter readings
Most suppliers enable you to submit readings online, as long as you have your account details to hand. Alternatively, you can provide readings over the phone.
Ideally, you should submit readings every month or so. Some suppliers will send you an email to remind you.

Whichever type of meter is in your property, make sure that you're not paying over the odds. Compare tariffs regularly to check you're on the best possible deal.

Once you are set up with paying rent, council tax and utility bills the next step is to let your doctor, dentist, bank, orthodontist etc. your new address.

Paying your energy bills for information about paying bills and what bills you will need to pay go to the money section of your folder.

Maintaining your new home

It is important that you know how to maintain your new home and what you are responsible for and what the landlord is responsible for.

Unless it is stated differently in your tenancy, you are responsible for ensuring that the property is:

- Kept clean
- Rubbish and litter must be properly disposed of
- Not damaged by you or anyone else
- Looked after, and general maintenance is carried out such as changing fuses, light bulbs and unblocking sinks

You must also make sure that your behaviour is acceptable and that you don’t cause problems with your neighbours.

If any maintenance is needed to any appliance/system that was included in the property when you moved in e.g. the heating system, fire extinguishers, taps toilets etc. normally your landlord will carry out or organise for these repairs to be done. You will need to inform them of the issue and they will take care of the rest. Sometimes a landlord while remaining responsible for the repairs may ask you to arrange for the work to be done If you are organising the repairs, get an agreement to pay from the landlord before repairs begin. Your landlord may ask you to get several cost estimates. Any repair work carried out or organised by you must be done properly and to a reasonable standard. If work isn't carried out to a reasonable standard, you will be held responsible.

If anything electrical fails in your home that you are responsible for, other than the need to replace a bulb or fuse, you should contact a fully qualified electrician. If you try and repair anything electrical yourself you will void any warranties or insurance that you have.

Regular maintenance and quick fixes

Bleeding a radiator

If the top of your radiator is cold but the bottom is warm there may be air in your system. This is something that you can safely take care of yourself if you want to by what is known as bleeding your radiator. This will release the air and allow the hot water to once again fill the radiator.

You will need a radiator key, which you can get from any DIY shop, and a cloth.

Step one – Turn the heating off
Step two – Place the key over the small square nut/bleed nut at the top of the radiator, have your cloth ready to catch any released water,
Step three – slowly turn the key anti-clockwise, you will hear a hiss as the air is released. As soon as the water starts to come through, turn the key clockwise to close off the valve.
NEVER unscrew the valve completely.

Blocked Sink.

On occasion little bits of food fall into the sink and down the drain and stay there, especially when you wash your dishes. After a while this will start to smell, and can even build up and block the drain. The best way to avoid this is to clean your sink every month with vinegar and baking soda. Put a tablespoon of baking soda into the drain via the plug hole and then pour a cup of vinegar into the drain and leave for an hour or so. The soda will start to fizz up and dissolve the little bits of food. If you forget to do this and you end up with a blocked sink you may need a chemical unblocker which you can pick up from any supermarket.

Test smoke/carbon dioxide detectors.
Another simple task; your detectors should have a “test” button. If the alarm sounds, you’re good to go. If not, replace batteries immediately and test again. If it still doesn’t sound, it’s possible you need a new one which should be supplied by your landlord.

Keep it clean
Keeping your home clean is an essential part of maintaining your rented property. Despite what you may read online, the only way to make housework easy is to just do it and do it often. Keeping things clean and not letting dirt/dust build up, will help keep your home a nice and relaxing place to live and may help to prevent larger issues surfacing.

The least frustrating way to keep on top of your housework is to do little and often. Leaving it for a long time will turn the easiest of tasks into something daunting. Do a little bit of cleaning every day you can even set a timer, maybe 20 minutes 5 days a week?

Here are some simple but effective ways to make cleaning your home less of a task.

- Listen to music. No-one really enjoys cleaning, but singing and dancing along to your favourite music while you do can actually take your mind off the fact that you are cleaning.
- Do the washing up and wipe surfaces after every meal. This will help you stay on top of your kitchen instead of having it turn into a monster.
- The same rule applies to rubbish and recycling. Take it straight out. If you wait till the end of the week and let it pile up it becomes a big and dirty task. But if you put what needs to go out by the door and take it with you in the morning when you leave the house, you won’t even notice you are doing it.
- Make your bed as soon as you get out of it. A made bed can make a bedroom look much tidier than perhaps it is.
- Give your sink and taps a wipe when you have finished cleaning your teeth.

- Wash and dry your clothes every couple of days. Put the washer on while you are making your tea or eating your food, take the clothes out to dry when you have washed the pots, and take them upstairs when you go to bed at night (when they are dry of course). Most modern washing machines now weigh the amount of clothes in the drum and only use the least amount of water needed, and as you wash your clothes regularly chances are you will only need a 30 degree wash, which will save you money and the planet too.

