

The Really Useful Book of **Learning & Earning** for Young Adult Carers

(THIRD EDITION)



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Learning & Earning

for Young Adult Carers

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L&W LEARNING AND
WORK INSTITUTE

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Learning and Work Institute is a new independent policy and research organisation dedicated to lifelong learning, full employment and inclusion. We bring together over 90 years of combined history and heritage from the 'National Institute of Adult Continuing Education' and the 'Centre for Economic & Social Inclusion'.

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Contents

Acknowledgements	4
About this book	5
Who is a young adult carer?	8
Positive statements	10
Personal skills	17
Being a young adult carer	20
Support for young adult carers and the carer's assessment	24
Taking up learning	30
Taking up working	37
Action planning and getting to your goal	46
Looking after your health, well-being and happiness	55
Diary	65
Why learning?	68
Why working?	72
Don't give up!	76
Setting up a young adult carers' group	80
Looking back and looking forward	88
Hints and tips for job hunting	89
Keeping track of job hunting	100
Learning while you are earning	103
Taking up working and managing your money	107
Looking after your money	116
Power of attorney	129
Financial abuse	130
Websites and helplines	132
Notes	141
Names, addresses, phone numbers and email	144
References	147

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We would like to thank all the organisations and individuals who have helped to develop this book.

Thanks to the Department of Health for funding the development and update of this book.

Thanks especially to the seven young people who told us about their experiences of being a young adult carer, which have been included in this book.

About this book

This is your book to use in the way that best suits you. You don't have to read the whole book in one go. You can just use the sections that are most useful to you and you can dip in and out of it during the year.

Who is this book for?

This book is for young adult carers aged 16–25 in England. We wrote it because there is not much information available for carers aged 16–25. This is an age where people often start to become more independent and have decisions to make about working, learning and living. To find out more about who is a young adult carer, and to find out if you are a carer, go to page 8.

How could it help me?

Carers spend a lot of time looking after and thinking about other people. This book should help you to look after yourself and spend time thinking about your own needs and your plans for the future. It gives information, advice and activities to help you when moving into adulthood. It gives information about taking up learning or paid work, your rights and what support you can get. It aims to help you look after your health and well-being, recognise the skills you have and think positively about the future.

How should I use it?

You can use this book on your own or with someone who supports you, like a family member, friend or support worker.

First, have a quick look through the book to see the sort of information and activities it contains. Then it is up to you how you use it. You might want to read or work through a couple of sections to start with and see how you get on before moving on to other sections. You might just want to look at the sections that seem most interesting or useful for you. There is an activity for looking back and looking forwards on page 88. You might find it useful to start here. You can dip in and out of the book throughout the year.

You might be in contact with someone who is helping you in learning or work, like a social worker, personal adviser or support worker. You could show them the book and keep them updated about how you have used it. You could work together to complete some sections. If you want more information about some of the things mentioned in the book, they might be able to help you.

It is up to you to use this book in the way that is most helpful to you.

A word of warning

To the best of our knowledge, all the information in this book was accurate at the time of going to print. However, because of recent changes in government, the spending review and lots of changes to services and benefits, please be aware that some of the information may change over time. You should always do research to check. The best place to look is www.gov.uk

Tell us what you think

We would love to hear what you think about this book. What was helpful? What could have been better? Did it help you make any changes in your life? Email your comments to enquiries@learningandwork.org.uk and address your email to Nicola Aylward.

Who is a young adult carer?

A young adult carer is someone aged 16–25 who looks after somebody else.

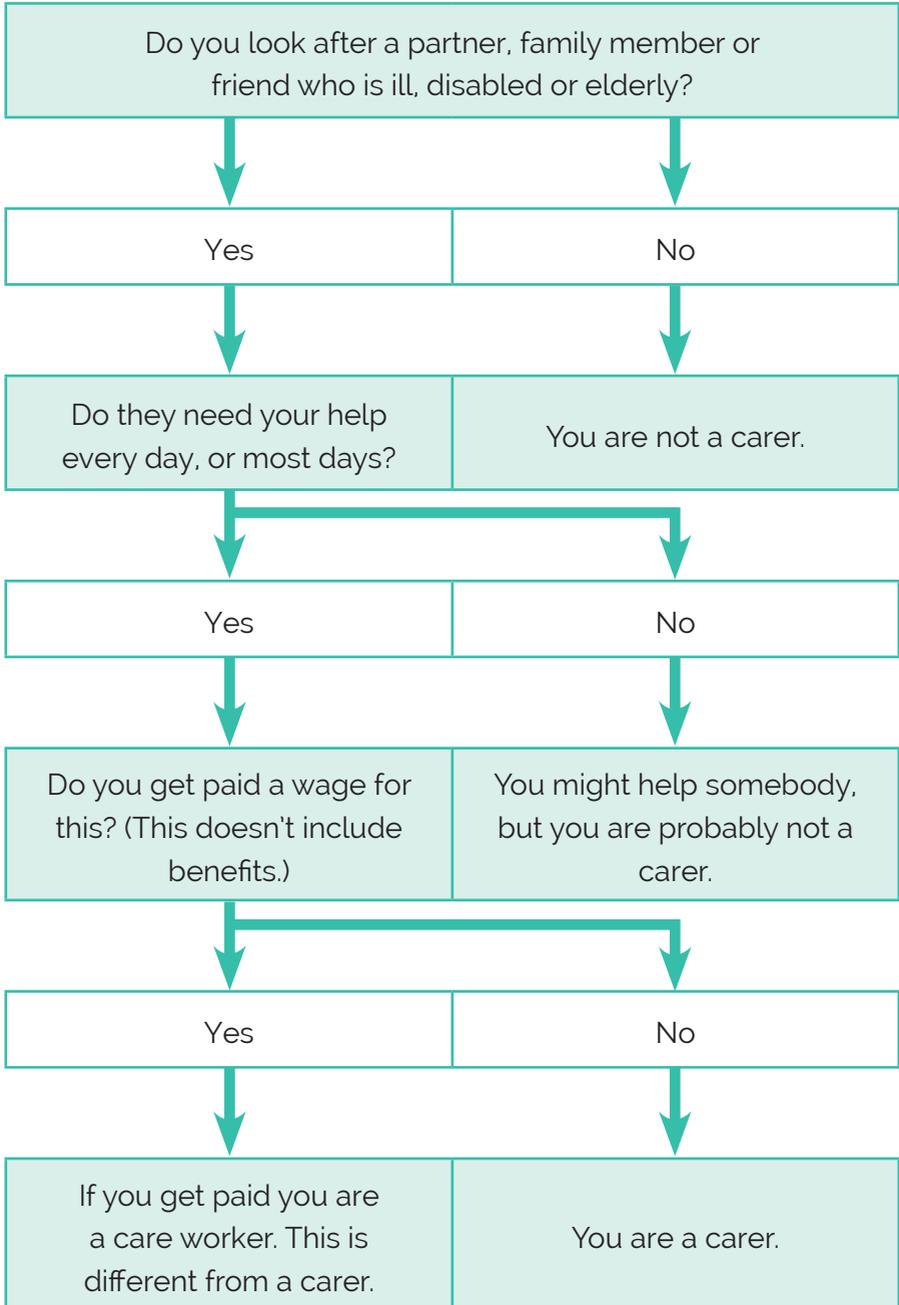
Usually they look after a partner, family member (like a parent) or friend who is ill, disabled or elderly. They do not get paid for this. The person they look after needs help every day or most days.

Carers help the person they care for with things like:

- personal care (for example, going to the toilet, washing and dressing)
- looking after the house (for example, food shopping, cooking, cleaning and clothes washing)
- managing household money and bills
- giving medication
- giving emotional support
- looking after siblings
- going out and about (for example, going to appointments).

There are six-and-a-half million carers in the UK.

Some people look after a partner, family member or friend, but they do not think of themselves as 'a carer'. It is useful and important to find out if you are a carer or not. This can help you know your rights and get information and support. Follow the chart on the next page to find out if you are a carer.



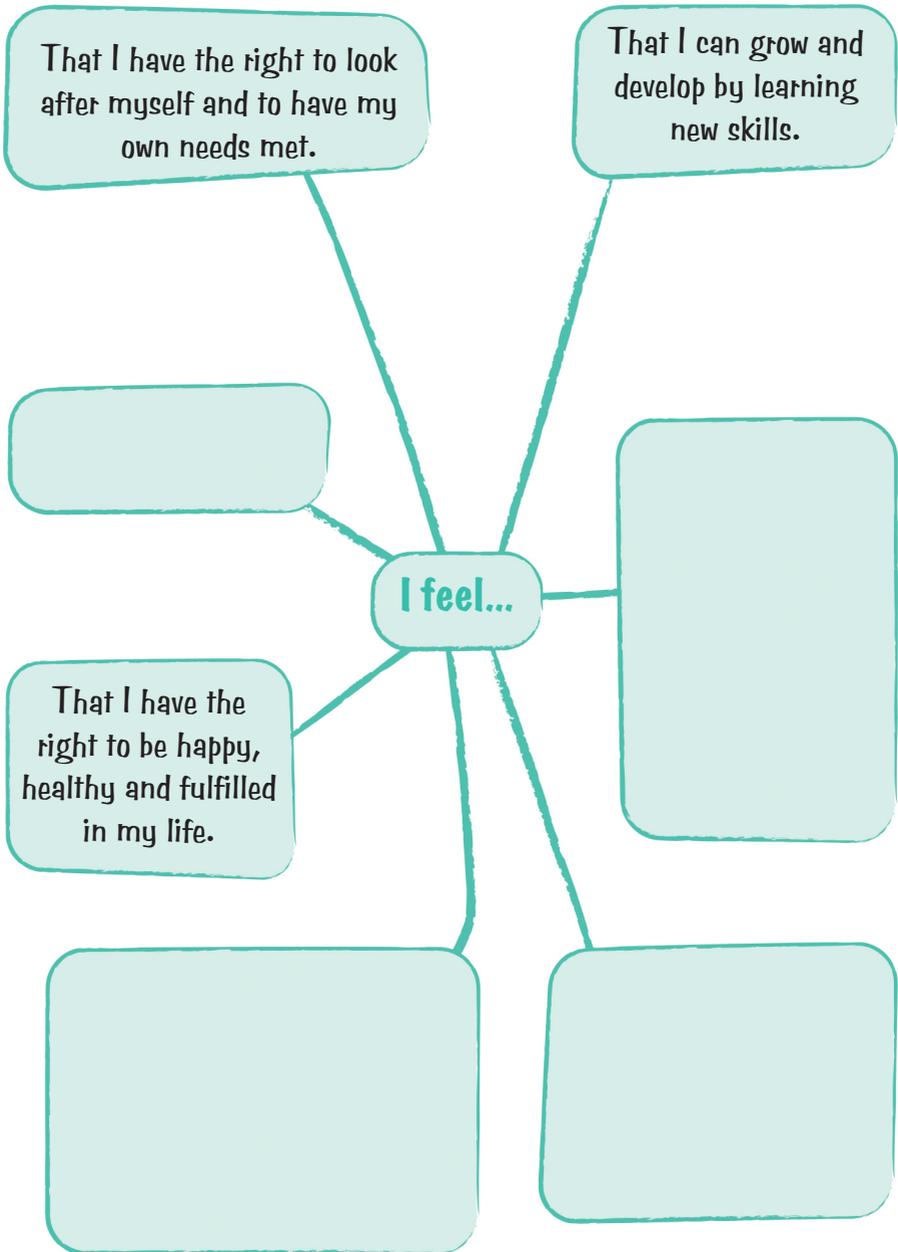
Positive statements

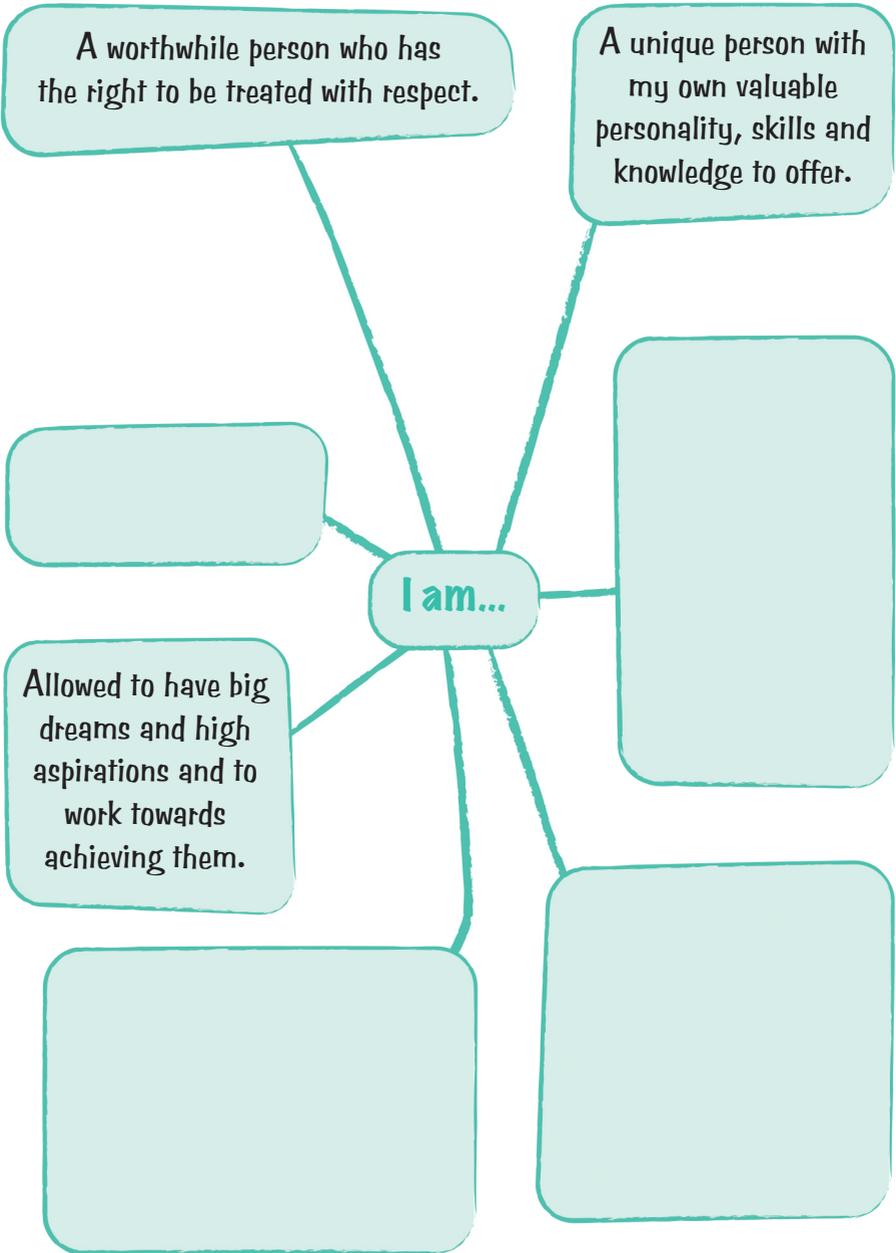
We all need positive thoughts to help us move forward in life. They can give us energy and confidence and keep us focused. We also need to reflect on life experiences and who we are. Recognising what you have been through can help you to understand the person you have become.

Over the next few pages you will find some mind maps. These are spider diagrams where you can record different thoughts.

