



Coventry City Council

Independent Living Guide

You may be wondering:

What will happen when I leave care?

Who will be there if I need help?

What do I need to know about adult life?

Am I ready to leave care and live independently?



Dear

Preparing for independence can be a challenge, but you don't have to do that on your own. There are a range of services, benefits and organisations to support you.

This 'Independent Living Guide' can help you find the information you might need and give you an overview over the services offered in Coventry.

Contact information and important details are highlighted through a little red phone and exclamation marks.

By the time you received this 'Independent Living Guide', you will probably have met someone of the TiiP Team.

TiiP stands for 'Transition into Independence Project' and consists of Katja Niles, Christine Spurk and Stefanie Lieto.

TiiP offers

- Group work with young people (Creative Writing, Drama Group)
- One-to-One support
- Support around Pathway Planning Process
- Independent living skills programme for young people

The TiiP team support and work alongside the other aftercare services in the city i.e. Shaftesbury and the Social Care Team in Coventry City Council.

WHERE we are and HOW to contact us

TiiP is based within the Life Chances Service.

We can be contacted at Shaftesbury Young People

The Rocklands Centre
138 Foleshill Road
Coventry
CV1 4JJ

Office General Enquires: 02476 257733

Office Fax 02476 257737

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Being in Care



In Care

You are in care only if a court has made a Care Order because they thought you were at risk of harm.

This means that Social Services share parental responsibility for you with your parents. They must decide together how you are looked after, but sometimes Social Services may feel that to keep you safe they have to decide by themselves and not ask your parents. You can get detailed information about this from your social worker, all you have to do is ask.

Or sometimes children of all ages, from babies to teenagers, may need to spend time in foster care / residential care. This could be because their families are going through difficulties, their parents may be suffering illness or depression or there may be drug or alcohol problems. It's possible the child may have been neglected or abused, or sometimes parents just feel that they can no longer manage. This is referred to as section 20 accommodation which means that your parents ask the City Council to look after you on their behalf.

Your wishes and feelings

Social Services must ask you how you feel about any plans they are making for you. They must listen to what you say and they have to take it into account when they are making decisions. However, be aware that they may not always end up doing what you want. This is because at the end of the day social workers must do what they think is necessary to keep you safe from harm. This shouldn't discourage you from voicing your opinion though.

You can have a say about the plans made for you at the regular reviews. Social Services must hold meetings to talk about how their plans for looking after you are working out. They have to think about whether or not these plans need to be changed.

Seeing your files

You have the right to see what is written on your social work file, if Social Services think that you will understand what is written there when you see it. They will not let you see what is written about other people, unless these people agree. If you want to see your file, tell your social worker. Ask him or her how to do this. You can ask Social Services to put right anything on your file you think is wrong. If Social Services will not do this, ask them to put what you say on your file as well.

When things go wrong – making complaints

If you are not happy about the way Social Services have treated you, you should tell them how you feel and try to sort things out with them. Ask them why they did what they did. Ask if they can do something else instead.

How to do it

All Social Services Departments must have a way to let young people make a complaint if things go wrong. This is often called a Representations or Complaints Procedure. All young people have the right to use it. If you need help in making a complaint you can contact a children's advocate or Children's Rights Officer.

Leaving care

Being in care means that at some point you will be leaving care.

There are lots of organisations that can provide support and information when you take this step into independence. What's important is that you know what's available and what questions to ask to ensure you make the right choice.

Who is Who – and what are they doing

As a young person in care, you have probably seen a lot of professionals involved in decisions made about you. In this chapter we are having a quick look at the people involved in your care and what their responsibilities are. Some of them you have already met, others might be new to you.

The Social Worker

This is probably someone you are already familiar with. The social worker is responsible for making sure you get the support you need while you are in care.

They must...

- visit you every four to six weeks to see how you are doing and develop a care plan which outlines what support you will receive.
- make sure your plan is reviewed and get your views about any decisions which need to be made about your future.

The social worker is in charge of making sure that you're prepared for leaving care and that your Pathway Plan is done.

Social workers will be responsible for any young person until they are discharged from care that may be for young people on a care order until they are 18. Some young people though, if not on a care order, can be discharged from care earlier. This is done via a statutory Looked After Review.

Someone to help you – your Personal Advisor



Until you turn 18 your social worker will be responsible for you. However as soon as your Pathway Plan is completed and you are 16 years and 4 months you will have an allocated Personal Advisor (PA).

Your PA will be from an organization called 'Shaftesbury Young People' and will help you to start living independently when you turn 18. This could mean that they will assist you in any number of things from finding suitable accommodation, to healthy living or training and education.

You are entitled to this 'aftercare service' until you turn 21. If you are in full time education and training this limit goes up to 24 years.

Here are some of the main things a PA has to do:

1. provide advice and support
2. assess your needs and prepare a pathway plan to meet them
3. liaise with the local authority to ensure the pathway plan is carried out
4. ensure that you make use of services
5. keep informed about your progress and wellbeing
6. keep written records of contact with the you
7. keep in touch with you



Shaftesbury Young People

Tel: 024 7625 7733

138 Foleshill Road
Coventry
CV1 4JJ

Foster carers, residential social workers, supported housing workers, supported lodgings providers

If you have a foster carer, residential social worker, supported housing worker or supported lodgings provider, you may have a close relationship with them, and they may be more involved in helping you prepare for leaving care. This is because these workers will be responsible for providing a home for you, or for supporting you in your accommodation.

All these workers do help you to develop the skills that you need for adult life. They should help you develop practical skills like cooking, cleaning and managing money.

Connexions Advisor

Connexions personal advisors are there to provide advice, guidance and support to help young people move into training and work. Your PA, foster carer or social worker can arrange for you to get to Connexions to get career advice and support.

Pathway Plans



Your Pathway Plan is an important document, because it will take over when your Care Plan ends.

It looks at the support you will need to live independently; it can help figuring out what you already know and what you need to learn. It is your plan for the future.

Your Pathway Plan includes things like where you'll live, any education or training you might want, jobs, your money, any cultural or identity needs, your health and your lifestyle.

How to get a Pathway Plan

Pathway Plans don't fall from the sky, someone is responsible for writing it.

The pathway planning process is required by law to start by the time you are 15 years and 9 months old and should be finished by the time you are 16 years and 4 months.

In Coventry there is a special procedure that makes sure every young person has a Pathway Plan within the appropriate time.

When you turn 15 years and 9 months the Coventry data team (this is a team that administrates all the date about looked after children in Coventry) will notify the TiiP team and your Social Worker. A TiiP worker is going to arrange a meeting with you to give you more information and ask you to fill out a questionnaire called 'My Pathway Plan'. This document will help your Social Worker complete your Pathway Plan in time to show it to you, so you can read it and request changes if necessary.

After the first part of your Pathway Plan is completed there will be a meeting called 'Pathway Plan Part 2 planning meeting'.

TiiP will invite you, your social worker, your Personal Advisor, your carers if appropriate as well as health and education representatives. In this meeting we will talk about what plans you have for your future and how we can help you achieve these plans. After this meeting your social worker will complete the second part of your Pathway Plan.

Your life can change very quickly sometimes, so you, your social worker and your personal advisor will look at your plan regularly (every six months) so that it can be changed if necessary.

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If you have any extra needs (like a disability), these will be included in the plan.