The rest can be done as follows

MON

Dust and wipe all surfaces

TUE

Sweep, mop and vacuum all floors

WED

Clean bathroom toilet, shower and sink (you did the floor yesterday)

FRI

Clean kitchen (remember you wipe the surfaces every day and you did the floor on Wednesday)

THU

Wipe all door knobs, phones, entertainment equipment (remote controls), switch plates, banisters and other things that are repeatedly touched.

SAT

You can rest you've already done it all.

What about the bedroom? Well you wiped all surfaces on Monday, vacuumed on Tuesday and you make your bed every day so the bedroom is already done.

Once a month you may need to do a bit more like clean the windows, wash your bins out, clean your fridge and cooker, wipe down skirting boards etc. but one day out of 30 really isn't that bad, is it?

Cleaning your new home all by yourself may take a bit of time to get used to and nothing is easy to stick to when you first start, but if you do, it will eventually become a habit and a good one to have. If you don't manage to get it all done or things slip a bit, please don't worry, you can always start again tomorrow.

If you live in a house share the principles are the same. All you need to do is split the tasks up between you and your housemates.

Security in your new Home

It is important, now that you live independently, that you make sure that your home is secure.

Here are a few simple safety tips to help keep you and your home safe.

Make sure that all widows' and doors, including upstairs, are closed and locked when the house is empty.

Keep valuables, such a laptops, cameras and mobiles out of sight.

Don't leave you back door or downstairs windows open when you go upstairs.

Don't answer the door at night if you are on your own unless you are expecting a visitor.

Don't leave you house or car keys near the front door.

Lock up your home, even if you go out only for a short time.

Use timers to switch lights and radios on and off when you're not at home. This will make your home appear occupied.

Ask for ID from any personwho you don'know who requests entry to your home. Ask them to push it through the letterbox or under the door and make sure that you really do look at the ID. Make sure that the photo is of the person who is at your door. If you are still not sure there will be a number on the ID that you can call to make sure. If you are still not sure, you can ask them to come back another day and then you can arrange to have someone with you.

If someone comes to your door asking to use the phone to call a mechanic or the police, keep the door locked and make the call yourself.

Contents insurance

Your landlord is not responsible for insuring the contents of your home.

If the unexpected did happen, could you afford to replace everything in your home or can you Imagine life without a television or washing machine?

If you do get burgled or have a flood or fire and the contents of your home are damaged or stolen, it will not be as devastating if you have contents insurance.

Contents insurance should cover all of your personal belongings; anything you would take with you if you moved; e.g. furniture, CDs, DVDs, carpets, curtains, jewellery, electrical goods, books and kitchenware as well as garden items, bicycles and anything stored in a shed.

The same way in which you shop around for the best energy supplier, you should shop around for the most appropriate contents insurance policy.

If you live in social housing, you should ask your housing provider about the policy that they offer. Policies offered by Oldham's housing providers are payable by weekly instalments, there is no excess to pay in the event of a claim, no minimum security requirements and the application process is simple. Talk to your housing provider today to find out about the different levels of cover you can get.

It's better to be safe than sorry.

Fire safety tips in your new home
It is easy to lose your common sense when you first start to live independently. Here are a few safety tips to help keep you safe in your own home.

Turn off all appliances when you leave the house for any length of time or going to bed.

Don't have any electrical cord running underneath carpets or rugs, they will get too hot and are a trip hazard.

Don't overload electrical sockets.

Make sure your smoke and carbon monoxide detectors work and check the batteries regularly.

Don't put anything, metallic in the microwave, (foil, baking trays saucepans etc. this includes silver rims on fancy mugs and cups).

Don't smoke in bed.

Don't cook late at night. You may be tired and be less aware of your action or even fall asleep. Never leave cooking unattended.

Never use an appliance with a damaged plug.

Never replace a constantly blown fuse with a higher rating.

Take care when using candles. A lot of landlords don't allow the use of candles but, if yours does, be safe.

If you use an electric blanket make sure that you don't leave it on all night.

If you smoke empty your ashtrays regularly and safely. It is best to put a glass of water in your ash tray before you put the contents in the bin. There will be less chance of a fire and your ashtray will always be clean and ready to use.

In case of a fire plan, your easiest escape route.

Close doors at all times - this can prevent fire spreading, and will also help to stop heat from escaping the room you are in.

Get out, stay out and call 999 at the first sign of fire

Emergency action is needed

If you smell gas

If you suspect a gas leak, you must act straight away:

- call the emergency number on 0800 111 999
- never use your mobile phone in your home if you suspect a gas leak
  If you need to use a mobile phone for the emergency call, go outside or to a neighbour's house
- open your doors and windows
- do not use matches or any other naked flames
- do not smoke
- do not turn any electrical switches on or off – including light switches and doorbells
- make sure that the gas supply to an appliance has not been left on or that the pilot light on your boiler has not gone out
- turn off the gas supply at the meter, if you know how to

If you have a leaking or burst water pipes

In the event of leaking or burst pipes,

- turn off the water at the mains
- place a bowl, dish or bucket under the leak to catch the water, and turn on all taps to drain the system
- call your landlord

If you suffer electrical system failure

If your electrical system fails you should:

- confirm there is not a power cut by seeing if your neighbours are also in the dark
- go to fuse box and reset trip switches and replace any blown fuse.
- if fuses blow, immediately unplug all appliances and try again
- if you are unable to restore services you should contact your landlord

Ending Your Tenancy

The way you end your tenancy can be just as important as the way you manage it. If you don't end it the right way you may end up with rent arrears, which will affect you getting another tenancy.