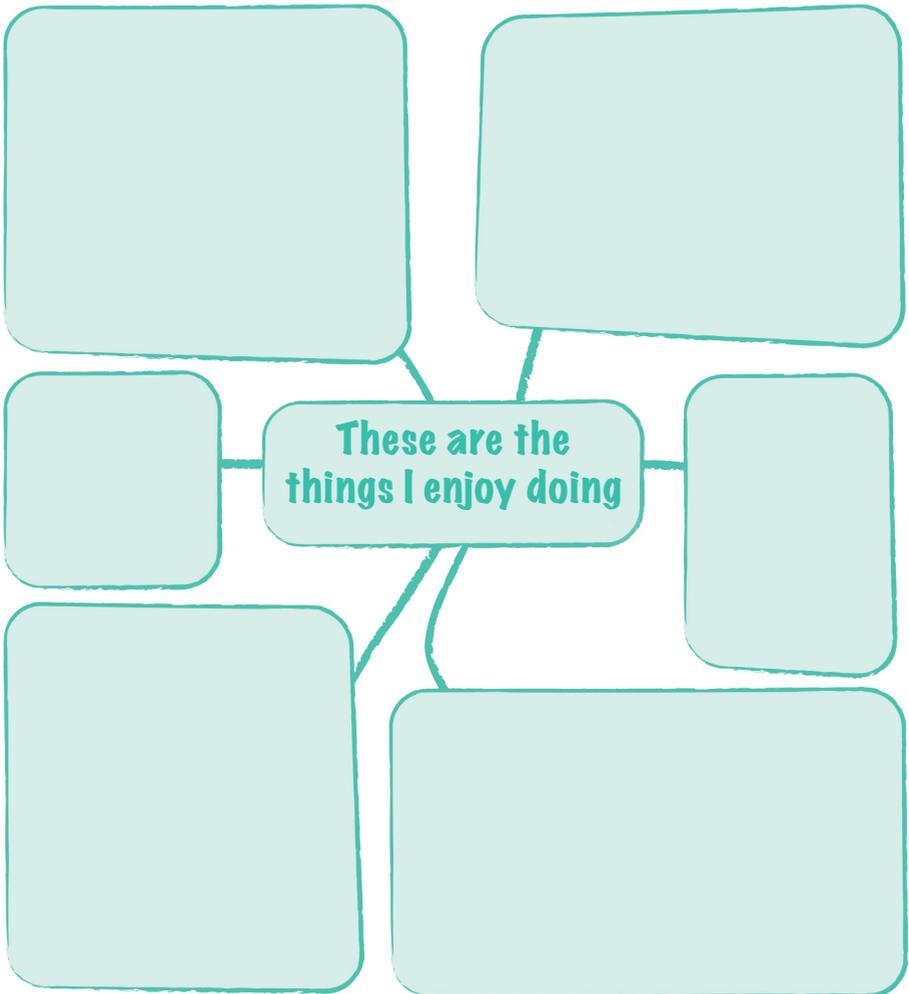
Some of the mind maps are to help you think about your own interests. Others are designed to help you think positively. They include:

- Some positive statements. Have a look at them and see which ones you feel apply to you. Don't worry if not many do at first. During the year, and after you have reached some of your goals, you might find that more of them apply to you.
- Some blank spaces. Write your own statements in here. Think about your strengths and any compliments you have received in the past. You might want to do this now, or you could do it later in the year.

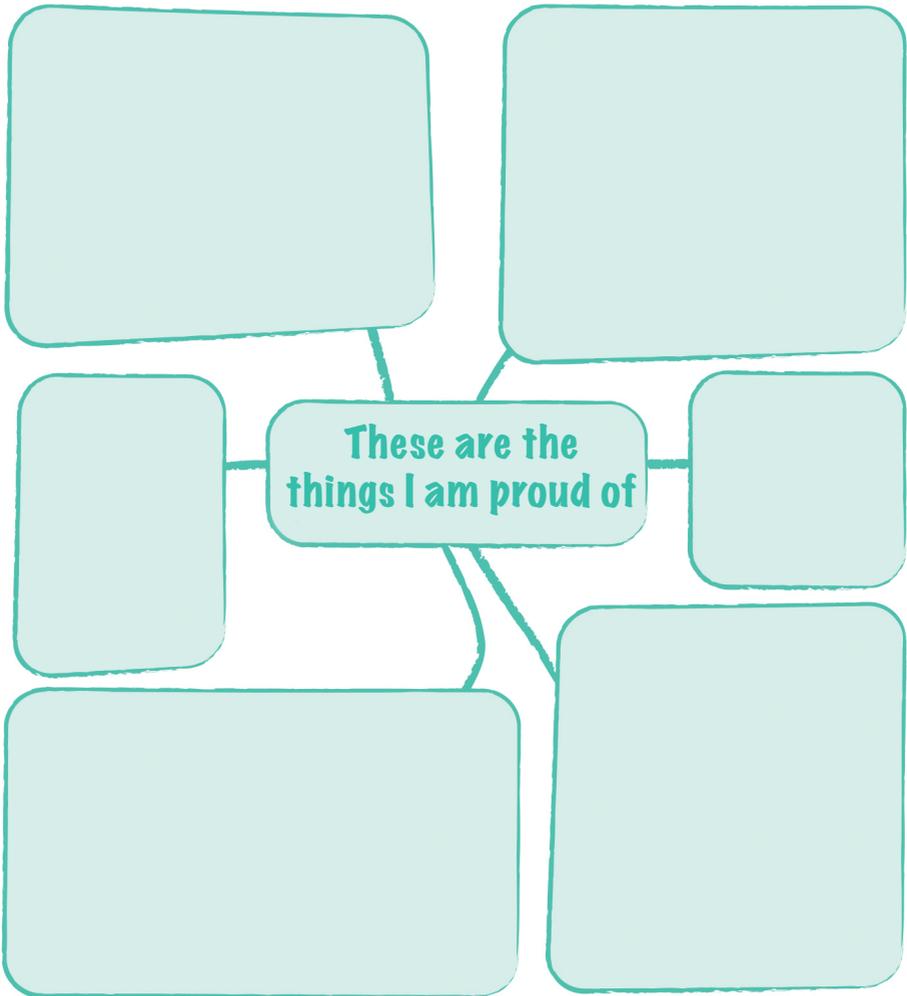




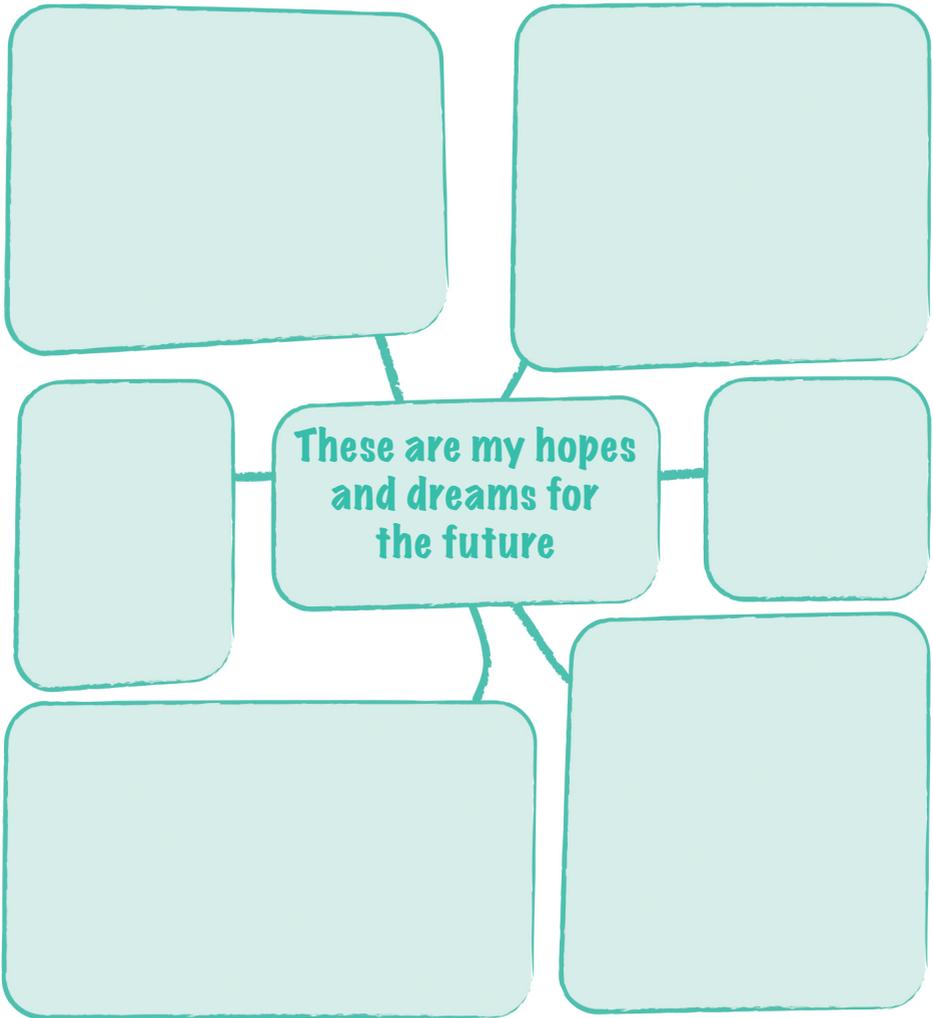
Use this page to write about the activities you enjoy and that make you happy. Come back to these when you are feeling down and need to do something to cheer yourself up.

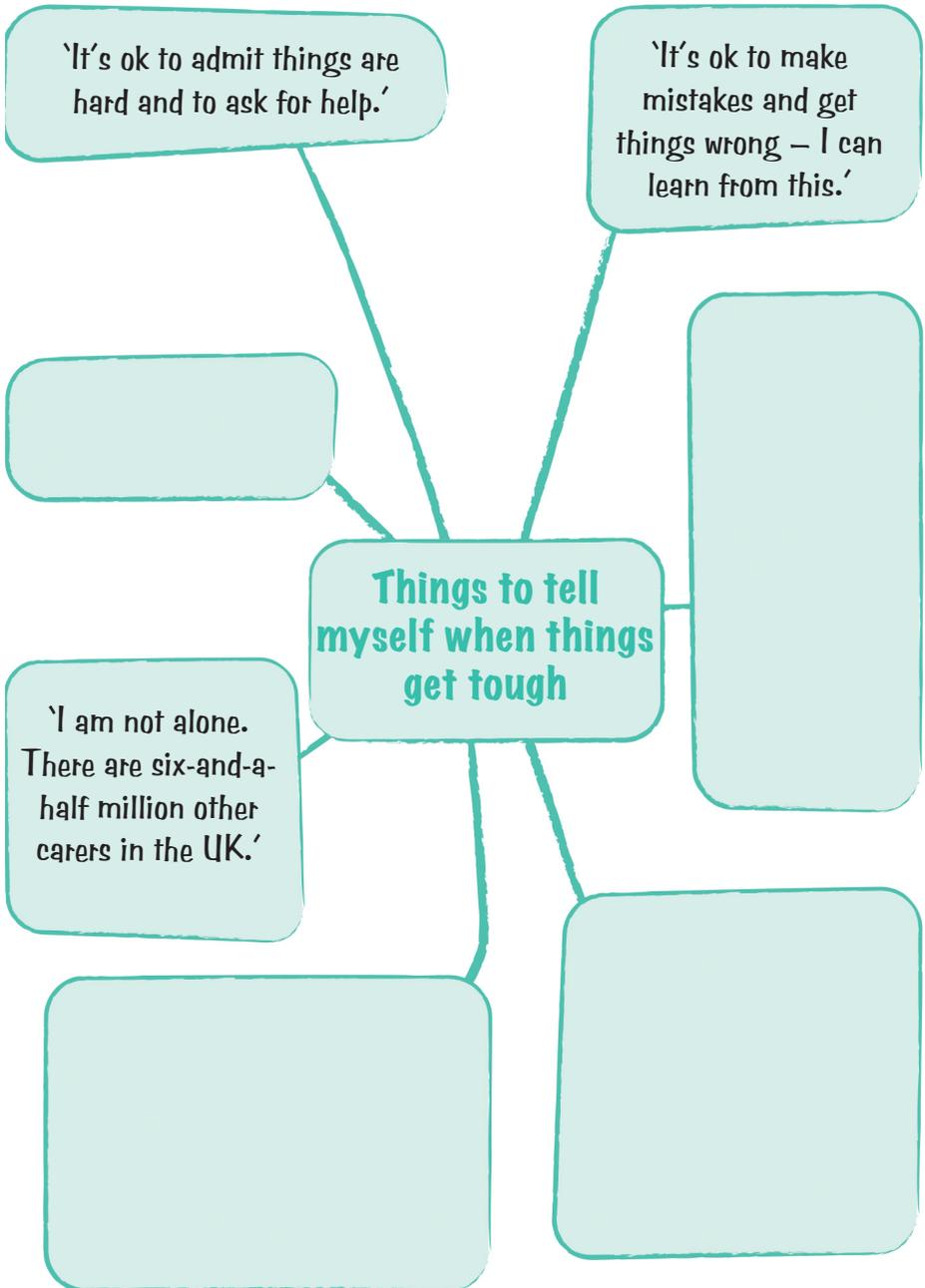


Write about the good things you have achieved in your life – both the big and small things. You could do this at the end of the year if you want to.



What are your dreams for the future? Think big! Look back at this page when you are creating action plans on pages 46–54.





Personal skills

When you have been out of work or learning for a while, or haven't ever had a paid job, it can be hard to think about what skills you have and what you are good at. The next few pages give you the chance to do this. Don't worry if you find it hard at first. Talk to friends and family members about what they think you are good at.

On page 18 you can write down the skills you already have. Think about the skills you have developed as a carer, as well as skills you have gained in other areas of life. Write down what you are good at and then how you can describe this as a skill. This will help you when you apply for jobs.

Here are some examples:

I am good at...	I have good ... skills
<i>Working with other people</i>	<i>Teamwork skills</i>
<i>Managing the household budget</i>	<i>Money management skills</i>

On page 19 you can write down skills you want to have. Think about things that might help you in work, either now or in the future. Think about things that might help you in your everyday life. This will help you make plans for the future.

Example

I want to be good at...	I want to have good ... skills
<i>Talking to big groups</i>	<i>Presentation skills</i>
<i>Learning on my own</i>	<i>Study skills</i>

Skills I have

I am good at...	I have good ... skills

Skills I want to have

I want to be good at...	I want to have good ... skills

**Do you want to create an action plan around
developing your skills?**

Go to pages 46–54.

Being a young adult carer

Good and difficult things about being a carer

Like any role in life, there are good and bad things about being a carer.

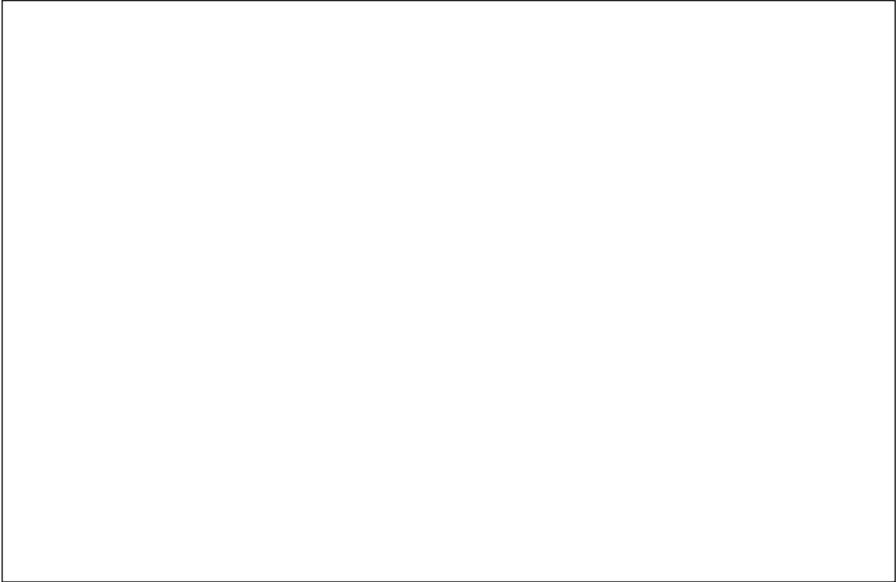
Many carers feel really good about themselves because of the help and support they give to other people. Being a carer can help you develop lots of skills and positive personality traits like being sympathetic and having good organisational and money management skills, resilience, knowledge and maturity. It can be really rewarding to have a close relationship with the person you care for.