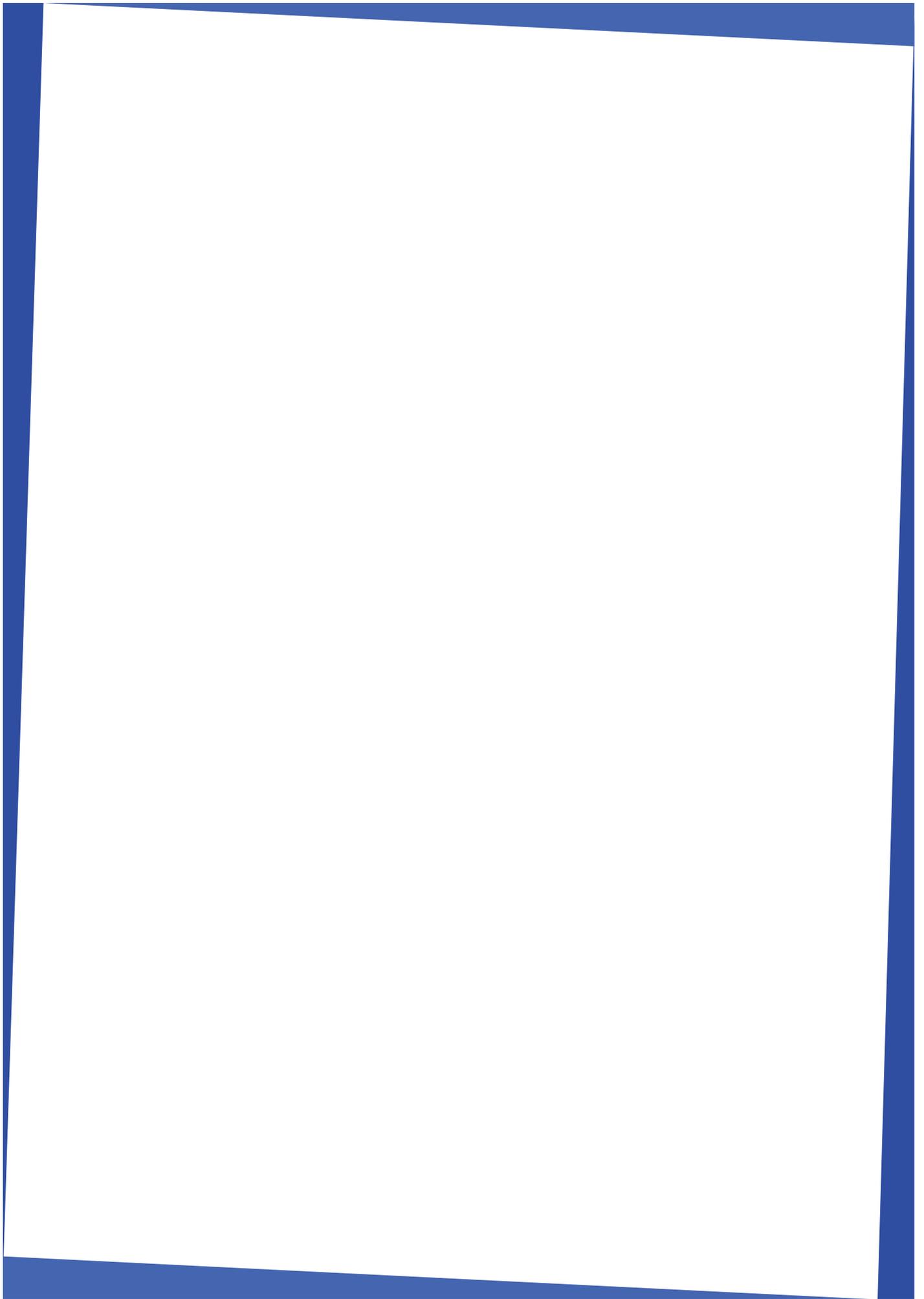


The Pathway Plan is a document that is supposed to help you when you leave care.

Another thing that will help you being prepared for independence is the '8 week Independence Programme' offered by TiiP.

In 8 group sessions we will look at what skills are needed to live independently and how you can get those.

However, this won't be a dry lecture! Be prepared to experience first hand what Independence could look like.



Family & Relationships

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Family and Relationships

Every one of us has a lot of different relationships throughout our lives. This section looks at different types of relationships and what we can expect from them.

Your birth family

Sometimes it can be difficult to get along with your parents and siblings. And even if bad things happened in the past you may still want to stay in contact with your birth family, which is totally alright, as long as you are safe. It's also ok if you don't want to stay in contact.

Think about how and how often you would like to have contact. Would you like to be accompanied? What are your wishes and feelings?

Then try to sort things out with help of your social worker, carers or another person who might be helpful.

Family Group Conferencing

A Family Group Conference (FGC) is a process in which families can be enabled to meet together, to find solutions to problems that they and their children are facing, with help from a co-ordinator. The FGC process involves all family members, friends and other adults who the family feel can contribute to the plans for the children.

Each Conference will have an independent co-ordinator who will meet with both the young person and the family before the conference and answer any questions they may have. (S)he will also discuss with the family who they want to attend, and agree where the meeting is held.

The meeting will be made up of three parts:

1. Information Sharing
2. Private Family Time
3. Agreeing the Plan

Information Sharing

The referrer and agencies explain to everyone what their concerns are and why, giving clear information regarding their available support.

Private Family Time

The family are left alone to discuss the situation and put together a plan to address and resolve the concerns.

Agreeing the Plan

When the family are ready, the other members of the conference will rejoin them so that the family can explain their plan and the referrer can say if they feel this appropriately covers the concerns they have raised. You may be asked to offer support and resources and provide any suitable signposting to support services.

On completion of the conference a review date may be agreed to consider the effectiveness of the plan.

You and your family need to be referred in order set up a family group conference. Ask your social worker or your personal advisor for more information.

Friends

A good friend is someone who will be there for you whatever happens.

They will listen to you, and give you good advice - even if sometimes you don't want to hear it! In return you should be able to do the same for them.

Top Tips:

- If you want to get the best out of your friendships, there needs to be some respect and compromise on both sides.
 - Accept that you will have your own opinions on certain things, as will your friends. If you disagree on something, agree to disagree and move on.
-
- Form your own opinions - you'll be more respected for doing so.
 - Make sure that you don't feel pressured into doing things that you are not comfortable with, just because some of your friends are doing them.
 - If you are about to start a new school, job or university, don't worry that you will be the 'new' person. You will soon make new friends and will still have your old ones, too.
 - If you can't see your mates as often as you would like to, keep in touch by phone, text and email.



Peer Pressure

Peer pressure is the influence peers (friends and the same social group) have on each other. If your friends want you to do something that you don't want to do, it can be very hard to resist. This is where you start to learn what is best for YOU!

It's normal for young people to want to be accepted by their friends, and to do things that help them 'fit in'. During your teenage years what your friends think can often feel more important than the viewpoint of the responsible adults in your lives.

However, you should never feel forced or pressured into doing something because your friends are doing it!

Think about what your opinion is and what you want!



Identity

Your identity is what makes you *you*.

This can be based on lots of different things, such as: age, gender, sexuality, ethnicity, religion, personal history, disability, Where you live, ethnic origin and culture, family history. Sometimes people are discriminated against or treated badly because of an aspect of their identity, like skin colour, disability or sexuality. All the parts of your identity are important; they make you the person you are.



You should be proud of who you are and feel good about yourself. There is only one of you, and you are special! If you ever feel bad about yourself, ask a friend, carer, family member, worker or teacher to tell you about your many great qualities.

If you have questions about any part of your identity, or need help because you are being discriminated against, ask your worker or another person you trust for help.

There are also a few groups, churches and mosques you could contact, that offer support and information if you have needs or questions around your identity. Below you can find some of these.

Godiva Young Gay Men and Lesbians (GYGL)

What do they provide?

GYGL is a youth group for gay, lesbian, bisexual and transgender people under 25 and those questioning their sexuality. They provide information, advice, activities and opportunities for socialising.



Tel: 024 7622 9292
Email gygl@tht.org.uk
Web: www.gygl.org.uk

Mosques in Coventry

There are 6 Mosques in Coventry. The 2 biggest ones are:

Masjid-e-Zeenat ul Islam

located with Anjuman-e-Gujarati Muslim Society
283—287 Stoney Stanton Road
Foleshill
Coventry
CV1 4FR

Jamia Mosque

located with the Islamic Brotherhood
Eagle Street
Foleshill
CV1 4GY

Churches in Coventry

There are a lot of Christian churches with different denominations in and around Coventry. Although we can not introduce them all at this point, we have gathered a few and listed them below:

- Information on Catholic Churches can be found under:
<http://www.coventry-catholicdeanery.org.uk>
- Information on the Church of England can be found under:
<http://www.coventry.anglican.org/>
- United Reformed Church
Harefield Road, Coventry, CV2 4BT
- Hearsall Baptist Church
Queensland Avenue, Coventry, CV5 8FE
- Barnacle Methodist Church
44 Mellowdew Road, Coventry, CV2 5GN

Youth Clubs

The Coventry City Council website offers information on various youth clubs and offers for young people in Coventry.