Check List

When you leave your property make sure that you:

1. Leave the property in the same condition or better than when you moved in. ☐
2. Take photos to prove how you left it and keep them safe, if possible get your landlord to sign them so there is not disagreement in the future. ☐
3. Pay your rent up until your final week and keep proof of payment ☐
4. Take final meter readings for the gas, electricity and water and give them to your supplier. Tell them you have moved and the date you left and keep proof of the final payment you made to each supplier. ☐
5. Clear out all of your belongings. ☐
6. If you are claiming any benefits don't change your contact address until after you move as this will stop Housing Benefit being paid up until the end of the tenancy. ☐

In the same way that you made a note of your meter readings when you moved on you should make a note of the readings on the day you move out and let your energy suppliers know so you only get charged for the days that you lived in the property.

THINGS YOU MUST DO WHEN ENDING YOUR TENANCY

Gas meter reading on final day .....
Electricity meter reading on final day .....
Water meter reading on final day .....
Other information you should make a note of when leaving a property.

Date you moved out .....
The photos I took to prove that the property was in good condition when I left are in my/the .....

.....

Date of final rent payment .....

Amount of final rent payment was .....

Proof of final payment of bills and rent is in my/the

.....

Common reasons for landlords withholding deposits in privately rented accommodation only

- Damage to the property
- Rent arrears
- Excessive cleaning (this is when the landlord has to pay cleaners to come and clean the property for the next tenant)
- To pay off any bills you should have paid.

If you disagree with any decisions you can contact your local Tenancy Relations Officer on 0161 393 5407 for help.

NOTES

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Money & Benefits

Passport to Independent Living

Money & Benefits

Money

Knowing what you are entitled to can be confusing, but we are here to help you. In this section we will help you to open a bank account and access the financial support you are entitled to. We can also offer advice around how to handle your money and put together a budget to help you stay in control of your finances.

Care leavers financial support

The financial support you will receive is dependent on your individual circumstances and will be set out in your pathway plan. So what am I entitled to? Depending on your circumstances, you will fall into one of four groups and this will determine what you are entitled to. The four groups are: eligible young person, relevant young person, former relevant young person and qualifying young person

If you are unsure which group you belong in, please answer the

What am I entitled to?

Depending on your circumstances, you will fall into one of four groups and this will determine what you are entitled to.

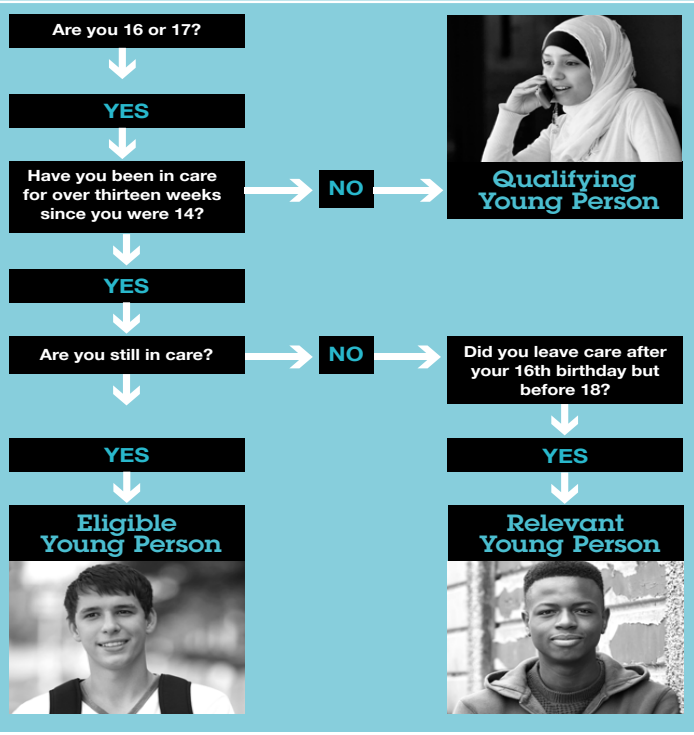
The four groups are:

Eligible young person

Young people aged 16 or 17 who have been in care for at least 13 weeks since the age of 14, and were in care on their 16th birthday and who are still looked after.

Relevant young person

Young people aged 16 or 17 who have been in care for at least 13 weeks since the age of 14 and who have left care.