But it is perfectly normal for carers to also feel tired, lonely, stressed, resentful and angry. Being a carer can mean you put your own needs on hold and this can be difficult. It can be very upsetting to see someone you care for in pain or distress. Carers often take on serious responsibilities, such as having power of attorney (read more about this on page 129).

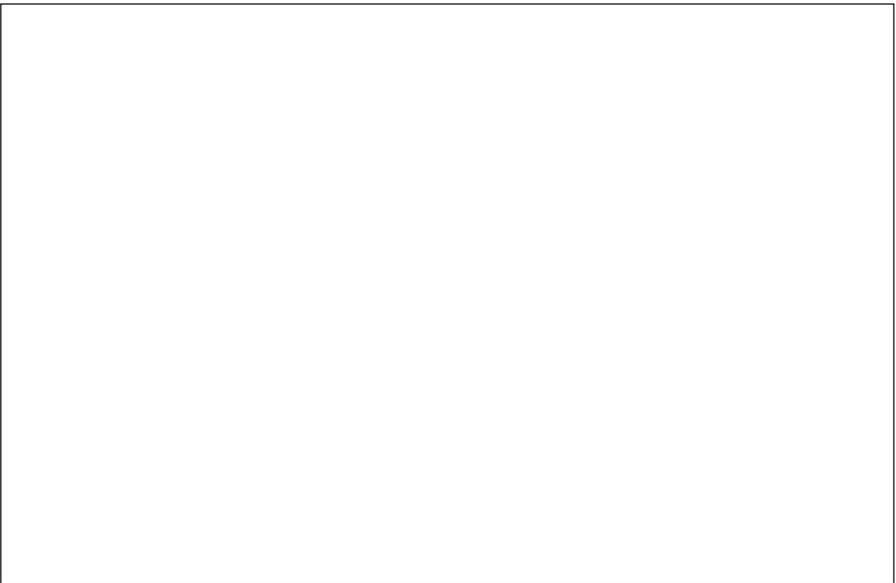
How do you feel about being a carer? Use the next page to write down:

- the good things, for you, about being a carer
- the difficult things, for you, about being a carer.

Good things about being a carer

A large, empty rectangular box with a thin black border, intended for writing down good things about being a carer.

Difficult things about being a carer

A large, empty rectangular box with a thin black border, intended for writing down difficult things about being a carer.

Think about yourself!

Carers spend a lot of time looking after and thinking about other people. It can be hard to make time to look after yourself and think about your own needs. But it is really important that you do look after yourself and consider your own needs. You are not only a carer – you are a person who has the right to different sorts of life experiences, including:

- making and spending time with friends
- having relationships
- taking part in and doing well in education and learning
- taking on new challenges in voluntary and paid work
- making your own decisions about your life
- speaking up about your own needs

...and much more.

Moving forwards

In their late teens and early twenties lots of people start becoming more independent. They might move forwards in their education from school or sixth form college to further education or university. They might start paid work and think about a future career. They might want to live on their own. They might want to make new friends, spend more of their time with friendship groups and have relationships. They take on new responsibilities with managing money.

Being a carer can make a difference to all of these things. Becoming more independent can seem difficult for some carers. They often don't want to take on new commitments as they worry that they will neglect the person they care for.

But being a carer should not stop you doing the sorts of things you want to do. You should have the same opportunities and choices as everyone else.

If you are finding it difficult to move forwards in your life because of caring responsibilities, there are people who can help. If you can get a carer's assessment (see page 25) you might be able to get support to help you. In addition, there are lots of organisations that can offer support and advice to help you balance caring responsibilities with becoming more independent. See page 132 for details of support organisations.

Pages 46–54 give you space to write action plans about how you want to move forward in your life.

Support for young adult carers and the carer's assessment

Support for carers

Being a carer can be rewarding, but demanding. It is really important to get support that is right for you. So many carers say that support services and carers' centres or groups have made a huge, positive difference to their lives.

Every town and city has different types of support service and carers' centres or groups. If you are not already in touch with local services and groups, you might have to do some research to find out what is available.

These are the main sources of support for young adult carers:

- Social services – they might be able to help you with caring, give you time off, or help you get benefits. You will need a carer's assessment – see opposite.
- Carers' centres or groups – they can give all sorts of information, advice and practical support. To find centres and groups in your area, visit www.nhs.uk/carersdirect or call 0300 123 1053. Or look in the phone book or search on the internet.

There are more details of support services on pages 132-140 of this book.

When you reach 18, access to support can change. Children and young carers often access carers' groups or centres just for young people. But at 18 you move on to adult carers' centres or groups. This isn't always easy. Some young adult carers feel these groups and services are not right for them. Some areas now have services specifically for young adult carers. Try to use the services and the support in the way that is best for you. If you think the group isn't right for you, consider setting your own up (see page 80).

Getting a carer's assessment

As a carer you have the right to ask your local social services department for a carer's assessment. This is law under the Children and Families Act 2014 (if you're under 18) or Care Act 2014 (if you're 18 or over).

A carer's assessment is a review to see if social services can do anything to support you or make life easier for you. It is about YOU – not the person you care for. It is a chance for you to speak up about what life is like for you and to get some support.

You can ask your social services for a carer's assessment by writing to or phoning your local social services department. There is a template letter which you can use on page 28. Find details of your local social services department in the phone book or on the internet. If you are in contact with carers' centres or groups they might be able to tell you how to contact your social services department. Or you can ask your doctor or nurse to help you contact social services.

Social services should agree to an assessment if you spend time caring. If they agree to an assessment they will arrange a time to meet with you. They will talk to you about what you do as a carer, what is difficult for you and what help or support you want. They also have to talk to you about your needs in relation to work, learning and hobbies and interests, and how they can help you meet those needs. This is law under the Children and Families Act 2014 and the Care Act 2014.

It is a good idea to think about these things before the assessment and write down what you want to say so you don't forget. You can take someone with you to your assessment, like a support worker, friend or family member (this could be the person you care for).

After the assessment, social services will tell you if they can offer any support to you. They should create a care plan about what support they can give you. This could include things like:

- arranging for a paid carer to spend time with the person you care for, so you can have some time off
- helping you take up learning
- providing equipment for the person you care for, to make your role easier.

Even if social services cannot help you, they should be able to signpost you to organisations that can.

If social services do not think you spend enough time caring for someone, they might not agree to do an assessment. If this happens, they might still signpost you to organisations that can help you. If you disagree with their decision you can contact them again. You can give them more details about exactly what you do and how much time you spend caring and ask them to reconsider. To find out more about asking for a carer's assessment:

- Visit www.carersuk.org and select 'Help & advice', then 'Practical support' then 'Carer's assessment', or contact Carers UK on 0808 808 7777.
- Download Carers Trust's 'Know Your Rights' guide from https://matter.carers.org/sites/default/files/know_your_rights.pdf. This includes a section on carer's assessments.
- Call Carers Direct on 0300 123 1053.
- Talk to your doctor.

A sample letter to ask for a carer's assessment (created by Carers UK and included with permission)

Your name, address, telephone number and email address

Date

Social services address

Dear Sir/Madam,

I am writing to request a carer's assessment.

I have been caring for **[name and address of the person you care for]** since **[date]**.

OR

I will be caring for **[name of the person you will soon start caring for]** from **[date]**.

S/he is my **[mother/husband/son/friend, etc.]**.

[Name of person you care for] needs help because **[outline the disabilities the person you care for has, e.g. she is 90, has arthritis and is becoming frail]**. The main things s/he needs help with are **[e.g. having a bath, dressing, etc.]**. The main difficulties I have are **[list the things you need, e.g. a break from caring]**.

Please contact me at the above address/on the above phone number **[NB. State how you prefer to be contacted and, if by phone, if there is a good time to contact you]** to let me know when you will be able to carry out my assessment.

Yours faithfully,

[Your name]

Carers with learning difficulties

A lot of carers have learning difficulties. Until recently, this group of carers got very little help and support. But that is starting to change. There are now more organisations giving information, advice and support to carers with learning difficulties.

- The Foundation for People with Learning Disabilities has useful information for carers with learning difficulties as part of the Mutual Caring project. Find out more at www.learningdisabilities.org.uk/our-work/family-support/mutual-caring/
- Learning and Work Institute has produced an easy read booklet for young adult carers with learning difficulties, about getting support and taking up learning. To request a copy contact nicola.aylward@learningandwork.org.uk

Taking up learning

Learning gives you space to be yourself and to follow your own interests. Caring for someone can be all-consuming – it's important to remember that you are your own person as well as a carer. Learning can be an important part of that.

Learning something new can be a really exciting and enjoyable experience. Growing in confidence, gaining new skills and meeting new people can give you a real buzz!

There are all sorts of ways to learn, like doing a course at a college, learning at work (see pages 103–105) or learning on your own by using a library or the internet. Learning can be part time or full time. It can last for weeks or years, or for just one session. So whatever your situation, you'll be able to find a learning experience that is right for you.

If you receive benefits including Carer's Allowance and want to start a course, it's a good idea to check whether it will affect your benefits. If you have a Jobcentre Plus personal advisor, they can help you do this. Or you could contact the Carer's Allowance Unit for more information – contact details are given on page 132.

How can I take up learning if I am caring for someone?

You may feel that learning is not possible because all your time is taken up with caring for someone. Being a carer sometimes means that you have to help the person you are caring for at unexpected times. You might need to be 'on call' when you are not at home, or you might need to be available at particular times, for example to cook meals or go to appointments.

Caring for someone is an important responsibility, and young adult carers sometimes feel that they should stop learning because caring is more important. But it is possible to do both – you just need to find the way of learning that is right for you. There are lots of ways to learn, like distance learning or learning online, and if you are learning at a college or at work you can talk to people there about your caring responsibilities. They should be able to support you in your learning.

How can I afford to take up learning?

Many young adult carers are on limited incomes as a result of their caring responsibilities. But there are opportunities to access free courses or courses with reduced fees, or to get financial help to take up and stay in learning.

You should be able to study for free for GCSEs, A levels, National Vocational Qualifications (NVQs) Level 1, 2 or 3, or equivalent qualifications, if you don't already have these. If you are studying for these qualifications full time, you have the right to apply for income support and housing benefit until you are 21, so long as you started the course before you turned 19.

Some other funds available include:

- **16–19 Bursary Fund** – This is for young people aged 16–19 who struggle with the costs of full-time education or training. Speak directly to your school, college, academy or training provider.
- **Discretionary Learner Support** – This is available in colleges and sixth form colleges for learners who may need help with the costs of learning.
- **Professional and Career Development Loan** – This is a commercial bank loan that can be used to pay for learning that gives you better job skills or will help your career. You don't get charged interest on the loan while you are in learning. The loan does need to be repaid when the course is over and you do get charged interest after the course is over.
- **Residential Support Scheme** – This can help you if your course is not available locally and you need to study away from home.
- **Dance and Drama Awards Scheme** – This can pay your tuition fees at a specialist performing arts school.
- **Access to Learning Fund** – This can help learners who may need help with the costs of higher education. It's paid on top of other student finance like loans, grants and bursaries. Contact the student services department at your university or college to find out if you qualify.

All these funds and schemes have different rules about who is entitled to them. You should find out more before you apply.

To find out more, visit www.gov.uk and select 'Education and learning' then 'Apprenticeships, 14 to 19 education and training at work'.

Can I get help with childcare?

There are some sources of funding to help parents stay in learning:

- **Care to Learn** – This is a fund for parents who were aged 19 or under at the start of their course. It pays for childcare while you learn.
- **Discretionary Learner Support** – If you are aged 19 or older and on a further education course, this can help with childcare costs.
- **Childcare Grant** – This grant can help with childcare costs if you are in full-time higher education.
- **Parents' Learning Allowance** – If you are on a full-time undergraduate or Initial Teacher Training course then you can apply for this grant on top of your student finance.

All these funds and schemes have different rules about who is entitled to them. You should find out more before you apply.

To find out more, visit www.gov.uk and select 'Education and learning' then 'Apprenticeships, 14 to 19 education and training for work' or 'Student finance'.

Telling your learning provider that you are a carer

You might want to tell your learning provider about your caring responsibilities. This is sometimes referred to as 'disclosure'.

Disclosing can help staff to support you if caring is affecting your learning. For example, you might need extensions to deadlines or you might need to keep your mobile phone switched on during lessons. If the learning provider knows that you are a carer, they are often able to make reasonable adjustments.

You can tell your learning provider as much or as little as you like. You don't have to tell them straight away – it might feel better to tell someone when you are comfortable with the environment.

You do not have to tell your learning provider that you are a carer. It is entirely your choice whether you tell them or not.

What should I do if I want to tell my learning provider that I am a carer?

If you want to tell your learning provider that you are a carer, ask to speak with a trusted member of staff. Your meeting should be private and everything you tell that member of staff should be held in confidence. This means that the member of staff is not allowed to discuss your caring responsibilities with anyone else unless you give them permission to do so. They might ask your permission to tell specific people, for example some or all of your course tutors. This might mean you get more support. If you do not want them to tell anyone else, they should respect your wishes unless they have serious concerns about your wellbeing.

On pages 35–36 there is a template for some things you might want to say or write to your learning provider if you decide to tell them that you are a carer.

What should I do if my learning provider won't help?

Sometimes learning providers do not do everything that they should to support young adult carers. If you have told them you are a carer and you do not feel that you are being supported, you could ask for a meeting with learner support services or a trusted member of staff. It's worth keeping a note of any events or comments that have made you feel unsupported, so that you can show the person you are meeting with. In addition, you might want to bring a trusted person with you to the meeting so that they can support you.

What to say if you want to tell your learning provider that you are a carer

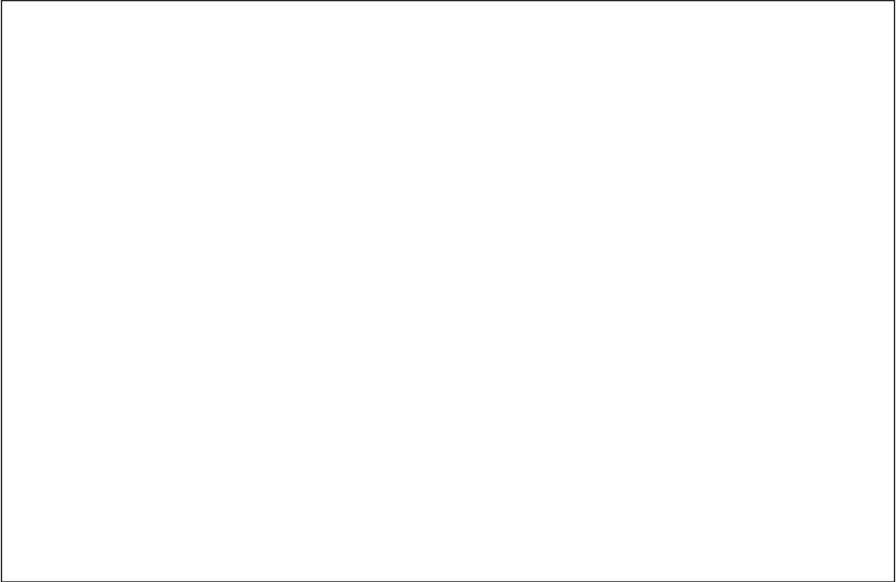
Here are some things you could say or write if you feel you want to tell the learning provider that you are a carer. Think about how your caring responsibilities might affect your learning and how you might want the learning provider to help.

I look after my _____ because they _____
 _____.