Check it out!

Go to: www.coventry.gov.uk

Search for Youth Clubs

Relationships

Sexual Relationships

There are many things that you need to think about before you decide to have sex, including:

- whether this is the right person
- whether it's the right time in your life
- how you will feel if the relationship breaks up



For you as a young person, deciding to have a sexual relationship can be a major issue, since it involves both your body and your emotions.

You need to make sure that it is the right decision **for you!**

If you are thinking about having sex, you need to think about how to protect yourself from getting a sexually transmitted infection (STI), and if you are in a heterosexual relationship, how to prevent yourself becoming a parent before you are ready to be one. If you decide to have sex, it should be because you feel emotionally and physically ready and your partner is someone you trust.

It's a good idea to discuss your choices, and any concerns you may have, with a person you trust and feel comfortable with – this can help you decide what you want to do.

Remember that your decision should not be based on peer pressure, a desire to fit in or to make your partner happy!

Unhealthy Relationships

Relationships where you are bullied, threatened with physical violence or actually physically attacked by your partner (whether they are male or female) are not healthy relationships to be in. You should speak to someone you can trust, or contact a helpline. Domestic violence is a crime!

Domestic Violence

Some relationships involve behaviour that is very damaging to the other partner and, in some cases, may be criminal.

Any good relationship should be based on equality and respect between partners.

When one partner uses tactics to control the other partner, it can be very damaging. This control or power imbalance can take many forms, including threats, 'stalking' behaviour, and physical abuse.

This usually results in one partner being scared of another, leaving them unable to feel safe in the relationship.

Here are some examples of what domestic violence could be:

- Physical Assault - kicking, slapping, choking or using weapons against the victim. All threats of physical violence should be taken seriously.
- Sexual Assault - Any non-consenting (not fully agreed to by both partners) sexual act or behaviour, Any unwanted or disrespectful sexual touch, rape (with or without threats of other violence), forced compliance in sexual acts, indecent assaults, and forced viewing of pornography.
- Using coercion and threats
- Using Intimidation, Making your partner afraid by using looks, actions, gestures.
- Using isolation - controlling what your partner does, who your partner sees and talks to, what she or he reads and where they go. Smothering.
- Psychological/Emotional/Verbal Abuse - using words and other strategies to insult, threaten, degrade, abuse or denigrate the victim. This can include threats to the victim's children.
- Social Abuse - social isolation imposed upon a partner, such as stopping your partner from seeing their family and friends.
- Economic Abuse - controlling and withholding access to family resources such as money and property.

If you are in trouble seek help as soon as possible. You do not have to put up with domestic violence. There are different organizations and specially trained police officers to help you.



- **Women's Aid - Coventry Haven**
Telephone: 024 7644 4077
Email: coventryhaven@btconnect.com
- **Valley House**
Telephone: 024 7626 6280 and out of hours: 024 7626 6270/90
Freephone: 0800 328 9084
Email: info@valleyhouseassociation.org
- **Police Domestic Abuse Officers**
Domestic Abuse Officers are specially trained police, they will:
 - Respond sensitively and give you guidance
 - Advise you during an investigation and during prosecution processes
 - Signpost you to specialist agenciesLittle Park Street – Tel: 024 7653 9445
Chase Avenue – Tel: 024 7653 9446
Stoney Stanton Road – Tel: 024 7653 9447



Relate in Coventry offer a wide range of services for victims of domestic violence and perpetrators.

They offer:

- relationship counselling for both couples and individuals.
- Provide an experienced specialist domestic violence and abuse team offering counselling, women's advocacy service, male perpetrator programmes and women's safety work.

If you have any questions about their service, you can contact them on the numbers listed below.



Relate Coventry

Tel: 024 7622 5863

Email: info@relatecoventry.org

CRASAC - Coventry Rape and Sexual Abuse Centre

They offer free and confidential service that provides support for survivors who have experienced any kind of sexual abuse of any kind at any time in their life. Their counselling service is available to women and girls aged 11 years and over. Their helpline and ISVA services are also available to men and boys aged 11 years and over.

**Coventry Rape and
Sexual Abuse Centre**

PO Box 2464

Coventry, CV1 1ZA

Helpline: 024 7627 7777

Office: 024 7627 7772

Fax: 024 7672 3253

Email: info@crasac.org.uk

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Healthy
Living





Health

The way you treat your body affects your health and the way you feel about yourself. This section gives you some information and tips on how you can keep fit and healthy, and take good care of yourself.

Food

Eating is an important part of everyone's lives. Food should be enjoyable as well as providing a good balance of nutrients. Remember, food is fuel for your body and your mind. If you are eating a balanced diet and eating the right amount of food for your needs, you'll have plenty of energy, balanced moods, and a healthy immune system!!



Eat a variety of different foods

No single food provides all the nutrients required for you to stay healthy. Variety is important - try to include fruit and vegetables, whole-grain (brown) bread, low sugar cereals, brown rice, wholemeal pasta and potatoes in your meals. As well as your "main meal", healthy snacks also count towards the balance of a healthy diet.

Eat the right amount to be a healthy weight

A healthy weight is best achieved and maintained by being both physically active and by not eating more or less than you should.

Eat plenty of foods rich in starch and fibre

Foods like wholegrain bread, wholegrain cereals and potatoes are rich in carbohydrates (also called starches), which give your body energy. They are also good sources of insoluble fibre, which helps prevent constipation and protects against bowel cancer. Avoid food made from white flour. It's digested too quickly, giving you a high then a crash; your blood sugar level rises too quickly and then drops suddenly.

There is good evidence that diets rich in fruit and vegetables reduce the risk of developing chronic diseases (such as coronary heart disease and some cancers) in later life. Most people would benefit from increasing the amount of fruit and vegetables to twice the amount they currently eat. Fruit and veg are packed with vitamins and minerals. Try to eat five different portions a day.

Fruit and vegetables also make good snack foods!



Avoid eating too many foods that contain a lot of fat

Some fats are essential for your body to stay healthy.

Monounsaturated fats and essential fatty acids from olive oil, grape seed oil, sunflower oil, avocados, nuts and seeds are an important part of a balanced diet.

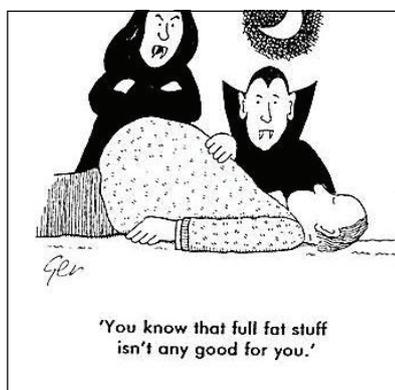
However, many people eat far more fat than they need, and a diet high in saturated fat (from meat and dairy products) can increase the risk of heart disease. Visible fat, like the fat on meats or in fat spreads, is easy to spot, but there is also a lot of fat hidden in foods like pies, pastries, cakes, biscuits, and chocolate. Checking the labels and choosing lower fat versions whenever possible is a good way to reduce fat in the diet.

Try to avoid junk food such as takeaways and microwave meals. They are expensive and often full of fat and sugar.

Avoid having sugary foods and drinks too often

Sugar may taste sweet, but it's just empty calories. It can cause mood swings, contribute to diabetes and damage your immune system. Sugar can also contribute to tooth decay.

Try to cut down on food containing sugar.