Former relevant young person

Young people aged 18 to 21 who have been eligible or relevant young people. It also includes young people aged between 21 and 25 who are still in education or training.

Qualifying young person

Any young person aged between 16 and 21 years who has left care but who was in care on, or after, their 16th birthday and had spent less than 13 weeks in care since the age of 14.

If you are still unsure which group you belong in, please answer the questions below.

Are you aged between 18 and 21 or over 21 and in full time education?

↓

YES

↓

Were you in care for over 13 weeks since you were 14 and in care on your 16th birthday?

↓

YES

↓

Did you leave care after 16?

↓

YES

Former Relevant Young People

Who gets what?

Depending on which group you fit into there are a range of services that you are entitled to.

Eligible young person

- All the services and provisions you are entitled to while in care e.g. birthday and Christmas gifts
- A needs assessment
- An after care social worker
- A pathway plan

Relevant young person

- A needs assessment
- An after care social worker
- A pathway plan
- Support with somewhere to live
- A personal allowance
- Support with goals set in the pathway plan e.g. education and training
- Maintaining contact with after care social worker

Former relevant young person

- An after care social worker
- A pathway plan
- Support with getting and maintaining a job
- Support with education and training
- Personal support
- University accommodation
- Maintaining contact with after care social worker

Qualifying young person

- Advice and guidance if needed

As an eligible or relevant care leaver you will be allocated a social worker within Oldham after care. Your social worker will hold responsibility for your support and service, and will advise you and complete the Pathway Plan. This plan will be reviewed every 6 months by an independent reviewing officer.

The social worker will remain your case worker post 18 years when you become former relevant and may be in the process or have left care.

If you are cared for as a young person supported by the children disability team your current worker will remain the same, completing the Pathway Plan until the transition to adult services.

Any young person in care or leaving care, who has an Educational Health Plan, historically known as an Educational Statement, will have this plan continued and reviewed whilst in education up until the age of 25 years. This includes involvement from the social worker and will link into the Personal Educational Plans (PEPs) that remain in place for all open cases.

Weekly Allowances

Eligible and relevant care leavers will receive a personal allowance in cash up to £57.90 (equivalent to local Job Seekers Allowance) dependent on age, needs and means tested.

Birthday
Eligible 16 and 17 year olds will gain a birthday allowance in line with the current fostering regulations. However if there are any outstanding debts, arrears or fines in place this will be used towards these financial issues. If you are in custody or not engaging with the support available, this will be reduced

Relevant 16 and 17 year olds will receive a birthday allowance; negotiated by the team manager not in excess of £50.00 that can be used as agreed to pay off debts, fine, arrears. If you are in custody or not engaging with support this will be reduced to £25.00

Former relevant 21 year olds will receive £25.00 on their birthday. This will not be given if young people are not engaging in the support offered.

Top-Ups
Top-up payment can be agreed on an individual basis dependent on circumstances, if in College, University or seeking employment and undertaking voluntary work.

Leaving Care Allowance
As an eligible, relevant or former relevant care leaver you can access a 'setting up' allowance to help you to set up home and live independently.

This allowance is based on need and is up to a maximum of £2000.00 and you will be supported to purchase items at reasonable cost.

For more information see the Oldham Money Matters leaflet for Care leavers.

Discretionary Payments
Your after care team may be able to help out with the cost of bus passes, driving lessons, driving licence, passport, birth certificate and cold weather payments. These payments will need to be talked over with your after care worker and will be means tested.

University accommodation and living costs
If you are a care leaver attending University, where agreed your accommodation costs will be paid and a weekly agreed living allowance given (dependent on means). You will be expected to claim grants/loans from student finance. Holiday arrangements will be agreed as part of your Pathway Plan, if the university accommodation is not 52 weeks a year.

For more detailed information visit www.bit.ly/2lyshO1 and download the Oldham money matters leaflet.

Benefits
Upon reaching your 18th birthday you will be supported to make all relevant Department of Work and Pensions (DWP) claims. This can be done before you reach your birthday and then activated on the day so allowance payments are not delayed. If your claims are delayed we will help you to sort out repayments of any money you may have had to borrow while you were waiting for your claim to come through or support you by providing food parcels etc.

In Custody
If you are a young person aged 16 or 17 years old who is Eligible or Relevant a weekly postal allowance can be agreed of up to £5.00 a week. This will be paid to the Prison to distribute to you.

Parents
Eligible, relevant, former relevant parents will receive a £15.00 allowance for their first child, whilst caring for their child independently. This will be until the child reaches 12 months and can be paid in kind by the purchasing of baby products required.
If you are living in a Parent and Baby Cared Placement, this money will only be paid when you are living independently.

For more detailed information about your rights and benefit entitlement as a care leaver visit www.oldham.gov.uk/careleavers

(See also the Catch 22 – Know your Rights/Know your Benefits leaflet) available at www.oldhamyc.com/cicc

Annual Festival - Christmas allowances/Eid etc.
If you are aged 16 or 17 and are an eligible young person in care, you will receive a festival allowance, in line with the agreed boarding out allowances (April 2015). Speak to your social worker or fostering officer about this.