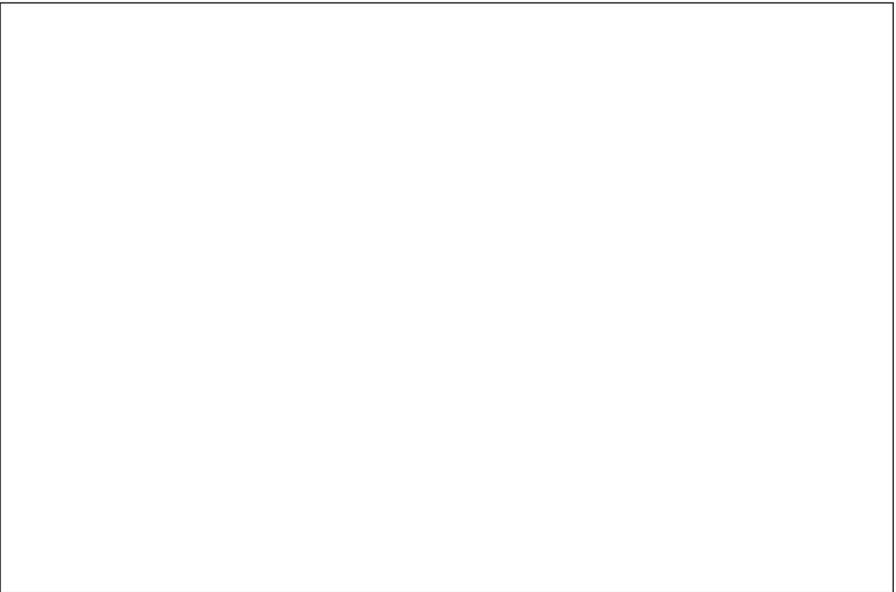
The kind of things I do to help include:

This takes me _____ hours a week.

The ways I think caring might affect my learning are:



The ways you could support me in my learning are:



Taking up working

Most people are happier and healthier when they are working. Working can give you a structure to your days and a sense of purpose. It allows you to use your skills and to develop new skills. Most people have more money when they are working than when they are on benefits.

How can I work if I'm caring for someone?

Like learning, working can seem like a challenge if you are a carer. You may feel that no employer would want to take on someone who has such important responsibilities at home. But many employers offer help and support to their employees – it's in their interests to help their staff stay employed, after all.

In addition, you are likely to have skills that an employer will value, as a result of your caring activities. For example, if you have to speak to a range of healthcare professionals as part of your caring role, you are likely to be good at dealing with people. If you help to manage the household budget, you are probably good at keeping track of money. These are all skills that employers look for in their workforce. Think about the things you do as part of your caring role and then think about how you could use those skills in the workplace. You can use the 'Personal skills' exercise on pages 17–19 to help you if you like.

There are lots of different ways to work: some jobs offer part-time hours, or sometimes two people might make a job-sharing arrangement. You can work for yourself or do voluntary work. All of these options give you a chance to develop your skills, find out what you want to do in life and become independent.

Should I tell my employer that I am a carer?

Again, this is entirely your choice. If you do choose to tell your employer, they might be able to be flexible and make adjustments to help you stay in work.

Some of the things that an employer might be able to do include:

- considering a flexible working request, for instance allowing you to come in later or earlier than the normal working times (if you disclose that you are a carer then you have a right to flexible working)
- putting you in touch with a welfare officer or occupational health adviser
- being understanding about unexpected time off work.

If you want to tell your employer that you are a carer, you can use the template on page 35 to help you work out what you want to say.

How will earning a wage affect my Carer's Allowance?

You cannot get Carer's Allowance if you earn more than £100 a week after money has been taken off to pay for certain expenses such as National Insurance or Income Tax. For more information, visit www.gov.uk and select 'Disabled People', then 'Carers' and then 'Carer's Allowance'. You could also contact the Carer's Allowance Unit – details are on page 132.

Self-employment

Working for yourself can be a good way of fitting employment around your caring responsibilities. If you are self-employed, you can set your own working hours and situation. For example, you might choose to work from home rather than working in an office. You get to choose what kind of work you do and how much work you take on. However, being self-employed comes with its own set of responsibilities. You will need to find your own clients and make sure the work is done on time and to a good standard. You will also need to ensure that you pay the right amount of tax on what you earn. Self-employed people are usually very good at organising their time!

There are lots of different ways that you can work for yourself. Having a qualification in a particular skill, for example hairdressing or IT, could help you become self-employed in that line of work. You can also think about your skills and the things you like to do. Are you good with animals? People sometimes pay for services such as pet sitting or dog walking. If you enjoy crafts such as knitting or painting, you could sell the things you make online or through independent shops, or set up a market stall.

For more information on becoming self-employed, go to www.citizensadvice.org.uk and choose 'work', then 'self-employed or looking for work' and then 'self-employment: checklist'.

For detailed help with self-employment finances, visit www.moneyadvice.service.org.uk and go to 'Work and redundancy' then 'self-employment'.

If you want to work for yourself but don't want the responsibility of setting up your own business, you might be tempted to join a trading scheme. This is when you sell the scheme's goods or services directly to other people, on behalf of the scheme. Trading schemes aren't illegal in themselves. The most well-known example of a trading scheme in the UK is probably Avon. This is a cosmetics company whose representatives buy the products and then sell them on to people in their local area for a profit. However, illegal trading schemes are often used as a way to con people out of money. You should be extremely careful when considering whether to join a trading scheme – if it looks too good to be true, it probably is.

Volunteering

Volunteering is where you give your time or skills to help others without getting paid. If you've done any volunteering in the past, you'll know that it can be a great way to:

- feel good about yourself
- have fun
- meet new people
- be more active and get fit
- get some work experience
- learn and develop new skills
- make a difference.

Many people find that volunteering helps them to find paid work in the sort of job they want.

You might feel that you don't have enough free time to do any volunteering right now, but don't rule it out for the future.

There are all sorts of volunteering opportunities, such as:

- spending a few hours a week befriending an older person
- coaching a sports team, like a football club for young people
- helping to collect money for charities
- working at a local charity shop
- working at a school or with a family for a few hours a week
- doing conservation or environmental work
- working with animals at a farm or animal centre

... and lots more.

Did you know...?

- Over 70 per cent of employers would hire a candidate with volunteering experience over someone who has never volunteered. (Ref 1)
- Research shows that the biggest benefit of volunteering is the increased confidence and self-esteem that many individuals gain from working as a volunteer. (Ref 2)
- Twenty-two per cent of 18–24 year olds say volunteering helps them cut down on alcohol and 30 per cent say volunteering helps them smoke less. (Ref 3)

To find out more

- Visit www.whatemployerswant.org for information, advice and activities to help you get a job.
- Visit www.gov.uk, select 'Citizenship and living in the UK', then 'Charities, volunteering and honours' and then 'Volunteer placements, rights and expenses'.
- Visit www.volunteering.org.uk
- Visit www.vinspired.com – this website is specifically aimed at young people.
- Look in your local phone book under Charitable and Voluntary Organisations.
- Telephone, email or write to organisations where you want to volunteer.

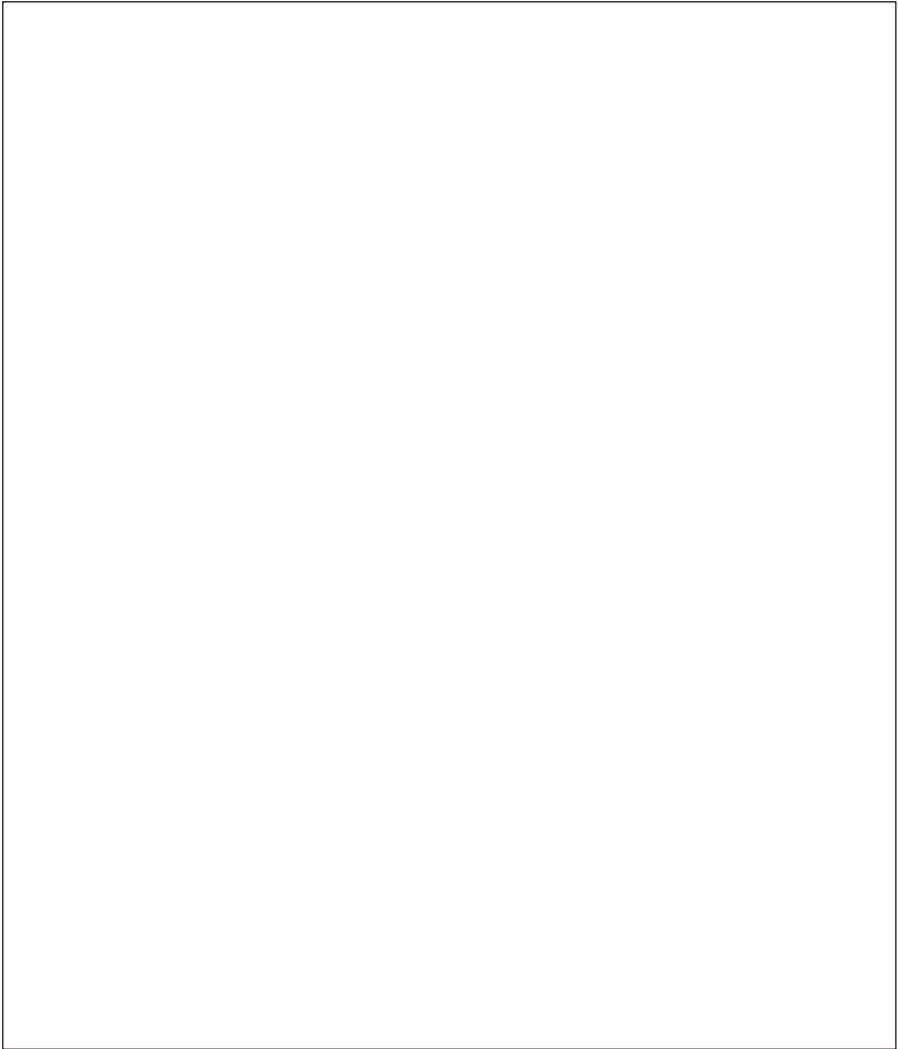
Activity

If you think that you would like to take up work but aren't sure what kind of work to look for, this activity might help you to find out. Spend some time thinking and then make notes about the following:

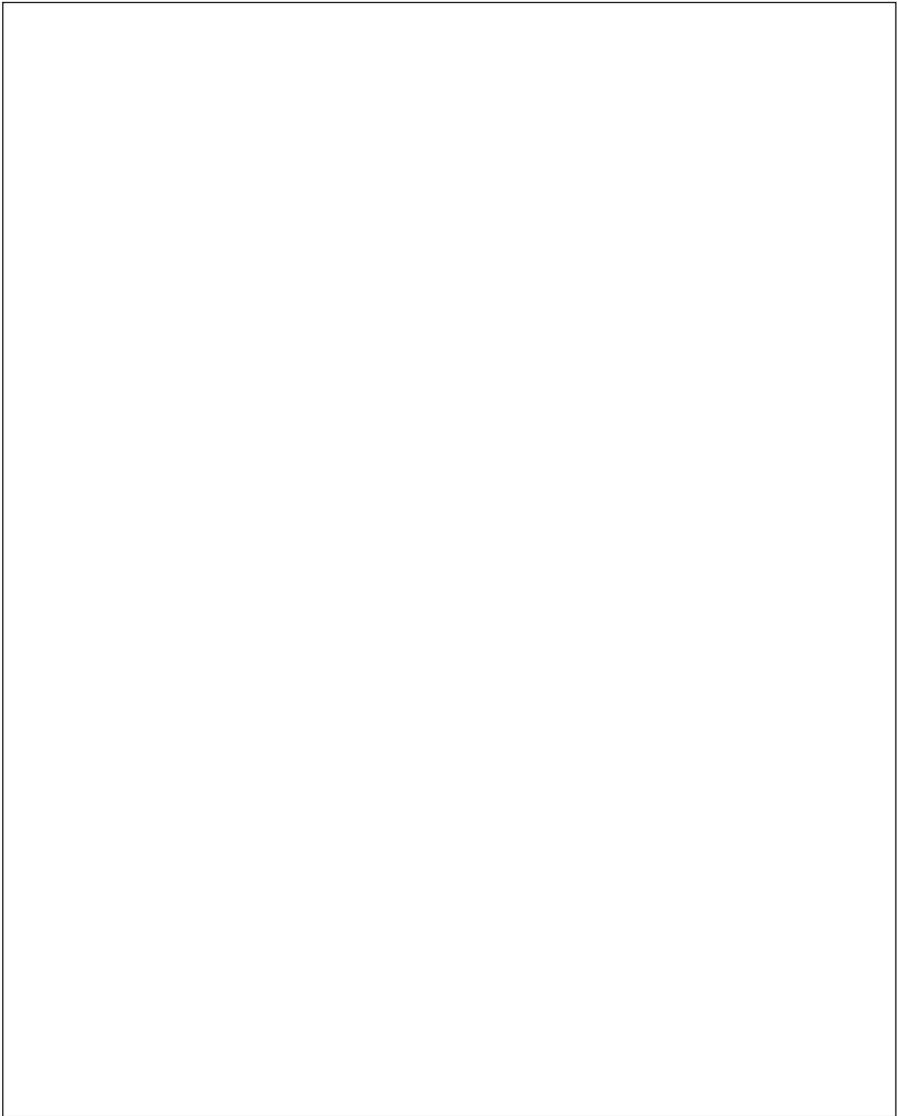
1. What do you enjoy doing most in your day-to-day life?

2. What is most important to you in a job? Here are some examples to get you going:

- working outdoors
- working with people
- earning a good salary
- making a difference
- having a routine
- lots of variety



Now look at what you have written down and think about what sort of jobs you might want to do in the future. Don't panic if you don't know now – there is plenty of time to figure it out! Add to your ideas as the year goes on.

A large, empty rectangular box with a thin black border, intended for students to write down their ideas about future jobs.

Action planning and getting to your goal

Where are you now?

Where do you want to be?

What have you always wanted to do?

It's a good idea to get into the habit of thinking where you want to be in the future and making plans to get there.

The next few pages will help you do this. You can make:

- A **short-term goal** – to reach within the next 3–6 months
- A **medium-term goal** – to reach within the next year
- A **long-term goal** – to reach, or be well on your way to reaching, within the next three years.

It can be scary to think that far ahead sometimes. It can be difficult to know what the future will bring. But if you work out what you want out of life, and how to get there, this will help you stay in control. It will also mean you're much more likely to be happy with where you are in a few years' time, when you look back at the choices you made.

Even if you have good care skills and enjoy being a carer, you can choose a different future. If you are thinking about paid or voluntary work, you don't have to do a job in care. You can have different dreams and goals for the future. A lot of the skills you have developed as a carer will be useful in other jobs.

Remember... 'A journey of a thousand miles begins with a single step.' (Ref 4)

What are your goals?

Use these pages to write down your own short, medium and long-term goals. These goals can be big or small. They can be to do with caring, work, learning, volunteering, living arrangements, how you feel about yourself, your health and well-being – whatever it is you want out of life. Get ideas from other sections in this book.

You don't need to write them all down now. You might want to fill this in later in the year when you have new ideas.

1. My **short-term goal**, that I want to reach within 3–6 months, is:

2. My **medium-term goal**, that I want to reach within one year, is:

3. My **long-term goal**, that I want to reach, or be well on my way to reaching, within three years, is:

How are you going to get to your goals?

Now you have set your goals, start to think about what you need to do to get there.

It's unrealistic to think you will just reach your goals overnight. Some of them might require a lot of hard work from you. But if your goal is something you really want, the hard work will be worth it.

Think of all the different steps you will need to go through. Do some research if you need to by going on the internet or talking to people who support you, like a personal adviser or social worker.

You can write these steps down over the next few pages. Page 50 shows you an example.

Choose a time after a few weeks or months to review your goal. At this review time, ask yourself how far you have got. Ask yourself if you want to keep or change the goal.