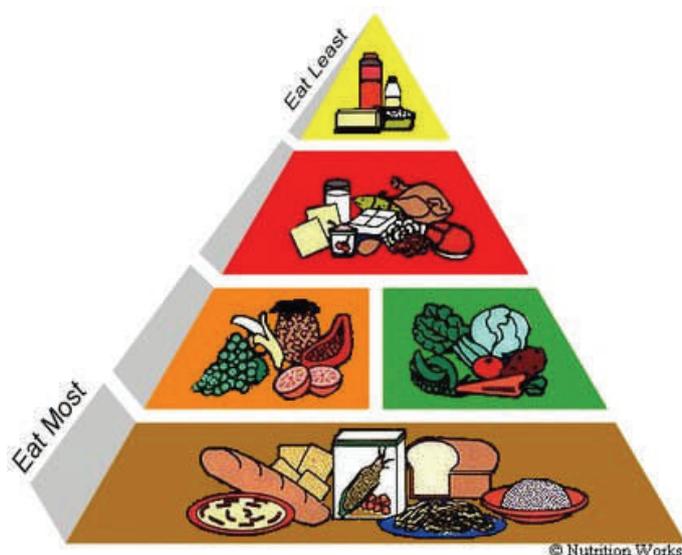


Avoid too much salt

We need a little salt in our diets, but the average intake of salt per person in the UK is about 10g per day (roughly two teaspoons), which is far too much. Try to avoid ready-made foods, and minimise the amount of salt you add to your cooking. Use alternatives to add flavour to your dishes, such as Lo-Salt (alternative salt with potassium), herbs, spices or lemon juice.

Food Pyramid

To give you an idea which food is better for your body, have a look at the food pyramid below. In the boxes next to each step you can find the recommended servings per day.



Fats, oils, salt, sugar, sweets - small amounts

Poultry, fish, meat or alternatives, milk and cheese —2-3 servings a day

Fruit and vegetables - 2-3 servings a day

Bread, Cereal, Rice & Pasta group - approx. 5 servings a day

**Useful websites:**

www.bbc.co.uk/health/healthy_living/nutrition/

www.food.gov.uk

Eating Disorders

Food can be a problem for some people because they eat too much or too little. An "eating disorder" is a harmful way of eating. Anorexia, bulimia and compulsive eating are the most common eating disorders. Today many people are concerned about their weight and what they eat, but an eating disorder has serious physical and emotional consequences.

Symptoms of an eating disorder are: binge eating, deliberately vomiting after meals, starving oneself, taking laxatives for weight control, or excessive exercising.

**Useful Website:**

www.eating-disorders.org.uk

Fluids

As well as eating the right foods, you need to make sure that you drink enough fluids throughout the day. The human body is made up of 70% water, and this water needs to be replaced regularly.

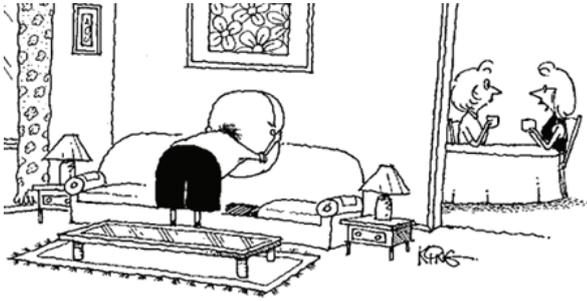
If you don't drink enough, you'll become dehydrated, which could mean headaches, muscle pains and other health problems. It's important to keep well hydrated.

But what should you drink? The answer is: water!

Confused? Read our top tips for staying healthy

- Cut down on foods containing saturated fat, sugar and salt.
- Choose healthy snacks: fruit, vegetable sticks, nuts and seeds, and bread with hummus or another healthy spread.
- Always eat breakfast. A wholegrain cereal with reduced fat milk, rice milk or soya milk will stop you feeling hungry during the morning.
- Take some fruit with you when you leave the house. Bananas and apples are easy to eat when you are on the move.
- Always read the labels on processed foods – be on the lookout for fat, sugar, and salt.
- Enjoy a regular activity like walking, dancing, cycling, rollerblading and/or swimming.
- Focus on how good it feels to be enjoying a varied diet and being active!

Exercise – keep fit!



The doctor said he needed more activity. So I hide his T.V. remote three times a week.

Along with eating well, regular exercise is one of the best things you can do for your body.

Exercise does all this and more:

- Promotes a sense of wellbeing
- Reduces stress, anxiety and depression
- Helps keep your weight at a healthy level
- Reduces cholesterol levels
- Reduces blood pressure
- Helps prevent chronic diseases like heart disease and cancer

Top Tips:

- If you haven't exercised for a while, start gently. If you have any health concerns, talk to your GP about what would work best for you.
- You don't need a lot of money or equipment to stay fit. Just 30 minutes of brisk walking a day will keep you healthy.
- If you have trouble getting motivated, try exercising with friends.



Physical Health

Being healthy isn't just about what you eat and drink; it's also about taking care of your body, which includes being physically active and having regular health checks.

Your local doctors' surgery (**GP**) provides a wide range of family health services, including:

- Advice on health problems
- Vaccinations
- Examinations and treatment
- Prescriptions for medicines
- Referrals to other health services and social services
- Contraception

If your condition is not urgent, you'll probably be able to see a doctor within two working days, or a health professional such as a nurse within one working day.

If you don't need an appointment within two working days, you can usually book in advance.

Visits to the doctor are free, but you may have to pay for prescriptions, depending on your situation.

Similarly you never know when you may develop toothache, damage your teeth or need dental advice. The **dentist** you are registered with will see you for routine check-ups, as well as emergency care, and will hold your dental records. They'll know about any previous treatment you have had and any relevant medical details.

It's good to keep your teeth healthy and have them checked regularly, because if you don't, it can cause problems in the long run and be expensive to fix.



Good dental health can be maintained by:

- Reducing the frequency of sugar consumption
- Brushing twice daily with a fluoride toothpaste
- Flossing at least once a day
- Visiting a dentist at least once a year

An eye examination is available without charge for all young people under 16, and under 19 if they are in full-time education.

You should visit your **optician** for regular checks on your eyes; this will ensure that the health of your eyes and your vision are monitored, and any problems are detected at an early stage.

It's a good idea to have an eye examination every two years. However, you may need to visit an optician more often, depending on the condition of your eyes and vision, and your medical history.

If you are moving to a new area you should register with a doctor, dentist and an optician straight away - don't wait until you need treatment!

Even if you have moved around a lot, every time you register with a new doctor your medical records will be passed on. Your new GP should have an up-to-date record of your medical history.

How to register with a doctor

To register, you will need to visit the surgery or health centre during consulting hours. You will be asked to fill out some registration forms and will then be added to the list of NHS patients. If you are accepted as a patient, you will be sent a medical card by post, which will include your NHS number.

Registering with a dentist

Some dentists may require you to have an initial examination. Once completed, your registration will last for 15 months. Visit www.direct.org.uk for more information.



These are some common health checks you should know about.

Smear Tests

All sexually active women should have a smear test every three years. A smear test is one of the most effective ways of preventing cervical cancer.

The test can be done by your GP or a nurse.

A smear test involves taking a small sample of cervical cells, which are then sent to a medical laboratory for analysis.

Breast and Testicle Checks

It's very important to check your body regularly for any unusual bumps and lumps. Breast cancer is now the most common cancer in Britain for women (it can also occur in men) and testicular cancer is the most common form of cancer amongst men aged 20-34.

Survival rates are better than ever, but the earlier cancer is diagnosed, the better the chances of successful treatment. For more information on what to look out for, you can ask your GP or check online on www.nhs.uk.

If you have performed a self-examination and found a lump, you should go to your doctor for further advice. Remember, your doctor deals with sensitive issues like this all the time - don't feel awkward!

Sexual health

Contraception - Not ready for babies yet?

If you're in a heterosexual relationship, you should talk with your partner about preventing unwanted pregnancies and what you would do if your chosen method of contraception failed. You can choose from a range of birth control methods – different ones suit different people. You can get help and information on this from your local health service, mentioned above.

Contraception is free on the NHS, and any help or advice you might ask for is confidential.

Overview over contraception methods:

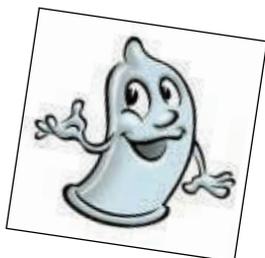
- male condom
- female condom
- contraceptive injection
- contraceptive patch
- contraceptive pill
- hormone implant
- intrauterine device / coil / loop

If your usual contraception fails, you do have an option called emergency contraception within 72 hours. Emergency contraception can prevent pregnancy after unprotected sex. The sooner you take it after unprotected sex, the more effective the treatment is.