If you are 16 or 17 and are a relevant young person, your festival allowance will be an agreed amount, but reduced by 50 per cent if in custody or you are not accessing or engaging with support services given.

If you are 18 years or older Christmas finances will be discussed on an individual basis and dependent on if engaging with services, and if you are in education, employment or training.
Note: These finances can be agreed to be paid to any outstanding debts or fines.

Accommodation
As part of preparation for adult life you will be supported to complete a social housing application at 16 years old and this will remain inactive until you are 18 and tenancy ready. 16 and 17 year olds will have the option to remain in residential care, move to semi independence, stay in foster care or an agreed placement. To facilitate independence, tenancy training through practical tasks set and formal training is encouraged.

For more information about accommodation and your options, go to the housing section of this Passport.

Enrichment

As an eligible, relevant or former relevant person, if you require help to purchase items and/or activities that will enrich your education, life and help you to become independent, we will help you with that.

If you require a laptop then this should be recorded as a need and a request to the Virtual Head can be made. You can also include requests for School/College trips, Duke of Edinburgh awards etc. Upon reaching your 17th birthday, After Care will pay half towards your driving lessons and licence as long as you are in education, full time training or employment, it is agreed in your Pathway Plan review and you are fully engaged with the service.

Other enrichment activities can be considered on an individual basis, depending on the activity and the benefits of this request.

Bank accounts

Staff at your local high street bank will be happy to help you to open a bank account. The bank will have a variety of accounts for you to choose from, but the main three are:

Basic bank account
This account is for managing day-to-day money. Cheques can be paid in, as can wages or benefits by electronic transfer. No cheque book will be issued, but cash can be withdrawn from machines. Direct Debits and, sometimes, standing orders can be set up. No overdrafts are offered – or, at the most, a buffer of £10. A major advantage is that credit checks are not usually required.

Current bank account
This account is also for managing day-to-day money and covers everything that the basic account does with few extras including telephone and internet banking, plus there are special accounts for children and students.

Savings (or deposit) account
This account is for putting away money that is not needed immediately, for safe keeping and to earn interest. This kind of account is great for saving for furniture, a holiday or emergencies.

The main alternatives to bank accounts are the Post Office card account and, in some places and depending on eligibility, Credit Union.

Debit cards - using a PIN
Debit cards can withdraw money from cash machines with no interest charge; because there is no borrowing, and usually there is no charge for using the banks own cash machines. There might be a charge for using ‘convenience’ cash machines e.g. in local shops, nightclubs or pubs so always check before you make a withdrawal, if they charge it will say so on the front of the machine and on the first screen you see.

Customers making purchases in shops with debit cards may be offered 'cashback'. This is like a machine withdrawal, in addition to the purchase. The cash is taken out of the till and handed to the customer. There is no charge for taking this money out.

Direct Debits
Direct Debits allow companies to make regular automatic withdrawals directly from a customer's bank account. They are convenient for paying bills, such as energy, rent or mobile phones, as the company not the customer takes responsibility for the administration. To set up the direct debit, the company needs to know the bank account holder's name, the name and address of the bank, the customer's account number and sort code. In some cases this can be done over the internet or by telephone. Sometimes it involves the completion and signing of a direct debit instruction or mandate form.
A Direct Debit can be cancelled by the customer at any time, by writing or calling the bank. It is also advisable to let the company you set the debit up for know of a cancellation at the same time.

If a company tries to withdraw the direct debit and there is not enough money in the account, the bank will usually give you a penalty charge.

Standing orders
A standing order is also an instruction to pay a regular amount from a bank account. But unlike a direct debit, the setting up is done by the bank account holder, not the company receiving payment. Standing orders are good for making regular payments of a fixed amount, for a bill that doesn't change from month to month or into another bank account, perhaps as a way of making regular savings. If there is not enough money in the account to cover a standing order, the bank will usually give you a penalty charge.

Overdrafts
Taking money out of a bank account is known as drawing out, or withdrawing. Someone who draws out more money that they have in their account is said to be overdrawn. They have, in effect, borrowed money from the bank, and will be charged interest on it. Going overdrawn without an advance agreement may mean the bank refuses to pay cheques, direct debits or standing orders. The bank will probably charge for 'bouncing' these payments. Interest on any money overdrawn will be charged at a high rate. You can arrange what is known as an agreed or authorised overdraft.This is an amount of money they you agree with your bank, that you can use a buffer.It means if you have a bill to pay on Thursday but don’t get paid till Friday, your agreed overdraft will take care of the payment without you incurring a penalty charge. When your pay cheque goes in on Friday the bank will automatically take out the money you owe them. Going overdrawn without permission on a regular basis will affect your credit rating.