Getting to your short-term goal (example)

Date: April 2016

My short term goal, to reach in 3–6 months, is: to start a college course in hairdressing. To start in September 2016.

Getting to your goal:

Step 1: Get a carer's assessment so a paid carer can stay with Dad while I am at college.

Step 2: Contact the college and apply for the course.

Step 3: Do some research into fees and where I can get help with costs.

Step 4: Decide whether to tell the college I am a carer, and how to do this.

Step 5: Enrol at the college.

Reviewing your goal. Date: June 2016

I have had a carers' assessment. The carers' centre is getting a paid carer to be with Dad while I'm at college. I have applied for the course and been accepted.

I still need to work out my travel arrangements, and buy pens and equipment.

Getting to your short-term goal

Date:

My short term goal, to reach in 3–6 months, is:

Getting to your goal: These are the things I need to do to get to my goal.

Step 1:

Step 2:

Step 3:

Step 4:

Step 5:

Reviewing your goal. Date:

How far have I got?

Do I want to keep or change my goal?

Getting to your medium-term goal

Date:

My medium-term goal, to reach within one year, is:

Getting to your goal: These are the things I need to do to get to my goal.

Step 1:

Step 2:

Step 3:

Step 4:

Step 5:

Reviewing your goal. Date:

How far have I got?

Do I want to keep or change my goal?

Getting to your long-term goal

Date:

My long-term goal, to reach or be well on my way to reaching within three years, is:

Getting to your goal: These are the things I need to do to get to my goal.

Step 1:

Step 2:

Step 3:

Step 4:

Step 5:

Reviewing your goal. Date:

How far have I got?

Do I want to keep or change my goal?

What will help you get to your goals? (This might be things like support from people.)

What might make it difficult to get to your goals?
(This might be things like caring responsibilities, money or time.)

What can you do to make sure these things don't stop you getting to your goal?

Looking after your health, well-being and happiness

For young adult carers there are two important messages:

1. Remember that **your** health and well-being is just as important as that of the person you care for.
2. It is useful to get into the habit of reflecting on how you are feeling and how you are coping. If you notice your health and well-being getting worse, it is easier to do something about it in the early stages. Don't wait until it gets too difficult for you.

How being a carer can make a difference to your health, well-being and happiness

Young adult carers can have the same health problems as anyone else. But because of extra pressures, some carers are more likely to experience:

- tiredness and exhaustion
- mental health difficulties, like depression
- stress – and this can lead to physical problems like skin disorders or headaches.

How does being a carer make a difference to your health, wellbeing and happiness? Use the next two pages to reflect on this. Look back at what you wrote on page 21. After you have spent some time thinking about it, you might see things differently. For example, you might become aware that you find some things more difficult than you realised before. If this happens, you can then work out how to make things easier for you. Or you might find out that some things about caring are actually really good for you.

How caring affects me – good things

Read the statements below and tick whether they apply to you never, sometimes or often.

	Never	Sometimes	Often
Because of caring I feel I am useful and have a purpose			
Because of caring I am learning new things and new skills			
Because of caring I am better able to cope with problems			

What are some other positive things about caring for you? How does caring help your health, well-being and happiness?

How caring affects me – difficult things

Read the statements below and tick whether they apply to you never, sometimes or often.

	Never	Sometimes	Often
Because of caring I have to do things that make me stressed and upset			
Because of caring I feel lonely			
Because of caring I have trouble staying awake, or trouble sleeping			

Are there other ways in which caring has a negative effect on you? Does caring cause you problems with your physical or mental health?

Some carers go through very difficult times. If you feel really low and upset, and feel you cannot cope, it is vital that you talk to someone and get some help. Talk to your doctor or a support worker or call the Samaritans on 116 123.

Ways to look after your own health, well-being and happiness

Actively looking after your health, well-being and happiness is so important. Most people don't realise that looking after your body really affects your moods and makes you feel better about yourself.

On these pages you will find some top tips to help you. These are based on and adapted from the work of the Mental Health Foundation (Ref 5) and the government's Foresight project (Ref 6).

- **Eat well.** It's important to eat a balanced diet. Include fruit and vegetables, nuts and seeds and fish in your diet. These are really good for mental well-being. If you feel physically healthy, you are more likely to feel positive, active and energetic.
- **Drink sensibly.** Don't overdo it when it comes to alcohol. This can have negative effects on your mental health.
- **Keep active.** Go for a walk or run. Take up a new sport or physical activity.
- **Dance.** Physical exercise is one of the best ways to look after your mental health. It is a great stress buster. Some research suggests this is because it releases endorphins in your brain which give you a wonderful sense of well-being and positivity.
- **Talk about your feelings.** Do not bottle everything up inside. Talk to friends, family, support workers and people who you trust.

- **Take a break.** Sometimes getting away from it all is the best solution. Try to find a bit of time every day that is just for you to relax. If you can, get away for a day, a weekend or a holiday – whatever you can manage.
- **Accept who you are.** Remember everyone has good and bad points. Nobody is perfect. You are a unique individual with your own personality, knowledge and skills!
- **Keep in touch with friends and loved ones.** Make contact with those people who make you feel good when you spend time with them. Connect with people around you and spend time developing new friendships (see page 61).
- **Ask for help.** Do not struggle on your own. Ask friends, family, support workers or doctors for help. If you don't ask, you won't get!
- **Do something you are good at.** Remind yourself of your skills and strengths by doing something you know you can do well. Spend times thinking about all your good qualities and positive traits.
- **Keep learning.** Try something new. Follow up an interest. Take up a new instrument, aromatherapy, a computer course... or if you have a job, take on a new responsibility at work. Learning new things can make you feel more confident as well as being fun.
- **Have fun!** Do something you enjoy doing – go for a walk in the country, read a good book, watch a comedy show... whatever makes you laugh, smile or feel good.

What can I do?

Choose up to four of the bullet points on pages 58–59 and think about what you can do under these headings to improve your health, well-being and happiness. Write your ideas here:



Me

Do you want to create an action plan around improving your health and well-being? Go to pages 46–54.

Social support and social skills

Having friendships and emotional support helps create a happy life. Unfortunately, lots of carers don't have enough time to develop friendships when they are growing up. But you can do things to meet new people as a young adult:

- Get involved in learning, working or volunteering. Workplaces and colleges are great places to meet new people.
- Join local clubs, groups and centres. Get involved in group hobbies like sports, drama, walking, etc.
- Make contact with your local carers' centre or group, or use carers' online forums. If you feel your local group isn't right for you, consider setting one up. See page 80.
- Use social networking sites to be in contact with other people.

Friendships are wonderful things and most people are honest and trustworthy. But it is important to be safe when setting up new friendships, to avoid people who might take advantage of you:

- Don't give out your personal details, like your address or phone number, until you really know and trust someone.
- Be wary of people who seem to want something from you – like to borrow money, or to use your things like your home or car.
- Be wary of people who make you feel pressured to do things you don't want to. If you feel uncomfortable with a friendship, trust your instincts.

- If you meet someone online don't feel pressured to meet face to face. If you do meet up, meet in a public place and don't go to their house until you really know and trust them. There are lots of tips on being safe online – see www.getsafeonline.org

Having good social skills helps you set up and keep friendships. People who have good friendships and relationships often have these social skills:

- They have balanced conversations. They ask questions, listen to and are interested in other people. They also talk about themselves – but not all the time.
- They are polite, friendly and respectful to other people.
- They smile, make eye contact and nod to show understanding.
- They generally have a positive attitude. This doesn't mean they are happy all the time, but it means they do not moan and complain all the time.
- They are sensitive to other people's feelings.

These skills are also really important in workplaces and in learning.

Dealing with anger

Anger is a normal human emotion. Everyone feels angry sometimes. Young adult carers face a lot of pressure and that can sometimes lead to anger.

The important thing is how you deal with that anger. Anger can become a problem if it happens too often, if we feel very angry or if we become aggressive. It is also a problem if we don't express our anger and if we bottle it up inside.

In the short term...

Often when we feel something, our immediate response is an action, like screaming at another person, crying, hurting ourselves or running away from the situation. This is the process:

feeling → unhelpful action

When we do this, we act without thinking. When we act without thinking we may not feel good about ourselves or get what we want. We might hurt ourselves or other people. We often regret it later.

Instead, it helps to:

1. identify and understand the feeling
2. stop and think
3. act.

When we stop and think about our emotions, we start to understand them. Thinking gives us a chance to work out the best way to respond. For example you might:

- explain why you are not happy with the situation and offer a solution; or
- walk away from the situation.

So now the process looks like this:

feeling → thinking → helpful, appropriate action

In the longer term...

If you get angry very often or intensely, or you act aggressively, you need to start to deal with this. Don't let it build up inside you.

- Work out which situations make you angry.
- Try to work out why these situations make you angry and what the root of the problem is.
- Consider how you can change the situation in the future.
- Think about how you have reacted to anger in the past – and how you could react in a better way in the future.
- Express anger appropriately and in a healthy way, such as through exercise, music, art or writing.

It might also help to get advice and support from:

- Carers' support groups and centres
- Your doctor
- SupportLine on 01708 765200
- www.nhs.uk/conditions/anger-management

January

Diary

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Carina

If you are honest, organised and look after yourself you can be employed and keep caring for your loved one.

I have been a carer for my mother since I was five years of age and more recently my father as well. I also have a little sister who I support. Trying to work out at 16 how I was going to study, work and care as well as look after myself was extremely tricky. When looking for employment I had to think about many things: Is it close to home? Do I tell them about my caring responsibilities? What do I do if I have to leave promptly?

I didn't tell my first employer I was a carer as I did not know how they would respond. However, I'm now a part-time family support worker with flexible hours. My employers know I am a carer and are fantastic! I can answer the phone whenever it rings, rush off if needed and my colleagues regularly ask how I am.

The main thing employers can do to support carers is to 'check in' with them, ask how they are, and give them the time and place to talk. Employers should also consider offering flexible hours to carers. One of the other things which is most important to carers is being able to check their mobile phones, answer important calls and charge their phones if the battery is running low.

My message to other carers looking for employment is: 'You can do it! It is possible to care and work!' It's important to remember that it is ok to say 'No' at home and ask for help. Sometimes the person being cared for can do more than they think and you working could give them a chance to build their independence.

February

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Why learning?

Learning is really good for happiness, health and well-being. Learning can:

- help you get out and about and meet new people
- give you a break from caring
- help you learn new skills, follow your interests and keep your mind active
- lead to a qualification or certificate
- help you get a job or voluntary work
- be fun and enjoyable
- give you time just for you!

Lots of people find they grow in confidence and feel better about themselves after taking up learning. If you are stuck in a rut, learning can help you get out of it.

- Research shows that learning a new skill can help you earn more money. It could increase your annual salary by £2,000–£3,000 a year. (Ref 7)
- In a study of the effects of learning on health, 89 per cent of people said that learning improved their physical or mental health. (Ref 8).
- Learning brings more happiness than having sex, playing or watching sport or doing the National Lottery. (Ref 9)

How could learning help you? Find out more about learning opportunities on pages 103–106.

March

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Michael

Michael started caring for his mum when he was 14. He didn't tell his teachers about his caring responsibilities because he didn't think they could help him in any way. The main source of support Michael had at school was from the caretakers. He was close to this team as it was a career that he wanted to do himself. The supervisor was also a carer when she was young so she could talk to Michael about her experiences and what he might have to deal with: *'I remembered what she said and it happened to me on multiple occasions.'*

Michael left school in his fourth year and moved on to an employability group for young people. This group helped young people with their confidence, literacy, numeracy and employability skills, as well as giving talks on wider life experiences such as drugs, alcohol, etc. After his involvement with this group Michael went to Careers Scotland to discuss his career options. They didn't have any caretaker jobs available but they supported him onto a training programme with a housing association. At the end of the programme Michael will have the opportunity to progress onto a caretaking apprenticeship.

Although Michael is well on the way to getting into the career he wants, he feels that more could have been done to support him along the way. At every step Michael had to find the support he needed, rather than having someone explain what he could do:

'In the school you've got a pastoral care teacher who's there to support you in any way, shape and form, but the only way she spoke to me was if I went to her... I didn't know there was four groups that I could've spoke to about how I was feeling because it was never discussed with me.'

April

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Why working?

Just like learning, most people are happier and healthier when they are working. Paid and voluntary work can:

- give you a sense of purpose
- help you feel good about yourself
- add structure to your days
- let you use your skills and be productive
- help you develop new skills
- help you get out and about and meet new people
- give you a break from caring.

Paid work gives you a chance to earn more money. It means you can feel more in control of your money – and feel proud you have earned it.

'There is strong evidence that re-employment leads to improved self-esteem, improved general and mental health, and reduced psychological distress...' (Ref 10)

How could taking up work benefit you?

Find out more about work opportunities on pages 89–102.

May

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Danielle

Danielle is a health and social care apprentice. She cares for her mum who has multiple sclerosis (MS) and has done since she was ten years old. The teachers at her primary school knew about her caring responsibilities but didn't give her much support. This changed when Danielle went to secondary school:

'They understood that if I come into school late it was for a valid reason; depending on what lesson it was I was allowed to go in an hour later; and they also gave me a school counsellor, somebody to speak to, and I saw them every week.'

After school, Danielle progressed onto sixth form. In her first year, Danielle's mum took a turn for the worse. Her college arranged for Danielle to have Tuesdays off but she still found it very difficult to get all of her coursework and exams done as well as caring for her mum. Towards the end of the year, Danielle decided she wanted to go for an apprenticeship in health and social care. She spoke to one of her school teachers who she got on very well with. She encouraged Danielle to apply for her apprenticeship.

Outside of school and sixth form, Danielle received support from Spurgeons. They ran a young carers group and offered Danielle immediate support whenever she needed it. However, Danielle still felt that Sturgeon's lacked support for young adult carers:

'They do have Young Carers Spurgeons and they have adult carers, but you can't actually join the adult carers until you're 18, so you're sort of stuck in between them two groups. I think having a group for 16 to 18 year olds, where you're all at the same age and you can talk about different things and give each other support, I think that would be a lot of help.'

June

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Don't give up!

Sometimes the pressure of caring AND learning or working feels overwhelming. Young adult carers we spoke to told us that this can mean that:

- they feel stressed.
- they struggle to concentrate, because of worry or tiredness.
- they struggle to attend learning or work.

When we feel there is too much to do it can be tempting to give up learning or working. If this happens to you, the important thing is – don't make any rushed decisions. Spend time thinking about the best solution. You might decide you need to give something up. Equally, you might be able to find ways of getting support, and strategies to help you stay in learning or work.

- They get emotional support and advice – talk it through with a friend, family member, social services, Connexions personal advisor or someone at a carers centre or group.
- Work out what support or changes you need to help you stay in learning or work. Talk to your learning provider or employer about how they could make things easier for you. If they are still unsupportive, you can make a complaint.
- Think about why you took up learning or work and your long-term goals.
- If you do decide to leave, work out what you want to do instead. You can always try something new. Think about what went wrong and how things need to be different next time.

July

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Paul

'It annoyed me that a lot of people thought I would end up in prison, that I'd be on benefits. That actually drove me. I thought, 'I'm going to make something of myself and people are going to think: actually, he did alright.'

Paul has been caring for his mum all of his life. She has mental health difficulties. Paul always had good attendance at school and did his work on time. However, he felt that his school singled him out because of his situation. They never spoke to Paul about the kinds of help he wanted so he was given a lot of additional support which he didn't need.

Paul left school at 16 and went on to do a BTEC in IT at college. This was a much more positive experience for Paul. The tutors were more relaxed and, although the college offered him support, this wasn't forced on him like it had been in school. After college, Paul progressed onto university to study IT. Once Paul had finished his degree, he decided that he wanted to get into social care. One of the care service managers supported him to get a one-year apprenticeship in the care sector. He then successfully applied for a support worker position in the day service.