You can usually get emergency contraception from GPs, GUM or Family Planning clinics.

You shouldn't use emergency contraception as a form of regular contraception, only in emergencies.

Using Condoms



You should use a condom every time you have sex, from start to finish, as well as an additional type of contraceptive to be double protected.

Remember – a condom only protects you from pregnancy when used correctly.

Condoms only protect against some STIs. Genital warts, herpes and pubic lice can still be caught when using a condom as they only need contact with the areas which are not protected by the condom.

You can get free supplies of condoms from Shaftesbury, TiiP, GUMs or Family Planning Clinics in your area, youth clubs and the new C-Card scheme.

There is a correct way to use condoms – don't be embarrassed to ask your Health Care Provider!

STIs (sexually transmitted infections)

Remember that STIs can be serious. Although there are now readily available treatments, some STIs display few or no symptoms. You can carry an STI like Chlamydia for years and not know you have it. Chlamydia can cause infertility in women and men if left untreated. A Chlamydia test is nothing to be worried about, you simply give a urine sample. Testing is free for under 25 year olds. It's far better for your health and the health of your sexual partner to avoid catching STIs altogether!

Pregnancy

If you think you are pregnant, get a home pregnancy test. A missed period can be a sign of pregnancy in a woman who usually has regular periods.

If you've waited to test until at least the first day of a missed period and a blue line appears in the test window, you're most likely to be pregnant.

Make an appointment with your doctor to confirm.

There are many support organisations out there to help with pregnancy. Talk with your GP first.



Sexual Health Services in Coventry:

G.U.M. Clinic (sexual health clinic)

Stoney Stanton Road, Coventry, CV1 4FH

You have to make an appointment: call 024 7624 6507

Drop-In Sexual Health Clinic, Thursdays 1-4.30pm (no appointments necessary), 10 Manor Road, Coventry CV1 2LH

For **Advice about sex and contraception**

Call Sexwise on 0800 282 930 or go to www.ruthinking.co.uk or, if you are over 18

Call the Sexual Health Helpline on 0800 567 123 or go to www.condomessentialwear.co.uk

! All calls are free and confidential !

You can find much more information on

www.coventrypct.nhs.uk (go to "sexual health")

Substance MisUse

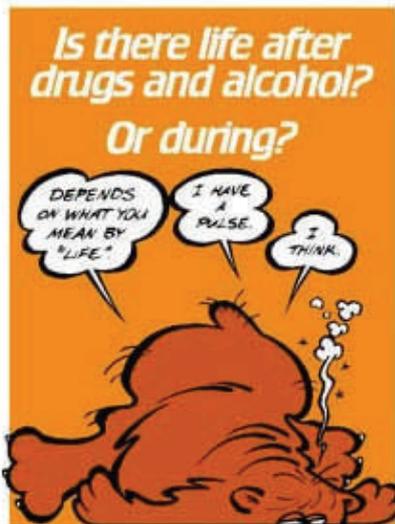
A substance can be legal – like alcohol and cigarettes – or illegal, like cocaine, ecstasy and acid. Any kind of substance use can have negative side effects. People use substances in different ways. Some experiment with them, some use them only when they are at parties or hanging out with friends, some use various substances to forget problems they have.

When the substance you are using becomes more important to you than e. g. your family and friends or when you use a substance too regularly than people speak of 'Dependent Use':

Some people reach a point where they are either physically or psychologically dependent on substances, and the dependency affects their physical and/or mental health. This dependency may have a negative impact on relationships, work or study, and finances.

There are a lot of legal and illegal substances out there and you have probably come into contact with some of them. The most common legal substances you most likely already encountered are alcohol and cigarettes.

In this section you will find a brief overview over these substances and some facts about them to look out for.



Alcohol

Everyone likes to have the occasional drink at a party. There is nothing wrong with enjoying a drink with some friends. Often, however, it is hard to draw the line. How much, is too much? Drinking too much alcohol over a longer period of time, can lead to physical and mental illness. If you find that you need alcohol to act and feel 'normal', then you may have a problem.

You know you drink too much when...

Drinking begins to take priority over other activities.

You may find that it takes more alcohol to get you drunk.

This is because your body starts to develop a tolerance; it actually becomes used to being drunk!

You might start getting withdrawal symptoms, such as anxiety and tremors after short periods without a drink. You will find that these effects are reduced by taking more alcohol.

What problems are caused by too much alcohol?

Excess alcohol consumption can lead to many health problems, including:

- Depression
- Liver cirrhosis
- Heart failure
- Damage to the brain and nervous system

As well as health problems, alcohol abuse can damage relationships, finances, work and study.

Cigarettes



When you smoke tobacco you inhale tar, nicotine, carbon monoxide and many other poisonous substances. Doesn't sound too good does it?! Your body also gets used to the effect of nicotine very quickly, so you end up smoking more and more (and spending more and more) to get the same effect! The nicotine in tobacco is extremely addictive, which is why it's so hard to quit the habit.

Regular, long-term smoking greatly increases the risk of a number of serious diseases including lung and other cancers, heart diseases, bronchitis, bad circulation and ulcers. About 114,000 people die in the UK each year through smoking-related diseases.

Women who smoke cigarettes during pregnancy tend to give birth to babies of smaller birth weight, which can lead to complications for the baby. Smoking while taking oral contraceptives ('the pill') increases the risk of heart and circulatory problems.



For information and help on smoking cessation you can contact your GP or go on the NHS website.

www.smokefree.nhs.uk

All the other stuff – illegal substances

Marijuana

Marijuana, also known as 'cannabis', 'grass', 'dope' or 'pot', is usually smoked in hand-rolled cigarettes called 'joints' or 'spliffs' (which can also contain tobacco). When you smoke marijuana it can make you feel very paranoid, affect your coordination and ability to drive or operate machines, affect your memory and concentration, and lead to serious psychotic episodes. Long-term effects include loss of concentration, memory, motivation, and the ability to learn new things. It can lead to a decrease in sex drive, and an increase in the risk of developing lung cancer and other respiratory diseases.

Ecstasy

Ecstasy is a drug common at dance parties that can cause paranoia and confusion. Heavy use can cause chronic depression, as it affects the body's production of serotonin (a chemical that makes you feel happy and relaxed). It can also impair memory.

Acid (LSD)

Acid or LSD is a hallucinogen, which means it changes the way you see the world. Colours and sounds seem more vivid. People who take acid can feel confused, anxious or extremely fearful. It can cause long-term mental health problems, although it is not known whether it causes the problem or simply uncovers a problem that was already there. People's ability to deal with risks in their environment (like crossing a busy road) can be lowered, and co-ordination necessary for complex tasks (like driving, cycling or swimming) can be impaired.

You may also have heard of amphetamines (speed), heroin, cocaine, or even sniffing glue. If you take more than one substance at the same time, you increase your risk of overdosing! There are a lot of harmful and illegal substances out there. If you want more information on them, or are concerned about a friend or family member, there are organizations or websites you can get help and information from.

Check out:**Online:**

www.talktofrank.com – this is a website full of useful information. Plus you can contact someone anonymously if you have questions. Their service is absolutely confidential.

www.patient.co.uk

www.bbc.co.uk/health/first_aid

**Get help in Coventry****Compass Young Peoples Service**

12 Warwick Row, Coventry, CV1 1ED

Open: Mon - Thu 9am - 5pm (Weds 6.30). Fri 9am - 4.30pm.