Paying your energy bills

As an independent person you are now responsible for paying your own bills. All companies that supply you with your services also provide a number of different ways for you to pay your bills.

These include:

Direct Debit – Your supplier will estimate how much energy you'll use over the coming year and divide this into 12 monthly instalments. They will then set up a Direct Debit for this amount to come out of your bank account each month.

This method is very helpful when you are budgeting as you will pay the same amount of money every month / quarter, and most companies offer a discount for people who pay in this way.

Paying when you get your quarterly bill – when you get your bill you can choose to pay either by cash, cheque, debit or credit card. Paying for your energy on receipt of a bill means that you have more control over your payments but you will need to make sure that you manage your budget really well as the amount will vary and you will need to have the full amount when the bill arrives.

Cash payments can be made at the bank or Post Office; cheque payments at the bank, Post Office or by post. If you decide to send a cheque make sure you send it in time to make the payment deadline. You will need to account for the days in post and three days for the cheque to clear. If you choose to pay by debit or credit card, all you need to do is call the number on the back of your bill and the automated system will take you through the process of payment. Once payment has been made make sure that you take note the confirmation number this way you will have proof of payment.

Payment card
A payment card is a way of paying for your energy and spreading the cost of your bills. You can choose to top up the card as and when you have the money to do so at a PayPoint or Post Office. You cannot pay online with a payment card.

Paying for your energy bills using a payment card gives you more control as money is not automatically taken from your account. All payments made are shown on your quarterly bill if you have any remaining balance you will need to pay this in full when you get your next bill.

A prepayment meter means that you pay for your energy in advance on a 'pay-as-you-go' basis by adding funds to a key fob or smart card that is then inserted in to the meter. You can top up your card or fob at several places, some suppliers also allow top-up online, by text or via smartphone app your supplier will be able to point you in the right direction for topping up.

While prepayment meters are the easiest way to keep on top of your bills as there is no way to build up any debt they are also the most expensive way to pay for your energy.

A brief guide to budgeting

At times, sticking to a budget can be difficult as there is always temptation to spend your money on things that may be more fun, like a night out or some new shoes. The occasional treats are fine but try to make sure it doesn't stop you paying for your essentials.

You will need to work out how much money you get each week/month.

Make a list of everything you need to pay for each week/month: rent, gas, electricity, water, TV licence, food, phone etc. then work out which are your most important expenses. Do this by thinking about what would happen if you didn't pay e.g. by not paying rent you are risking being evicted so this should be one of your highest priorities.

If you have more money going out than you have coming in you will need to think of ways to reduce your expenses for example: buy cheaper brands, use less gas/electricity alternatively you could find ways of increasing your income e.g. finding a job, or a better paying job.

If you have more money coming in than you need, even though it may be hard to do you might think about setting up a savings account. Savings can be very helpful if your income suddenly stops or you want to buy something more expensive, or even go on holiday.

You can find more information about money management, including an online budget calculator at www.moneyadviceservice.org.uk

Saving and managing money

Just by making small changes to your daily routine at home it is possible to both save money and help the planet.

Money saving tips

Turn off lights when you're not in the room

Use energy saving light bulbs

Don't leave electrical appliances on standby

Using the half-load setting on your washing machine and washing at 30° temperature will usually be enough for washing most clothes. You may need a hotter temperature of your clothes are very dirty

When making a brew, only fill the kettle with the water you're going to use

Get Freeview rather than an expensive satellite subscription

Make a weekly household budget and stick to it

Buy the supermarkets own brands of food, drink and cleaning products loads cheaper and just as good

Debt

Debt has many causes. It usually occurs because of a sudden and unexpected change in circumstances. That could be a loss of income, the arrival one or more major bills or an unexpected necessary large expenditure, e.g. a new washing machine, or all three.

If you do find yourself in debt please do not ignore it. Debt will not just go away and leaving it usually incurs more cost. Debt can be cause by other underlying problem such as a drug; alcohol or gambling habits and the stress that it can cause is linked to problems, such as depression and ill health. So it is something that you really shouldn't ignore.

If you find yourself in debt it is a good idea to seek help from a trained money adviser. Advisers can explain principles and priorities, and, crucially, they will be able to negotiate with creditors for a realistic repayment schedule.

The biggest debt is not automatically the most important or urgent one. Creditors who call loudest and most frequently are not necessarily priorities. Don't expect wonders – and do not despair at relapses.

Free debt advice is available from
Oldham Citizens Advise Bureau
1-2 Ascroft Court
Peter Street
Oldham
OL1 1HP
T: 03444889622
W: www.oldhamcab.org.uk

Or

National Debtline
T: 0808 808 4000
W: www.nationaldebtline.org

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Education

Passport to Independent Living

Education

Education, employment and training

You will have some very important decisions to make about your career and how to achieve your goals. This section will help you to make those decisions. Whether you have lots of ideas or no ideas about what you want to do, it is helpful to be able to discuss your situation with someone who is trained to help you and knows all about what is available, from college courses, training, university or looking at apprenticeships and jobs. This section will help to point you in the direction of someone who can help.