Paul is now a care service manager and acts as an advocate for carers and the care service. He regularly visits schools and gives presentations on being a carer. One of the main issues Paul experienced as a young carer is the lack of male support workers. This can affect young male carers' abilities to talk about some of their issues or even everyday things like football or shaving. The aim of Paul's advocacy work is to get more young men interested in working in the care sector.

August

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Setting up a young adult carers' group

Some young adult carers feel that adult carers' support groups are not right for them. If this happens, you could try setting up your own young adult carers' group. Doing this can:

- give you the chance to spend time with people of similar ages and in similar situations to you – and make new friends
- mean that young adult carers can support and advise each other
- help you campaign for rights and support for young adult carers
- give you an exciting project and a sense of pride.

Young adult carers groups can meet online, or face-to-face, or both. Some things you need to think about:

- Whether there will be any costs; for example, hiring a venue where you can meet, your time, and resources like photocopying and tea/coffee. Some organisations might let you use a room for free.
- How to advertise. Create posters and put them in carers' centres or groups, colleges and universities and doctors' surgeries. Ask your local paper if you can advertise for free.
- Getting support and advice from existing carers' centres or groups.
- The legal aspects of setting up a new group.

Existing carers groups may be able to offer advice or support around setting up a young adult carers group.

It is a good idea to do a lot of research before setting up a group. Search for advice on the internet or contact your local volunteer bureau.

September

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Zoe

Zoe cares for her mum who has severe depression and anxiety. Zoe was badly bullied at school and often came in late because of her caring responsibilities. She found it difficult to socialise with her friends because she couldn't leave her mum alone in the evening. Eventually her school referred her to a local young carers project. Zoe found this really useful as she got to meet other young people who were in a similar situation.

Zoe has had mixed experiences with employers. Some were sceptical of her needing time off to care for her mum, while others were very supportive and flexible. Her first manager encouraged Zoe to put her caring role on her CV. Zoe hadn't considered doing this before, but her manager pointed out that her caring had given her a lot of transferable skills.

Zoe has found that young people who care for someone with a mental health difficulty can find it more difficult to access support. The stigma attached to mental health difficulties can make carers more reluctant to disclose their responsibilities. Young carers in this situation can also be at real risk of developing mental health difficulties themselves, as Zoe experienced.

In order to improve the support for young adult carers, Zoe strongly feels that schools and employers need to have a better understanding of what carers do. She now works as a peer educator for her young carers project and visits organisations to train them in identifying young adult carers. In 2013, Zoe won the Diana Champion Volunteer Award for her work supporting other young adult carers.

October

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Matt

'Be confident, be proud of what you do. Don't let it stop you achieving your goals and never be afraid to ask for help.'

I've been in my caring role from a young age. It's shaped me as a person and helped me become who I am, and the support I've received during this time has helped me achieve what I have. I have so much experience through my caring role, and it truly has given me some great opportunities; I am extremely grateful for that.

I have been fortunate enough to have been able to focus on my studies and achieve good grades. However, I know this isn't the case for most young carers. I feel it's important that schools/colleges are aware that some students are carers, as it's certain to have an impact one way or the other. Employers should also know any necessary information about their employees' caring roles. This way, schools, colleges and workplaces can offer the best possible support to carers, and get the best out of them.

Sometimes there can be a stigma attached to caring. This is especially the case with young male carers. I have no shame for what I do. Why should I? I'm proud of it and I'm proud of my family for how they cope. Yet, despite the fact they're doing a great thing, young carers (especially men) don't feel confident in speaking out about their experiences. I urge them to do so, though – they will feel better for it. Like me, they should be proud of what they do. It's up to them whether they tell others about what they do, but I believe they should always be able to tell people without feeling ashamed in any way.

November

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Emily

'I don't think I'd ever be at uni now if I didn't have the support at college.'

Emily has cared for her mother since she was 11 years old. At secondary school, her concern for her mum meant that Emily lacked concentration, was very switched off in class and wasn't the best behaved pupil. Even though her school knew about her caring responsibilities, Emily got very little support from any of the teachers: 'All I got was detention for not doing my homework which wasn't helping anyone.'

Towards the end of school Emily started a placement in a nursery for one day a week. This inspired her to go on to college to do childcare. However, even though her school told the college that Emily was a carer, she got no additional support until it was almost too late:

'I was going in tired and late and getting into trouble for it and then I snapped one day and that nearly resulted in me getting kicked out. But when we had the meeting with the governor and everything came out they let me off on the basis that I went to counselling for two years.'

After this, Emily had a meeting with a counsellor once a month. She was also supported by York Carers Centre which runs young carers groups across the city. This support enabled Emily to finish college and move onto university. Emily is now also working at York Carers Centre and supports their work with young carers.

December

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Looking back and looking forward

What have you done that you are proud of this year?

What more would you like to do next year?

Hints and tips for job hunting

This section offers advice for job hunting, including help with writing application forms and CV writing and going to interviews.

For more detailed advice, visit www.gov.uk, select 'Working, jobs and pensions', then 'Finding a job'.

Remember: Always keep copies of your application forms, letters and CVs.

Job hunting

Some of the places you can look for jobs are:

- Local and national newspapers
- Jobcentre Plus – 0800 055 6688
- www.gov.uk/jobsearch
- Your local job centre
- Job search engines on the internet
- Local employment agencies.

You can also send your CV and a covering letter to organisations where you would like to work. You can ask them if they have any jobs available. If they do not, you can ask them to keep your details in case any jobs come up.

Before you apply for a job, check that you have the right skills, experience and qualifications.

Application forms

Often when you are applying for a job you will need to:

- complete an application form, and
- write a covering letter or personal statement. Sometimes this is part of the application form. (This personal statement will be longer than the one on your CV.)

For both of these it is useful to get help and advice from a friend, family member or support worker, or ask them to read the draft after you have written it and give you honest feedback.

Tips for completing application forms:

- Set aside plenty of time.
- Photocopy or print an extra copy of the application form to use as a draft.
- Read the instructions carefully before you start.
- Use a black pen.
- Complete all sections neatly and accurately.
- Answer all the questions – don't leave any gaps.
- Tell the organisation if there are any times or days that you are not available for an interview because of caring responsibilities.
- Be positive.
- Proofread the form and check your spelling.
- Photocopy the completed form when you have finished, so you have it as a reminder if you get an interview.

Tips for writing a covering letter or personal statement:

- Read through the job specification. This describes the sort of person the employer is looking for. When you are writing your covering letter or personal statement, go through this point by point and explain how you meet the description.
- Make sure you write a new letter each time you apply for a different job to show how you are suited to that specific role. Do not just copy an old letter or statement from a different application form.
- Use positive language.
- Include your strengths.
- Think about the aspects of your personality that make you a good employee, such as paying attention to detail, being organised and able to take on responsibility, and having empathy.
- Draw attention to your skills and experience and how these make you right for the job.
- Highlight your life experience as well as your work experience, including your experience as a carer (if you want to tell the employer about this), and how this has helped you develop skills and knowledge.
- Be honest.

Curriculum vitae (CV)

A CV is a summary you can use when applying for a job that shows who you are, your skills and your relevant past experience. Not all employers ask for a CV and not all will accept them. But some employers do ask for them. A CV can be a useful way for you to keep all your important information in one document. You can refer to your CV when you are completing application forms.

Tips for writing your CV:

- Get help and advice from a friend, family member or support worker, or ask them to read it afterwards and give you honest feedback.
- Keep it short – no more than two sides of A4.
- Don't worry if you have had periods out of learning or work – read 'Dealing with gaps in your career' on page 94.
- Be positive!

What to include:

- Name and contact details (you do not need to include your age or date of birth)
- Qualifications and training (most recent first)
- Skills and achievements in your work and life
- Work experience (most recent first).

You should also include a 'personal statement'. For a CV, this is two or three sentences that sum up the type of person you are:

- Use positive language.
- Summarise why you are a good person for the job.
- Include your strengths, skills, experience and aspects of your personality that make you a good employee. Look at the section below for some ideas.

Transferable skills

These are skills that you can use in lots of different jobs. Employers value these skills in their employees. If they apply to you, you could use them in your CV, covering letter or personal statement.

Transferable skills include:

- literacy skills
- numeracy skills
- giving instructions
- following instructions
- good communication
- working as part of a team
- working without supervision
- using a computer
- supervising and managing
- working to deadlines
- timekeeping

- handling money
- working with the public
- planning and organising.

As a young adult carer you may have developed lots of these skills – see page 18 – so you may want to highlight this. Think about how the skills you have developed in caring might help you in the job you are applying for.

You can find out more about the skills employers are looking for by visiting www.whatemployerswant.org.

Dealing with 'gaps' in your career

Lots of people have gaps in their work history for many reasons, such as looking after children, caring for family members, redundancy or ill health. These gaps do not need to hold you back, but it is important to explain them in a positive way.

You might need to discuss gaps in your career in a CV, application or interview. Prepare for this by listing all the things you did during that time, such as:

- caring for family members
- running the home
- bringing up children
- learning new skills
- voluntary work
- travel

- leisure or community activities
- membership of any groups, clubs, teams or committees
- members of any reference groups or panels
- recovering from ill health.

Think about the skills and knowledge you developed while doing these things. Think about how they have helped you develop. You might be able to use these gaps to show you have the transferable skills and knowledge the employer is looking for. Let the employer know that you have a positive attitude and are willing to learn. Your emphasis should be on your future potential, not on attempting to explain every detail of the past.

If you are asked to an interview

If you are asked to an interview then well done! Your application obviously made a good impression. Read 'The interview' on the next page.

If you are not asked to an interview, do not let this get you down. It does not necessarily mean your application was bad or that you cannot do the job. Don't let it stop you applying for other jobs.

The interview

Tips for before the interview

Preparing in advance is very important. This will mean you are much more likely to do well in the interview. Here are some tips for preparing:

- Find out as much as you can about the job.
- Read the advert several times – try to understand what kind of person the employer is looking for.
- Re-read your application.
- Match your own skills to the job.
- Look up the company or organisation on the internet and find out more about it.
- Practise a mock interview with a trusted friend.
- If you are disabled and need a reasonable adjustment in the interview, contact the workplace in advance to ask for this.
- Make sure you know where you are going and plan your journey.
- Plan your outfit so you look smart and clean.
- Consider whether you will want to tell the employer that you are a carer, either now or at a later stage – see page 38.

You should think about some questions you might be asked, and think about how you might answer them. Some questions you could think about are:

- Why do you want this job?
- What relevant experience do you have?
- What relevant skills do you have?
- What are your strengths and weaknesses?
- What would you like to be doing in five years' time?

You should also think about some questions you might like to ask the interviewers. Employers will be interested if you have specific areas you want to know more about. Some questions you could ask are:

- What sort of career opportunities do you offer?
- What kind of support is available to employees; for example, occupational health support?
- Are there opportunities to take up learning at work?

Remember: Think about what sort of person they are looking for. The clues will be in the wording of the advert and the job description.

Before you go into the interview, try not to smoke. The smell of smoke might put an employer off. If you do need to smoke, have a mint afterwards and wash your hands.

During the interview

- Shake hands confidently.
- Look interested.
- Be friendly and polite.
- When you answer questions don't just say yes or no – use practical examples and talk about your skills and experience.
- Keep good eye contact.
- Speak clearly and show you are listening.
- Listen to the questions carefully and do your best to answer.
- If you don't understand something, ask for clarification.
- If you are not sure, ask for the question to be repeated.
- Refer to your notes if you need to.
- Ask the interviewer any questions you have for him/her, such as what training will be available for you.
- Ask when you will find out if you have been successful.

Remember: You are allowed to be nervous!

Preparing well and practising a mock interview will help. Almost everybody gets nervous before and during interviews, so all the other applicants are likely to be nervous too.

After the interview

Straight after the interview, while it is still fresh in your mind, write down the questions you were asked. This could help you prepare for other interviews in the future.

If you are offered the job:

- Thank the interviewer for the offer.
- Make sure you understand the terms and conditions of employment.
- Agree a start date.

If you are not offered the job:

- Treat it as a learning experience.
- Don't let this get you down. Most people apply for many jobs and are interviewed many times before they get the job they want.
- Ask for feedback – this can be hard but is worth doing because it can help you improve for next time. The interviewer may tell you about areas where you performed well too, which will also be helpful and will give you a boost!
- Keep going!

Keeping track of job hunting

If you are applying for jobs, you can use the next few pages to help you keep a record of what jobs you are applying for and what is happening with each one, such as:

- dates you applied and closing dates
- whether you heard back from them
- whether you got offered an interview and when it is
- any feedback on your application or interview.

Job title and company	Notes on what is happening

Job title and company	Notes on what is happening

Job title and company	Notes on what is happening

Learning while you are earning

Learning does not have to stop once you have a job.

Why take up learning?

Sometimes starting a new job or taking on new tasks at work can be daunting. But learning or training while you work can help you build up your confidence and learn new skills.

Learning can help you do better in your current job. You might have dreams of getting a different job. Learning and training can help get you there.

How can I take up learning or training while I work?

The first thing to do is to talk to your employer and find out what sort of learning or training they offer.

There are all sorts of ways that you can get help with learning or training while you work. The next few pages tell you about some of these.

The information provided was correct at the time of going to print. But please be aware that some of these schemes might not be available through some employers or in different areas.

Union learning reps and learning champions

Some organisations have learning reps. They might be called:

- Union learning reps
- Learning champions
- Workplace learning advocates.

These are members of staff who have an extra role to support workplace learning. They can give other staff information, advice and guidance about taking up more learning and training. For example, a learning rep can:

- talk to you about the sorts of things you want or need to learn
- help you to find the right course
- talk to your employer about things like funding or time off.

Because they are trained in doing this, learning reps can be really helpful and easy to talk to.

Ask around at work to find out if your organisation has a learning rep. To find out more visit: www.unionlearn.org.uk

Apprenticeships

An apprenticeship is a combination of doing training and doing a job. This helps people to earn while they learn the skills needed for their career. Apprenticeships combine on and off-the-job training. An apprentice will learn skills on the work site and work towards a work-based qualification like a National Vocational Qualification (NVQ). This is called on-the-job training. In addition, an apprentice will spend time with a learning centre, working towards a technical qualification such as a BTEC. This is called off-the-job training.

Apprentices gain transferable skills, such as working in teams, problem solving, communication and using new technology. At the same time, they study for a certificate which provides further knowledge and understanding of the job.

Apprenticeships take between one and four years to complete and cover 1,500 job roles available in all sorts of trades like construction, catering and health care.

Apprenticeships are open to all age groups (above 16 years), whether you are just leaving school, have been working for a few years or are looking to start a new career.

If you want to find out about applying for an apprenticeship, you can find out more by:

- visiting www.apprenticeships.gov.uk
- calling the Apprenticeships helpline on 08000 150 400
- accessing the National Careers Service at <https://nationalcareersservice.direct.gov.uk/> or on 0800 100 900.

Learning on your own

You can learn on your own while you work. If you are learning on your own this is sometimes called 'distance learning' or 'self-directed learning'.

If you are working full time it can be difficult to find time to learn. But lots of people successfully balance both. And usually if you learn on your own you can do this at a time that suits you.

Carers Direct has developed a 'Caring with Confidence' online learning programme. This resource aims to give carers a better understanding of the issues they face and how they can tackle them. It is available as a free online interactive learning

programme and as a series of courses that you can download and complete in your own time. It could help you to make a positive difference to your life and that of the person you care for. For more information, go to: <http://nhschoices.leopink.com/>

If you have access to the internet there are lots of courses you can do online. For example you can improve your English and Maths at:

- www.bbc.co.uk/skillswise
- <http://learningmathsonline.ac.uk/wp/>

An app called Maths Everywhere helps adults solve everyday maths problems and improve their skills. It is free to download for Android and Apple phones and available online at: www.mathseverywhere.org.uk.