Telephone: 024 7625 1653

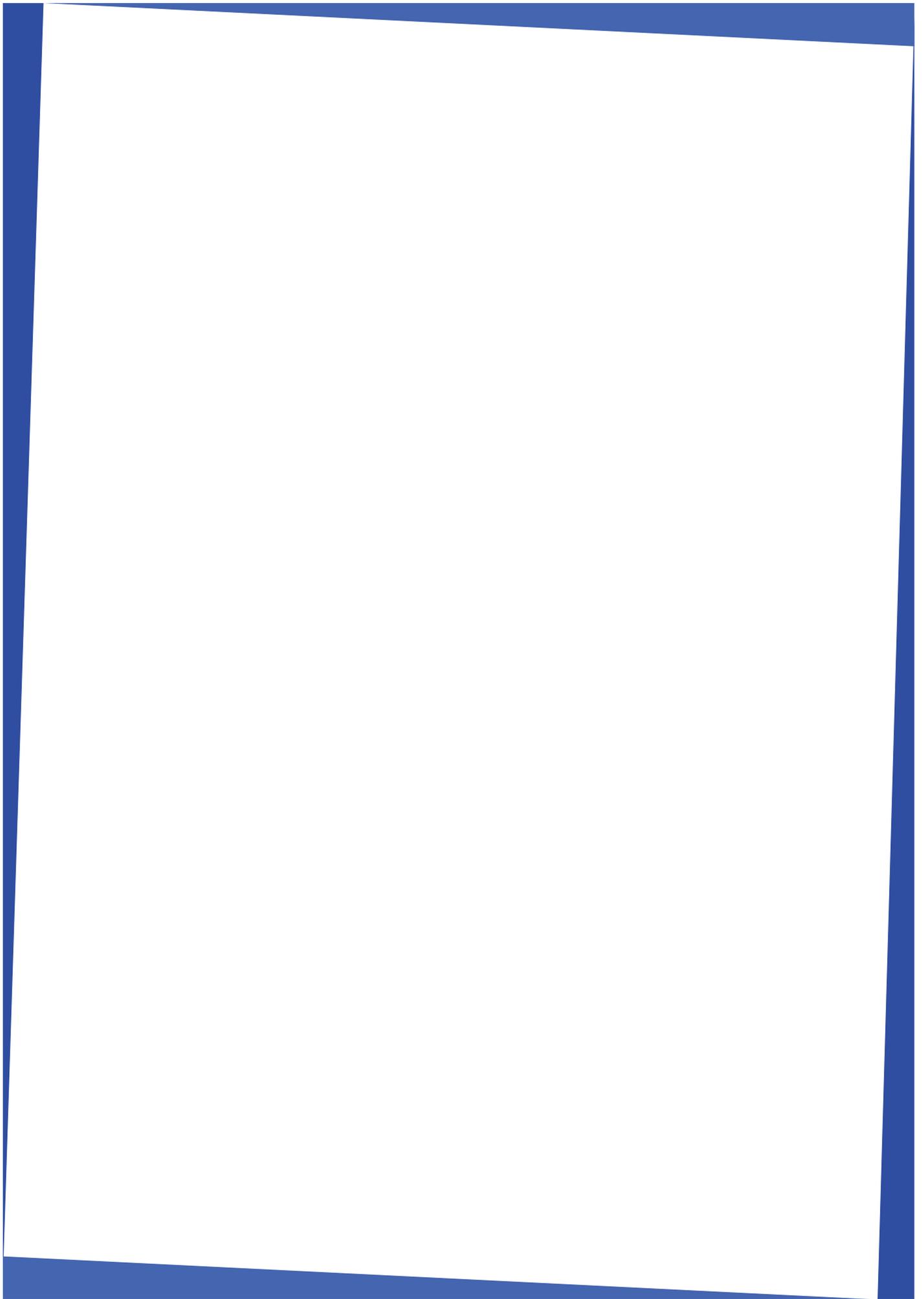
www.compass-uk.org

Coventry Community Drug Team

8 Ironmonger Row, Coventry, CV1 1FD

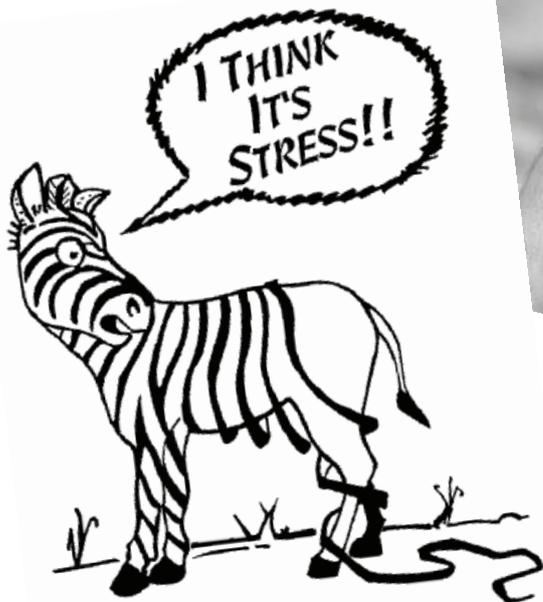
Open: Mon, Wed, Thu, Fri 9am - 5pm. Tue 9am - 6pm

Telephone: 0800 783 0447

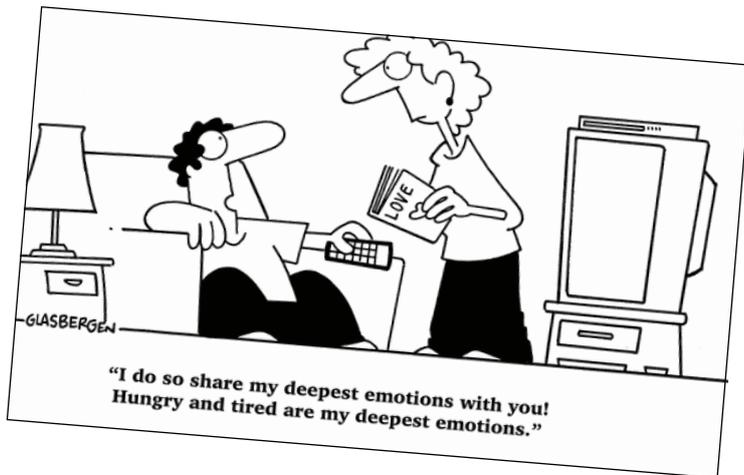


Emotional Well-Being

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Emotional Well-Being



Life can be stressful, especially when you have a lot of things going on at the same time.

A little bit of stress is good for the body, but when it builds up we need to learn how to deal with it.

Coping with stress

Identify the problem

Try to view stress as a warning that some aspects of your life might need changing. In order to beat stress, you'll need to work out what these aspects are. OK, it sounds simple, but often we are unaware of just how much stress a relationship/job/lifestyle is causing us.

Coping with stress

Carry a special notebook with you to record everything you do throughout the day, noting down how stressed you felt on a rating of one to 10 for each listing. After a few days, some patterns should begin to emerge - are your ratings always higher when you are working to a deadline, dealing with a certain person, or are you just trying to cram too much into your day?

Think positive

"Everything's getting on top of me", "I can't cope", "My life feels out of control". Most of us find ourselves having thoughts like this from time to time, but it is possible to take control of these negative tendencies. Just a bit of positive thinking can turn you back onto the path of happiness and healthiness. Negative thinking can make you sick. It can have an impact on your immune systems and also increased activity in the part of the brain associated with mental problems such as depression.

Relax

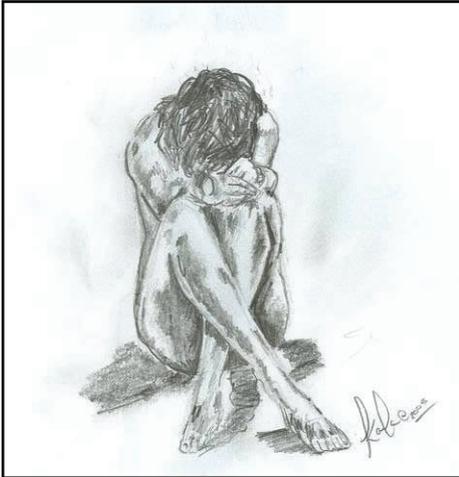
There are endless ways to relax your body and mind; it can be as simple as closing the door to the world and having half an hour on your own with a book, but introducing some formal relaxation into your life will really pay off too. Here are a few suggestions:



Other stress-busters:

- Exercise:** Choose the right exercise and you'll feel both energised and relaxed.
- Eat a healthy diet:** Processed foods, too much salt, sugar, alcohol and caffeine can all drain energy and often leave you with that 'wired' feeling.
- Get enough sleep:** The best way to do this is to regulate your sleeping hours by going to bed and waking up within a time slot of 1-2 hours.