What are my options?

You can leave school on the last Friday in June as long as you are 16. If you are 16 or 17 the Government advise that you must stay in some form of education or training until your 18th birthday.

Your options are:

- Full-time education e.g. school college or university
- An apprenticeship or traineeship
- Full time work or volunteering combined with part time education or training. If you are a worker aged between 16 and 17 you may be entitled to some time off work to gain further qualifications.

Education, Training and Funding

There are lots of options for education and training within Greater Manchester, whether you want to go to college or you would prefer to learn with a training provider, there will be something to suit you. Your social worker and your career adviser will help you to put your plans into action. The after care team in Oldham will strive to support care leavers who want to stay in appropriate education or training until they are 25 to ensure that our young people can achieve their career ambitions.

If you are a looked after child or a care leaver you should be entitled to the 16-19 bursary whilst you are leaning which means that you will receive some money to help you out. This money will usually be paid on a weekly or termly basis by your college or training provider and it is linked to good attendance. In total the bursary can be anything up to £1,200 over a full year.

If you are 19 plus you may be able to apply to the discretionary learner support fund. The after care team may be able to help out with money for essential items that are needed for your programme of study.

If you would like to study at university, there is further support available. You can apply for financial support from Student Finance but with your cooperation we will also assess your situation and provide additional financial support if needed (dependent on means).

If you are a care leaver over 21 and you have decided to return to education, please contact us before your 25th birthday if you would like us to assess you.

Apprenticeships and Jobs
If you are in a school, academy or college there will be a career adviser there who will be able to help you and will be very happy to do so.

If you are not at school or college there are career advisers that can help you at our Oldham offices give call us on 0161 621 9300 and we will get an adviser to contact you.

You can also access career advice from Positive Steps Oldham up to the age of 20 (or 25 if you have learning difficulties or a disability) the National Careers Service and Get Oldham Working. The get Oldham working team is available for face to face meetings every week at Oldham library on Tuesday afternoon and the Oldham Jobcentre every Wednesday afternoon. They can help you to find a job or get into an apprenticeship or training.

www.nationalcareersservice.direct.gov.uk
www.positive-steps.org.uk
www.oldham.gov.uk/getoldhamworking

Apprenticeships and jobs wages
These rates are usually reviewed every October and as of October 2017 the rates are:

Apprentice* £3.40 per hour
*This rate is for apprentices aged 16 to 18 and those aged 19 or over who are in their first year.

All other apprentices are entitled to the national minimum wage for their age:
16 - 17 £4.00 per hour
18 - 20 £5.55 per hour
21 – 24 £6.95 per hour
25 and over £7.20 per hour

There are lots of websites you can use to find apprenticeships and jobs but you could start by looking at the following sites
www.gov.uk/apply-apprenticeship or
Universal Jobmatch: jobsearch.direct.gov.uk
Council job search: www.greater.jobs

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Recreation & Leisure

Passport to Independent Living

Recreation & Leisure

Recreation and leisure

Oldham Community Leisure Oldham Active Card

Oldham community leisure (OCL) works in partnership with the Children in Care Council in Oldham to try and maximise the opportunities for Children & Care Leavers to participate in Sport and Physical activity.

The Oldham Active Card gives you significant savings on sport and leisure activities across all OCL facilities. This card is free to all children in care and care leavers within Oldham so that they can start to benefit from taking part in sport and physical activity.

All you have to do is to download and complete the application form at http://www.oldham.gov.uk/downloads/file/3850/oldham_active_card_application_form and return to Bernadette Deakin, Participation Officer Looked after Children & Care Leavers, Room 222 Youth Council Offices, Civic Centre, West Street, Oldham, OL1 1UL and OCL will then notify you when your active card is ready to be collected.

Once you have collected your active cards they will be valid for 1 year and you can start to access OCL facilities for a discounted rate.

For more details of activities available please go to www.oclactive.co.uk or call 0161 207 7000 for more information.

Mahdlo

Mahdlo is a state-of-the-art Youth Zone in the heart of Oldham for 8-21 year olds (up to 25 for young people with a disability). Open 7 days a week, 52 weeks of the year. They offer an exciting range of innovative activities and experiences for young people from Oldham to enhance the quality of their lives and provide support services for those who need additional help to achieve their potential.

Mahdlo offers opportunities and support to raise aspirations young people to be the best they can be. As a member you will be able to take part in Get Active (Sports); Get Creative (Arts); Get Sorted (personal development, crime prevention and health and wellbeing); Get Outdoors (outward bound and environmental activities);

Get Connected (leadership, volunteering and citizenship) and Get Ahead (employment and enterprise).

Mahdlo have over 100 volunteers that bring a wealth of skills and experiences and really help to make Mahdlo a success. And they are always keen to hear from anyone interested in Volunteering.