If you are new to using a computer or the internet, or do not have a lot of experience, you can develop and improve your IT skills at:

- www.go-on.co.uk
- www.learnmyway.com

Learndirect have a range of courses you can do over the internet at: www.learndirect.co.uk

A lot of universities have 'distance learning courses'. The Open University is set up especially for people who want to learn at home: www.open.ac.uk.

If you don't have access to the internet at home, try your local library.

Taking up working and managing your money

Who can help me look for a job?

The Jobcentre Plus service is there to help anyone wanting to take up employment and who needs help. There is a lot of help available to support you in preparing for work or to find a job.

You can speak to a personal advisor at Jobcentre Plus about the sort of job you want and what you can do to get ready for work or look for a job. They will be able to give you information and advice. They might suggest you attend a course that can help you get ready for work. There are courses available through Jobcentre Plus to meet a wide range of needs.

By speaking to a personal advisor you might find you have abilities and talents you were unaware of. They might help you to discover that you can do a job you have not done before.

Your personal advisor at Jobcentre Plus will be able to help you prepare for work or look for a job that is right for you. The types of support that they might be able to help you access include:

- **training or further education** – to help you get the right skills for the type of job you want to do
- **support in work** – to help you build up your skills and confidence and to make sure you have the equipment and support you need in the workplace
- **The Work Programme** – to meet people in similar situations and get support in preparing and searching for a new job. Learn how to find the right job for you, prepare for a job interview, produce a CV and complete application forms.

Can I try work first?

Some people find it hard to move off benefits into full-time paid work. To discover if you are ready for work, you can do voluntary work, but you cannot be paid for this. If you do voluntary work you might be paid expenses, such as for travelling to the place where you volunteer. To read more about volunteering, turn to page 40–42.

If you are aged 16 to 24, you could apply for a **traineeship**. Traineeships are a government programme designed to prepare young people for work and improve their chances of getting a job or an apprenticeship.

Traineeships are available throughout the country and across a wide range of job roles. They last between six weeks and six months, and the content is tailored to each young person's individual needs.

A traineeship will give you:

- work preparation training, to help ensure you are ready and have confidence to take your first step into a career
- English and maths support, to ensure you have the skills that are needed in the workplace
- a work experience placement, providing you with valuable insight and real experience of the world of work (at the end of this you would be guaranteed an interview and a reference).

You will not be paid for taking part in a traineeship but your study and programme costs will be met by government and your benefits should not be affected (although you may need to comply with some benefit rules).

Find out about applying for a traineeship by:

- contacting your local college or training provider
- talking to your Jobcentre Plus adviser
- visiting the National Careers Service website or your local office
- visiting the National Apprenticeship Service website:
www.apprenticeships.gov.uk

There is a section on traineeships, including a factsheet called 'Is a Traineeship for me?'

If you are getting Employment and Support Allowance for a health condition or impairment you can test whether work is right for you at the moment by trying **permitted work**. This is a scheme that allows you to do some work and still be able to receive benefits.

There are four types of permitted work:

- You can work and earn up to £20 a week.
- You can work less than 16 hours a week and earn up to £115.50 a week for up to 52 weeks.
- You can do 'supported permitted work' if you are supervised by someone from a local council or voluntary organisation, or as part of a treatment programme under medical supervision. This allows you to work and earn up to £115.50 a week.

There are strict rules about permitted work. You should ask your personal advisor at Jobcentre Plus about the rules.

For more information, visit <http://www.disabilityrightsuk.org/work-people-living-disability-or-health-conditions>

Can I get help with childcare so I can start working?

Looking after children does not need to be a barrier to taking up work.

If your children are at school, daytimes are ideal for working. Lots of jobs are part-time and have flexible working hours so you can work when it is best for you. Some jobs allow you to work from home at a time that is right for you.

If you are taking up work, the following can help with childcare costs:

- Some employers help with childcare costs, or offer parental leave for holidays. Some employers have childcare voucher schemes where they pay you part of your salary or wage in childcare vouchers.
- **Working Tax Credit** could give you money towards childcare if you are a working parent.
- Three and four year olds in England can have 15 hours of free learning per week for 38 weeks of the year. This can take place in nurseries, playgroups, preschools or at their childminder's. Free childcare is also available for some children aged two.

For most of these schemes, the childcare will need to be registered with Ofsted.

To find out more visit www.gov.uk and select 'Births, deaths, marriages and care', then 'Having a child, parenting and adoption'.

Will I have less money if I come off benefits and get a job?

Some people worry that they will have less money if they get a job. But most people find that having a job makes them better off.

All employers must pay the National Minimum Wage. This can change every year. Currently (April 2016), employers must pay:

- £6.70 an hour for people aged 21 and over
- £5.30 an hour people aged 18 to 20
- £3.87 an hour for people aged 16 to 17
- £3.30 for apprentices under 19 and for apprentices who are 19 or over and in the first year of their apprenticeship.

As of April 2016 the **National Living Wage** of £7.20 an hour will apply for adults over the age of 25.

Many employers will pay more than the National Minimum Wage. Some employers have signed up to pay the Living Wage. The **Living Wage** is more money per hour and is based on how much people need to earn in order to live.

The current Living Wage amounts are:

- £8.25 (all parts of the UK, except London)
- £9.40 (London).

Visit www.livingwage.org.uk/ to find out about Living Wage employers.

You might be able to claim extra benefits when you are working, such as Working Tax Credit. Some benefits, for example Child Benefit, State Pension or bereavement benefits, can still be paid even if you are working.

You can use the government's Benefits Adviser to find out what benefits you are entitled to: www.gov.uk/benefits-adviser.

This tool lets you compare different situations so you can see how your income could change.

To find out more visit www.gov.uk and select 'Benefits'.

It is worth remembering that having a job is the first and best step you can take towards having a better job. Starting at the bottom and working up can be a good way to get to where you want to be. At first you might not be earning very much but you will be gaining valuable experience and confidence in your work. These things make you more attractive to employers. Many people find that job satisfaction – doing work that is enjoyable and beneficial for themselves and others – is just as important to them as earning money.

But even if I am better off when I am working, won't I be worse off at the beginning?

Some people worry that taking up work can mean that they have less money at the beginning. This might be because they don't get paid straight away. Or it might be because they need to pay extra money for travel or new things like work clothes or equipment. There are some benefits designed to make getting back into work easier.

If you are already claiming certain benefits, such as Housing Benefit or Council Tax Benefit, these could be extended for up to four weeks after you go back to work.

You can claim Income Support if you have a low income and are working less than 16 hours a week. The amount you can get depends on your circumstances, but if you qualify and have no income you'll get at least £57.90 a week. As well as being a carer, to claim Income Support you must:

- be between 16 and Pension Credit qualifying age
- have no income or a low income and no more than £16,000 in savings (your partner's income and savings will be taken into account)
- be working less than 16 hours a week (and your partner working no more than 24 hours a week).

For more information, visit www.gov.uk/income-support

Making a budget before you start work can help you to plan ahead and make sure you don't run into any unexpected problems. Budgeting involves writing down all the money coming in and going out of your household. This will help you know in advance what you will need to pay for and when. For more information on budgeting, go to pages 124–128.

If you are on benefits you might be able to get a **budgeting loan** to help with the cost of starting work. Ask your personal advisor at Jobcentre Plus or visit www.gov.uk/budgeting-loans for more information.

How can I pay for things like travel and uniforms when I start work?

This is an area where budgeting can really help. You can find out from travel providers what the cost of travelling to and from your work will be. Then you can plan for this in your budget. That way, you will be able to see in advance how much you will need to spend on getting to work.

If you are asked to wear a uniform at your new job, ask if your employer will give you this or whether you have to pay for it yourself. Employers usually give their staff uniforms if they need one. Sometimes they might ask for a security deposit to be paid.

This is to cover the cost if the uniform gets lost or damaged. Deposits can often be arranged to come out of your first wage packet so that you don't have to pay anything up front. If you pay a deposit for your uniform, ask your employer to give you a receipt.

Some employers offer their workers benefits as part of the job. This could be things like meal vouchers or a clothing allowance. Not all jobs come with benefits but it is worth asking about them as they can help you to save money.

What about my outgoings – how can I change when payments need to be made?

If you have regular payments that go out of your bank account on set days, coming off benefits and starting work might affect these. For example, if your wages are paid monthly you may need to change the date of a payment so that it falls after each pay day. Make an appointment with an advisor at your bank to discuss this. They should be able to help you make a plan for your payments.

Budgeting can also help you deal with this. If you know when money comes in and goes out of your account, you can look at ways to make changes so that you have enough money to cover everything.

Will I need a bank account before I start work?

Most employers like to pay wages straight into a bank account, so it is a good idea to have one set up before you start. You can open an account at any high street bank. Make an appointment with an advisor if you would like some help filling in the paperwork. If your employer pays your wages in cash, it is still a good idea to put the money in a bank account. This way you can easily keep track of how much money you have coming in and going out each month. Your monthly bank statement is a useful tool when making a budget.

For more information on bank accounts, visit www.moneyadvice.service.org.uk and go to 'Budgeting and managing money'

What else do I need to know about how working will affect my finances?

Many employers offer a **pension scheme**. Under new rules you may be automatically enrolled into a pension scheme by your employer. If so, an amount of money will be taken out of your wages each time you get paid and put into your pension. Employers often give money to workers' pensions as well. This helps boost the amount of money in your pension. You don't have to join any pension scheme but they can be a good way to start saving towards your retirement.

To find out more about workplace pensions and automatic enrolment visit <https://www.gov.uk/workplace-pensions/about-workplace-pensions>

Looking after your money

Managing your money is a crucial life skill. It can feel very exciting to have your own income and it's easy to get carried away with being able to buy what you want, when you want. But whether you live independently or with the person you care for, there will also be financial responsibilities to manage: bills to pay, shopping to do and day-to-day costs like travel to cover. This section contains information to help you manage your money effectively.

I already help to manage the household budget – why should I read this section?

Lots of young adult carers have experience in money management because of their caring responsibilities. Some help the person they care for to manage their money, for example making sure they get all the benefits they are entitled to or making sure that services are paid for. Others help to run the household by budgeting for food shopping and paying bills. Some young adult carers are given legal responsibility for finances by the person they care for – this is called power of attorney. You can read more about this on page 129.

If you help with household finances, you probably already know about things like budgeting and looking for the best deal. But this section is still for you. It's important to remember that you as an individual have your own income: this might be wages you earn from working, benefits that are yours rather than being related to your caring role, or money that you get when you take up learning. Managing your own income effectively is an important part of being independent. This section will help you stay on top of your money and help with any caring-related money management as well.

Why is it important to manage my money?

Being in control of your money is a good feeling. When you're in debt, it can feel like your money is in control of you! If you've never been in debt, it's hard to imagine how stressful it can be. Debts can build up quickly and not paying your debts can lead to you losing your home or your possessions or having your power cut off. It can be tempting to try and ignore debt by not opening post or checking your bank balance, but this only adds to the stress in the long run as the amount owed becomes larger and the consequences more serious.

Staying on top of your finances means you're less likely to get into debt and more likely to be able to pay off any debts you have. Being able to budget is a great life skill that will help you live within your means and start to plan for the future you want. In addition, understanding your money makes you less vulnerable to financial abuse (see page 130).

For more general information about money and caring, visit www.moneyadvice.service.org.uk and go to 'Care and disability'.

Starting out

Opening a personal bank account is a good first step towards keeping track of your money. Wages or benefits can be paid straight into the account and regular bank statements mean you can see all the payments coming in and going out. You can open a bank account in person, online or over the phone. You will need to show proof of who you are (passport or driving licence) and where you live (utility bill or tenancy agreement).

There are different types of bank account with different features, so make an appointment with an adviser at the bank to discuss which one is right for you.

Once you've got a bank account and money coming in, it's a good idea to keep records of all your finances. When you are working, you should get a payslip whenever you get your wages. A payslip is the document that tells you how much money you earn and how much tax and National Insurance you pay. It also tells you about any other money that comes out of your wages, for example, payments towards a company pension scheme. It also records any extra money that you might have earned, for example by working extra hours. It is a good idea to keep all your payslips together as you may need them later on to claim certain benefits or to check that you are being paid the right amount. It is also important to keep any forms about the tax you have paid on your earnings, for example a P45 or P60 form.

For more information about payslips, go to

<https://www.moneyadvice.service.org.uk/en/articles/understanding-your-payslip>.

Your bank should send you monthly statements in the post or by email showing all the money coming in and going out of your account. It's important to keep these too as they can help you budget and stay in control of your money. Make sure you check your statement every month so that you know how you are doing financially.

Paying bills

Whether you live independently or with the person you care for, there will be household bills to pay. The most common bills are for utilities (gas, electricity, water, telephone), council tax and a TV licence if you have a television – it's illegal to watch without a licence. There are various different ways to pay your bills. Organisations may charge monthly, quarterly (every three months) or annually (once a year). You can usually choose the one that suits you best – an annual payment might seem like a big sum of money, but broken down into monthly chunks it becomes more manageable.

Bills can be paid by post, in person at designated places or via a regular standing order or direct debit from your bank account. A 'standing order' is an agreement you make with your bank to pay a certain amount to another account on a regular basis. A 'direct debit' is when you let an organisation take payments from your account as agreed. Some organisations offer discounts for paying a certain way, so it's worth looking into. Once you've paid your bills it's a good idea to keep the paper copy and proof of payment with your other financial records. If there is ever any confusion between you and the billing company you will be able to see straight away what you have paid and when.

For more information about bills, visit

<https://www.moneyadvice.service.org.uk/en/articles/the-best-ways-to-pay-bills>

Universal Credit

If you receive benefits, you may know that some changes are happening. A new benefit called Universal Credit is being introduced. The plan is for most people of working age who receive benefits to move on to Universal Credit by the end of 2017.

You will claim Universal Credit online and then attend a face-to-face meeting. Universal credit will be paid in a different way from current benefits:

- It will be paid once a month, into your bank, building society or Post Office account.
- If you have a partner you'll get one monthly payment for both of you.
- If you get help with your rent, this will be included in your monthly payment – you'll then pay your landlord yourself.
- The amount you receive will be adjusted as your earnings go up.

There's lots you can do now to get ready for the changes:

- Have you got a bank account that you can make standing orders or direct debits from? This is really helpful in managing a monthly budget.
- Does your local community centre or council run money management courses? There are many ways to manage your money without stress.
- Are you online? Do you have the right IT skills? Are there courses you could start attending now to get you ready?

You can also:

- talk to Citizens Advice for information on benefits, debt and money management (www.adviceguide.org.uk)
- visit the Money Advice Service website (www.moneyadviceservice.org.uk)
- speak to your local council, support worker or Jobcentre Plus adviser about Universal Credit.

Priority spending

People spend money in two ways: on things they need and things they want. Understanding your needs and wants will help you to prioritise your spending. The most important payments are ones that keep a roof over your head (e.g. rent), keep you warm, fed and clothed (e.g. utilities), and keep you out of prison (e.g. council tax). Things like hobbies and gadgets are nice extras to have, but only once the essentials are paid for.

To find out more about prioritising your spending, visit www.moneyadviceservice.org.uk and go to 'Budgeting and managing money'

Having a safety net – ways to save

Having some savings can help you avoid getting into debt, as it means you can pay for things as you need them and you have a safety net in case of emergencies. It may feel like you're not earning enough to put some aside, but even one pound a week is a start. If you decide this is something you would like to do, making a budget can help you work out how much you can afford to save each week or month. For more information on budgeting, turn to page 124.

There are various places to keep your savings. Some people like to put cash aside in a designated place, but this is vulnerable to thieves. You might also find yourself dipping into it when you fancy a treat. Opening a savings account can be a safer option and it means you will earn interest on the money you put into the account. To find out more, visit

www.moneyadvice.org.uk and go to 'Saving and investing'

The cost of borrowing

Borrowing money can seem like a great idea when you really want or need something. But it's important to get all the information before you commit yourself as lenders charge interest on the money they lend, which means you pay back more than you originally borrow. There are lots of ways to borrow and some are better value than others. Before you borrow money, ask yourself if you really want or need the thing you're borrowing for and, if so, whether you can save up for it instead. If you do decide to borrow, always make sure you read the terms and conditions carefully and take time to discuss it all with someone you trust if there's anything you're not sure about.