Understanding Depression



We all have moments when we feel unhappy; it's a normal response to unpleasant events. Clinical depression tends to be more severe than simple unhappiness, and it lasts longer. Learn how to recognise depression and deal with it here.

The signs

People with depression can feel hopelessly sad. Sometimes it is even possible to be depressed without having the usual 'miserable' feelings. There are lots of different signs which may point to depressive illness - the main ones are listed below. Keep in mind that most depressed people only suffer from a few of these feelings.

Symptoms/ signs:

- Persistent sadness, lasting two weeks or more;
- Loss of interest in your favourite things;
- Loss of self-confidence;
- Feeling guilty, bad, unlikeable, or not good enough;
- Feeling useless or unable to cope with life;
- Can't see a future for yourself;
- Thinking everything is pointless;
- Thinking life is not worth living;
- Wanting to go to sleep and never wake up again;
- Feeling more irritable, frustrated, or aggressive than usual

Causes

Depression can be caused by factors like loss of a loved one, events in childhood, stress and relationship difficulties, or internal problems linked to hormone imbalance, changes in brain chemistry or blood sugar levels. Recreational drug use and binge drinking are also common triggers.

Most cases are successfully treated with medication, plus some form of therapy such as counselling.

Breaking free

Depression is a treatable condition. Many people make a full recovery without treatment, but treatment makes recovery happen more quickly. Therapies have to be tailored to the individual patient.

If you are feeling depressed, the best thing to do is contact your GP. Remember that even if you are feeling hopeless at the moment, depression is a treatable illness, and the bad feelings will not stay with you forever.



Treatments

Antidepressant drugs work by boosting natural brain chemicals levels which can take a nose-dive during depression. Give at least two weeks for antidepressants to kick in, but go back to your doctor if there's no change after four to six weeks.

Counselling can help you get to grips with the root of your depression. Your doctor can recommend a psychotherapist or self-help group.

Relaxation techniques can help beat the stress and anxiety often linked to depression. Try exercise, yoga, meditation or massage.

A change of lifestyle can help. Reduce your workload, cut out 'props' like alcohol and drugs, and improve your exercise and nutrition habits.

Anger Management



Anger is a normal emotion to feel, just as it is normal to feel happy or sad. However when anger is not expressed in a healthy and positive manner it can become out of control and lead to all kinds of problems not only for ourselves but also in family and personal relationships.

When anger is expressed in a negative way it can come out as being very aggressive, by becoming violent and in threatening others.

This is anger which is out of control which can quickly lead to all kinds of trouble for yourself and a breakdown in relationships. If you feel angry you have every right to express that and a healthy way of expressing anger is to be assertive (not aggressive).

Every person has the right to:

- Express his/her feelings.
- To be treated with respect, and as an equal human being.
- To state his/her own needs and wants.
- To say yes or no for his/herself.

The good news is that you can control anger!

You can't stop having angry feelings but you can choose how you express them.

Try these techniques:

- Slowly count to ten before reacting
- Take ten deep breaths
- Remove yourself from the situation
- Do something physical – go for a run, lift some weights, do some sports, hit a punch bag or a cushion
- Talk to someone about how you are feeling

Knowing more about how you experience and express anger will help you recognize when you are becoming angry. This will help you be in control so that you can express anger in a positive way.

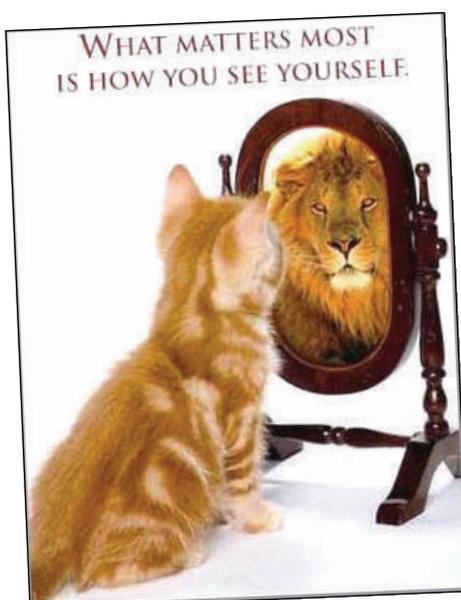


SupportLine: 01708 765200 - Telephone Helpline providing confidential emotional support to Children, Young Adults and Adults on any issue including relationships, abuse, domestic violence, self harm, depression and anger.

The British Association of Anger Management: 0845 1300 286,
www.angermanage.co.uk - Run programmes giving you the tools to recognise, understand and control your anger. There are fees for the courses but they can advise you on ways of getting help with the cost of the course.

www.angriesout.com - Excellent information for children, young people, adults teachers, therapists

Self esteem



When you have low self esteem you tend to view life in a very negative way which makes everything seem hopeless, pointless, too much effort, you see yourself as being worthless, think other people are better than you, have difficulty in saying what you really feel and want, lack confidence and find it difficult to stand up for yourself and be assertive and consequently find that often people will take advantage of you and treat you badly. This in turn makes you feel depressed. When your self esteem is high you view life in a positive way, you feel confident, you enjoy life, you see difficulties as challenges, you are able to be assertive and say what you want and feel and you don't allow other people to treat you badly and take advantage of you.

You are able to stand up for yourself, believe in yourself and believe that you are worth just as much as anyone else.

What can I do to increase my self esteem?

- Talk to someone about how you feel – social worker, aftercare worker, carer, family, friend, a teacher, a youth leader, an organisation, a helpline - anyone who you feel safe with, who you feel you can trust and talk to in complete confidence about everything that is going on for you.
- Some people find it helps to express how they feel in other ways, - writing, compiling poems, dancing, drawing, painting - anything that works for you to get your feelings out.
- Try to keep as healthy as you can. When you feel good in a physical sense it helps to cope with difficulties in life - you feel less under pressure. Eat little and often healthy food, drink lots of water, get plenty of exercise and fresh air, try to get to bed at a reasonable time and learn to relax.
- Don't try to deal with everything at once, set yourself small tasks each day and praise yourself for doing them. Don't give yourself a hard time if things go wrong, if you make mistakes, nobody is perfect - just do the best you can.
- Try and spend time with others, try to get out, enjoy yourself.
- When you have done something well, congratulate yourself.

Agencies that offer support and information



Learn Direct National Learning Advice Line: 0800 100 900,
www.learn-direct-advice.co.uk – Details of courses on assertiveness and self esteem (local, distant and online courses)

Useful websites

www.moreselfesteem.com - Lots of useful information and resources and free self confidence course

www.self-confidence.co.uk - Quick self-help tips and sign up for a free confidence course

www.shykids.com

www.shyandfree.com

Self injury / Self harm

Some of the young people we have spoken to for this independence living guide have indicated that they use self-harm as a form of dealing with problems, issues and pain they experience in everyday life or due to abuse that took place in the past. The young people who have self-harmed present as having little or no self esteem, no value, no sense of worth and see themselves in a totally negative light - often reflecting that they are 'useless', 'worthless', 'a nothing'. On talking to these young people it comes across loud and clear the person they really are inside - compassionate, caring, sensitive, talented, a good listener, has a good sense of humour, is always there for others etc. It is so sad that the person cannot see that for themselves - cannot see themselves as others can see them.



Self harming is a way of coping - for someone to stop self harming they need to have help with finding other ways of coping, and ways of getting in touch with their feelings in a supportive environment. Anyone who self harms may need help with building up their confidence, their self esteem, their sense of worth so they can begin to see themselves in a realistic and positive light. When a person truly values themselves it is not so easy to harm and abuse yourself - when a person values themselves it is easier to start to take care of yourself, to start to see yourself in a positive light, to start to like yourself.