If you would like to know more about Mahdlo or become a member you can drop in at Mahdlo Youth Zone, Egerton Street, Oldham OL1 3SE
T: 0161 624 0111

Email: info@mahdloyz.org
W: mahdloyz.org

Oldham Council Libraries

Have you thought about joining the library? Membership is free and is for life. Just ask at any local library or complete the online application form at: http://bit.ly/2kK71Xt you can join at any age and start borrowing books whether they're digital, audio or good old fashioned paper ones. Your membership means you can get online for free at any of our libraries using our PCs and Wi-Fi.

And it's not just about books and computers; your local library is your community hub. It can help you to find a job, support you with your education, access reading groups and literary talks. There's also a programme of events that runs throughout the year which includes a Bookmark Festival featuring popular author visits and related activities. Through live@thelibrary members can enjoy live theatre, comedy and music as well as film and new writing. We can even help you to find and plan a day out with our tourist information service based at Oldham library.

There's a lot for children too. With a wide selection of books, lots of toys, games, Lego and family events including Baby Days, Stories and Rhymes, Bounce and Rhyme, Rockaby Roadshow and Bedtime Stories as well as experienced team members on hand to help with book recommendations, there's something from tots to teens.

For more information about what is on offer at your local library visit:

W: www.oldham.gov.uk/libraries
E: oldham.library@oldham.gov.uk
T: 0161 770 8000

Care Experienced Young People's Projects with Greater Manchester Youth Network

Greater Manchester Youth Network (GMYN) offer a range of fun free activities for care experienced young people in Oldham aged 13-25 to help you reach your full potential.
GMYN projects help you to socialise, feel confident, make new friends, volunteer, make a difference, build skills, get new opportunities and feel independent. Whatever your interests and abilities our projects will give you the support you need to get involved.
There are both group activities and 1-2-1 support available and food and travel is included.

"The project has helped me improve my motivation. I've opened up and made new friends" Young Person (19)

To take part contact

Emma Gedzielewski at
E: emma.gedzielewski@gmyn.co.uk
T: 07790 687776

Or Katie Charlton at
E: katie.charlton@gmyn.co.uk
T: 07486 958781

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Useful information

Passport to Independent Living

Useful information

Birth Certificate

Oldham Register Office
Chadderton Town Hall
Middleton Road
Chadderton
Oldham
OL9 6PP
E: registrars@oldham.gov.uk
T: 0161 770 8960

Passport

www.gov.uk/government/publications/applying-for-a-passport

Voting

You register online at www.bitetheballot.co.uk/register.

Health

NHS 111

NHS Dentist

www.nhs.uk/servic-search/dentist/localsearch

For more information about help with your prescriptions an how to claim you can download the HC11 information booklet from http://www.nhsbsa.nhs.uk/HealthCosts/1558.aspx

Mental Health

www.kooth.com

Specialist Nurse for Looked After Children
Positive Steps,
Medtia Place,
80 Union Street,
Oldham OL1 1DJ
T:0161 621 9449.

Healthy Eating Tips

If you are stuck for ideas or would like a few cooking tips you can download the Easy Pleasy Cookbook at:
www.childrenssociety.org.uk/what-we-do/resources-and-publications/easypleasy-cook-book

www.oldham.gov.uk/fostering

www.moneysupermarket.com,

www.uswitch.com

www.oldham.gov.uk/warm_homes_oldham

All will be able to help you find the most economical deal available.

Water is supplied by united utilities visit:
www.unitedutilities.com/help-and-support/contact-us/

For more detailed information visit www.bit.ly/2lyshO1 and download the Oldham money matters leaflet.

For more detailed information about your rights and benefit entitlement as a care leaver visit www.oldham.gov.uk/careleavers
(See also the Catch 22 – Know your Rights/Know your Benefits leaflet) available at www.oldhamyc.com/cicc

You can find more information about money management, including an online budget calculator at www.moneyadviceservice.org.uk

Free debt advice is available from
Oldham Citizens Advise Bureau
1-2 Ascroft Court
Peter Street
Oldham
OL1 1HP
T: 03444889622
W: www.oldhamcab.org.uk

Or

National Debtline
T: 0808 808 4000
W: www.nationaldebtline.org

Careers

www.nationalcareersservice.direct.gov.uk
www.positive-steps.org.uk
www.oldham.gov.uk/getoldhamworking

There are lots of websites you can use to find apprenticeships and jobs but you could start by looking at the following sites
www.gov.uk/apply-apprenticeship or
Universal Jobmatch: jobsearch.direct.gov.uk
Council job search: www.greater.jobs

Liesure

For more details of activities available please go to
www.oclactive.co.uk or call 0161 207 7000 for more information.

http://www.oldham.gov.uk/downloads/file/3850/oldham_active_card_application_form

For more information about what is on offer at your local library visit:

W: www.oldham.gov.uk/libraries
E: oldham.library@oldham.gov.uk
T: 0161 770 8000

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