Banks can lend you money by giving you an overdraft facility, a loan or a credit card. An **overdraft** means you can take money out of your account even when there's no money in there. This can be useful in times of unexpected expense but can be costly if you get charged for going over your limit.

A **loan** is a sum of money advanced to you on the agreement that you make regular repayments. You can usually spread the repayments over a number of years, but this means you are tied to the debt for that period of time and must allow for this in your budget.

Credit cards mean you can pay for things in advance and are sent a bill each month showing the total amount you owe. Interest rates on credit cards can be high, which can mean you end up paying more for something than you would if you saved up for it.

Store cards are similar to credit cards but are operated by a particular retailer or group of shops; they allow you to buy things from those shops on credit, but interest rates are often even higher than with credit cards.

Credit unions are co-operatives offering saving and loan facilities. They will usually only lend you money once you have been saving with them for some time. They can be a good option if you want to borrow money, as they will try and take into account what you can afford to repay. For more information on credit unions, visit www.abcuk.org and choose 'About Credit Unions'.

You will probably have seen lots of advertising on the TV and in other places about **payday loans**. A payday loan is a loan which is taken out over a short period of time, such as a week. This might look like an attractive option if you are short of money one particular month, but be very careful. Like other loans, they can charge very high interest rates.

Finally, don't be tempted to borrow from loan sharks or doorstep lenders, no matter how friendly they may appear. Doorstep lenders often charge much higher interest rates than banks or credit unions, so your debt can quickly mount up. Loan sharks operate outside the law and can become threatening or even violent if repayments are not made. The repayments can be enormous. There was recently a story in the news about a woman who borrowed £500 and had to pay back £88,000 over seven years! You can find out who is a licensed lender by phoning 020 7211 8608 to search the public Consumer Credit Register.

Budgeting

Taking control of your money is one of the most positive things you can do. It can help you to plan ahead, manage unexpected expenses and avoid getting into debt. Feeling you are not in control of your money can be a frightening experience. By staying informed about your finances, you can make positive decisions and plan for the future.

Budgeting is a useful tool when it comes to keeping control of your money. Setting a budget means you find out exactly how much money you have coming in and going out, then set an amount that you have available to spend – and stick to it.

The amount of money you have to spend will depend on how much you have coming in and how much you need to pay out. So the first step in making a budget is to write down exactly what these amounts are. You may need to refer to bills or bank statements in order to do this.

On page 126 there is a table for you to write down a budget. You can budget by week or by month, whichever suits you best.

In the 'Income' column, write down all the monies you receive each week or month (for example, wages or benefit payments) and write the amount next to each item. In the 'Outgoings' column write down all the payments you make each week or month. These could include rent or mortgage payments, fuel and food bills, childcare costs, clothes, mobile phone payments, TV licence and so on. Again, write the amount next to each payment.

Once you have done this, add up the 'Income' amounts and write the total in the box at the bottom. Do the same for the 'Outgoings' column. Then subtract the 'Outgoings' total from the 'Income' total and what you have left is your available money for the week or month.

Don't panic if your outgoings come to more than your income. This is where budgeting can really help. Look again at all the payments you make each week or month – what can be cut back on? Rent and council tax must be paid because you need somewhere to live. Fuel bills must also be paid because you need gas and electricity in your home, but you might be able to find a cheaper deal if you shop around. Things like clothes and entertainment are lower priority costs – you can cut back on these if you have to. Even buying a drink each day from a coffee shop can really add up!

If you would like more information on budgeting, visit www.moneyadvice.service.org.uk and go to 'Budgeting and managing money'. This website contains lots of helpful information on how to make your money work for you, including budgeting tools, guidance on how to start saving even on a low income, and tips on how to save money in your everyday life.

Money-saving tips

There are lots of ways to save in your everyday life. Take food shopping, for example. Making a shopping list before you go and sticking to it can help to keep your bill down – as can shopping on a full stomach! Own-brand goods tend to be cheaper than well-known brands and are much the same. Supermarkets often have reduced price items on sale towards the end of the day, so shopping might be more cost effective then than at other times. Fruit and vegetable markets also do this and their produce is often cheaper than supermarket stock.

Cooking from scratch is cheaper and better for you than eating processed, ready-made food. It's easy to learn the basics of cooking and can be a lot of fun. Meal planning will also help you get the most from your grocery budget. You can plan meals in advance and then shop accordingly, or look at what you've already got in the house and come up with meals from those ingredients.

There is lots of information about cooking and meal planning online. www.lovefoodhatewaste.com is a good website for tips on how to get the most from your groceries.

Shopping online for goods and services can help to save you money. You can use the internet to compare prices for insurance or utilities and find the best deal. It's worth bearing in mind that utilities often give a discount if you pay your bill by monthly direct debit instead of per quarter.

Travel is another area of life where your decisions can really affect the amount of money you have to spend. Travel costs could include bus or train fares, petrol or parking costs. If you take public transport, you can find out in advance from travel providers what the cost of travelling to and from your destination will be. If it's a regular journey, for example to your learning centre or to work, you can plan for this in your budget.

If you're working, you may find you can get financial help from your workplace. Some employers offer help with travel costs, for example interest-free loans to cover an annual travel pass or subsidised parking. If driving is part of your job, you should be able to claim petrol costs back from your employer. It is also worth looking at different ways of getting to work. A bus may take longer than a train but cost less, and walking will cost nothing at all! Cycling is another cheap option if you have or can buy a bike. Walking or cycling to work can also be a great way to boost your mood in the mornings and get you ready for the day ahead.

Power of attorney

Power of attorney is where you ask another person to make decisions on your behalf if you are no longer able to deal with your own affairs (for example, because of dementia, a serious illness or an accident). This might include decisions about legal, financial, health and welfare issues.

The person you care for may ask you to agree to take on power of attorney in the future, in case they stop being able to make their own decisions. This is a serious responsibility and it is useful to find out more about it before agreeing. Some really useful websites are:

- www.carersuk.org – select 'Help & advice', then 'Practical help', and then 'Managing someone's affairs'.
- <http://www.nhs.uk/conditions/social-care-and-support-guide> - go to 'Money and your rights' then 'Power of attorney'

It is worth knowing that everything must be set up while the person still has the capacity to choose who they want to have power of attorney. If it is left until they do not have capacity, the process is different. If this happens, you have to apply to the Court of Protection, and it is a lot more complicated – so it is often better to prepare in advance. Also, it is worth knowing that power of attorney only becomes legal once it has been registered with the Office of the Public Guardian.

Financial abuse

Financial abuse is when one person exploits another in order to benefit financially. There are many different kinds of financial abuse and not all of them are easy to spot or easy to deal with. A care worker stealing from their client's purse is a straightforward example of financial abuse. But it is not always straightforward.

Imagine this scenario: a family member persuades a relative to change their will so that the family member will receive more money. This could be a case of financial abuse if the victim has been pressured, tricked or coerced into changing their will. If the victim is unable to speak for themselves, for example because they are too unwell, the family member could make it look like that they had agreed.

People with care needs are often vulnerable to financial abuse because they are more reliant on other people to meet their needs. Criminals often target vulnerable people and try to abuse their trust. It's important to be aware of financial abuse so that you can keep yourself and the person you care for safe.

Some signs of possible financial abuse might be:

- unusual bank activity, including large payments or sudden withdrawals of large amounts of money
- the sudden appearance of new 'friends' or family members who show an unusual interest in the person's affairs
- money or possessions disappearing from the person's home.

Always remember: financial abuse is a crime. If you think someone is trying to financially abuse you or the person you care for, contact your local police force for further advice.

For more information on the signs of financial abuse and what to do, visit www.elderabuse.org.uk and choose 'Abuse', then 'Financial abuse'. But remember: financial abuse can happen to anyone, young or old.

Websites and helplines

The following pages are full of useful information about organisations that can offer support and information. If you don't have access to the internet at home, try your local library.

Barnardo's

Barnardo's is a charity that works to support children and young people.

Web: www.barnardos.org.uk

Carer's Allowance Unit

The Carer's Allowance Unit provides information regarding Carer's Allowance, including eligibility and how to make a claim.

Email: cau.customer-services@dwp.gsi.gov.uk

Tel: 0345 608 4321

Carers Direct

Carers Direct provides information, advice and support for carers, including information especially for young carers. On the website, you can type your postcode in to find services in your area.

Web: <http://www.nhs.uk/Conditions/social-care-and-support-guide/Pages/carers-direct-helpline.aspx>

Tel: 0300 123 1053

Caring with Confidence online learning programme

This resource aims to give carers a better understanding of the issues they face and how they can tackle them. It is available as a free online interactive learning programme and as a series of courses that you can download and complete in your own time. It could help you to make a positive difference to your life and that of the person you care for.

Web: www.nhschoices.leopink.com

Carers Trust

Carers Trust provides support for carers including breaks for carers, information and advice, education, training and employment opportunities. They also have a website especially for young adult carers.

Web: www.carers.org

<https://matter.carers.org/>

Carers UK

Carers UK fights to make things better and fairer for carers. They provide information and advice to carers and people working with carers.

Web: www.carersuk.org

Tel: 020 7378 4999

Catch22

Catch22 is a national charity that works with young people who find themselves in difficult situations.

Web: www.catch-22.org.uk

Child Law Advice

Child Law Advice provide specialist advice and information on child, family and education law. They have a webpage dedicated to the rights of young carers.

Web: <http://childlawadvice.org.uk/information-pages/young-carers/>

Tel: 0300 330 5480

Citizens Advice Bureau

The Citizens Advice Bureau provides practical, reliable, up-to-date information on a wide range of topics, including benefits, housing, employment and debt, consumer and legal issues. There is not a national Citizens Advice Bureau helpline, but you should be able to find your local centre under 'C' in your local phone book, or through the website below.

Web: www.citizensadvice.org.uk

Connexions

A service offering information and advice to young people aged 13–19. The national Connexions service has now closed but you can still search for local Connexions centres on the internet.

Drinkline

Drinkline offers advice for people worried about their own drinking, or a friend or family member's drinking.

Tel: 0300 123 1110

Dyslexia

These sites contain material about dyslexia, including information around assessments and learning.

Web: www.dyslexiaaction.org.uk

www.bdadyslexia.org.uk

www.adult-dyslexia.org

Employers for Carers

This organisation encourages employers to support carers at work. Web: www.employersforcarers.org

FRANK

FRANK offers information and advice about drugs.

Web: www.talktofrank.com

Tel: 0300 123 6600

Email: frank@talktofrank.com

Text: 82111

GOV.UK

A government website providing information about a range of public services, including education and employment, money, tax and benefits, and health and well-being.

Web: www.gov.uk

Helplines Partnership

Helplines Partnership holds detailed information on over 1,200 services across the UK and internationally. They have over 400 members, including most national helpline services such as the Samaritans, Shelterline and Childline, as well as many local and regional services.

Web: www.helplines.org

Jobcentre Plus

Jobcentre Plus aims to support people to find the right kind of jobs for them. They also provide information and advice about claiming benefits. You can find the details of your local Jobcentre Plus in your local phone book.

Web: www.gov.uk/contact-jobcentre-plus

Telephone: 0800 023 4888

Textphone: 0800 023 4888

Learndirect

Learndirect offers flexible courses that can be taken at a local centre or over the internet.

Web: www.learndirect.co.uk

Tel: 0800 101 901

Money Advice Service

An independent service set up by Government which helps people to manage their money. The website includes lots of useful information on budgeting, saving and managing the finances of someone you care for.

Web: www.moneyadviceservice.org.uk

Tel: 0300 500 5000

National Apprenticeship Service

The National Apprenticeship Service website contains lots of information about apprenticeships, including frequently asked questions.

Web: www.apprenticeships.gov.uk

National Careers Service

A free service offering advice on learning and careers to everyone aged 13 and over. The website has lots of useful information and tools to help you plan your career. You can also have a session with a careers adviser face-to-face, over the phone, by email or through webchat.

Web: <https://nationalcareersservice.direct.gov.uk/>

Tel: 0800 100 900

National Extension College

The National Extension College has lots of distance learning courses. They sometimes have courses especially for carers.

Web: www.nec.ac.uk

Tel: 0800 389 2839

National Youth Advocacy Service

This service provides information, advice, advocacy and legal representation to children and young people up to the age of 25 in England and Wales.

Web: www.nyas.net

Tel: 0800 808 1001

Email: help@nyas.net

Prince's Trust

The Prince's Trust runs programmes for young people aged 14 to 30, including ex-offenders, to help people move into work, education or training.

Web: www.princes-trust.org.uk

Tel: 0800 842 842

Text 'Call Me' to 07983 385418

Samaritans

A 24-hour phone line offering emotional support.

Web: www.samaritans.org.uk

Tel: 116 123

Email: jo@samaritans.org

Smokefree

This website contains detailed information about the free NHS support services available to help you stop smoking. You can watch videos of people who have given up smoking talking about what worked for them.

Web: <http://www.nhs.uk/smokefree>

Tel: 0800 0224 332

SupportLine

SupportLine gives emotional support, helping people to develop healthy, positive coping strategies.

Web: www.supportline.org.uk

Tel: 01708 765200

Email: info@supportline.org.uk

The Children's Society

The Children's Society's 'Include' programme works with services to support young carers and young adult carers. It arranges an annual Young Carers Festival and a national network for young carers.

Web: www.childrenssociety.org.uk/young-carers

UK Online

UK Online centres give people free or low-cost access to computers and the internet. They also give help and advice about how to use computers.

Web: www.ukonlinecentres.com

Tel: 0800 771234

vInspired

A website for people aged 14–25 interested in volunteering.

Web: www.vinspired.com

Tel: 0800 089 9000

Email: info@vinspired.com

What Employers Want

Provides young people with information, advice and activities to help find work, apply for a job and progress in their career.

Web: <http://www.whatemployerswant.org/>

Young Minds

This charity provides information and advice about mental health and well-being for young people.

Web: www.youngminds.org.uk

Email: yemenquiries@youngminds.org.uk



Names, addresses, phone numbers and email

Name

Tel No.

Address

Email

Name

Tel No.

Address

Email

Name

Tel No.

Address

Email

Name

Tel No.

Address

Email

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www.mentalhealth.org.uk/information/how-to-look-afteryour-mental-health/?locale=en

Ref 6 – Foresight (2008) Mental Capital and Wellbeing: Making the most of ourselves in the 21st century

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Ref 7 – Learning and Skills Council (2008) The Nation Admits to Spending £20 per week on unnecessary bits and pieces

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Ref 8 – Aldridge, F. and Lavender, P. (1999) Impact of Learning on Health. Leicester: NIACE.

Ref 9 – Campaign for Learning: Why is Learning Important?

www.campaign-for-learning.org.uk/cfl/yourlearning/why_is_learning_important.asp

Ref 10 – Waddell and Burton (2006) Is Work Good for your Health and Well-Being? Norwich: The Stationery Office.

This book is for young adult carers aged 16–25.

Young adult carers spend a lot of time looking after and thinking about other people. This book is designed to help you, as a young adult carer, look after yourself and spend time thinking about your own needs and your plans for the future. It provides information, advice and activities to help you when moving into adulthood. It gives information about taking up learning or paid work, your rights, and what support you can get. It aims to help you look after your health and well-being, make choices, recognise the skills you have and think positively about the future.

It is your book to use in the way that best suits you. You don't need to read the whole book. You can just use the sections that are most useful to you and you can dip in and out of it during the year.

A PDF copy of this book can be downloaded at www.learningandwork.org.uk