If you are self harming at the moment I know nobody can just tell you to stop doing it until you can find other ways of coping, and other ways of letting out your feelings and begin to value yourself. Please take time to read the following information which can give alternatives to self harm and advice in relation to keeping yourself as safe as you can. You can learn other ways of coping and can start to value yourself. You may need a lot of support and help around you so please ask for it. Please don't self harm in secret, locked away, isolated and alone. Nobody should ever judge you for self harming - at the moment you are doing what you need to do to cope, to survive in the world - but there are other ways.

There are also a number of websites listed here which provide information and support for people who self harm.

Try and talk to someone you like and trust . This could be a parent, carer, friend, friends parent or carer, teacher, school nurse, youth worker, counsellor, social worker, doctor, relative, helpline.

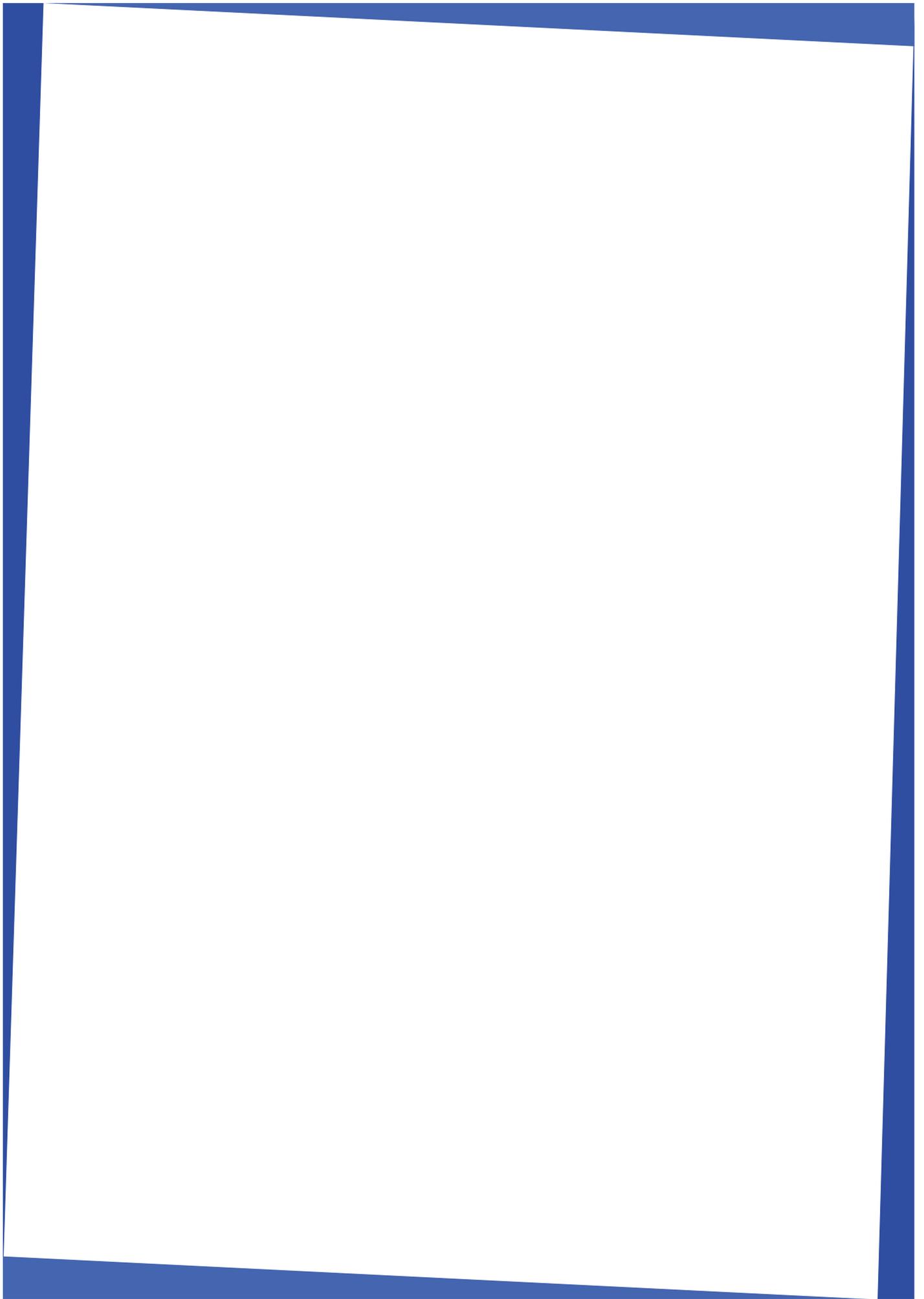
Useful websites

www.aest.org.uk - Site for survivors of abuse, also deal with self harm, self esteem etc

www.nice.org.uk – National Institute for Clinical Excellence - national guidelines relating to treatment of self harm

www.selfharm.org.uk - Key information resource for young people who self harm, their families, friends, and professionals working with them





Education, Training & Employment

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Education, Training & Employment – be who you want to be

back to
School



Education and training are the gateway to job choice, real earning potential and a satisfying career. If your experience of education so far has been less than positive, don't be put off! There are so many ways to study for something that really interests you. Take some time to think about what motivates you, and then find the course to suit! Your PA or your connexions adviser will be happy to assist you and give you additional information about the options available to you.

Education choices at age 16

It's time to decide what you want to do at the end of Year 11. There is more than one way to get into most kinds of work. You can

- Continue in education at school
- Continue in education at college
- Choose learning through a job

Whatever you do, learning through education or training will give you qualifications or experience that will set you up for life.

To help you make up your mind there is lots of information about each option. Speak to your Connexions Personal Adviser about where you want to be in 5 years and what you would like to achieve.

Connexions

Connexions provides information, advice and guidance on education, training and employment to help you plan your future.

They offer:

- Up-to-date information on hundreds of different careers
- Details about local jobs and how to apply for them
- Help to decide on the right career for you

Individual help

If you are aged 13-19, you will get advice and guidance through careers education in school or college and an individual interview or a group session. You will have your own personal advisor who will make sure you get all the help and information you are entitled to.

Connexions rooms

Connexions rooms can be found in most secondary schools and further education colleges in Coventry and Warwickshire. This is where you can go to find information about everything to do with jobs, training and education. You'll have access to a variety of resources including books, DVD's, CD's, videos and computer packages.

Making Contact

Whether you are a young person, parent, or carer, you will be made welcome at Connexions. There are Connexion offices in towns throughout Coventry and as mentioned before most schools and colleges have their own Connexions room.

A really easy way to access Connexions is stopping by One Stop Shop.



Coventry One Stop Shop

10 Greyfriars Road, Coventry, CV1 3RY

Tel: 024 7660 7900

Fax: 024 7660 7932

Normal Opening hours:

Monday, Tuesday, Wednesday & Friday 10.00 am - 5.00 pm

(Sexual Health Clinic - 1.00 - 5.00 pm)

Thursday 10.00 am – 7.00 pm (including Sexual Health Clinic)

Broad Street Young People Centre

161 Broad Street, Foleshill, Coventry, CV6 5BN

Tel: 024 7666 9060

Normal Opening hours:

Monday - Thursday 2.00 pm - 5.00 pm

Friday 2.00 pm - 4.30 pm

Jardine Crescent Young People Centre

Jardine Crescent, Tile Hill, Coventry, CV4 9PL

Tel: 024 7646 6453

Normal Opening hours:

Monday - Thursday 2.00 pm - 5.00 pm



Financial assistance

Education Maintenance Allowance

Education Maintenance Allowance (EMA) comes in weekly payments of £30 which go directly into your bank account.

However, you will only get your money if you regularly attend and work hard on your course.

EMA isn't affected by any money you earn from part-time work. On top of your weekly amount you can also receive bonuses – but only if you do well and meet the targets set by your teacher, tutor or provider.



To apply for EMA speak to your Connexions Adviser or PA or check out the government's website:

<http://www.direct.gov.uk/en/EducationAndLearning/14To19/MoneyToLearn/EMA/index.htm>

and order an application pack. For guidance on filling out the forms, check your Independent Living Guide Workbook.

Training

Apprenticeships – learn and earn

Apprenticeships give you the chance to learn and gain nationally recognised qualifications while getting a weekly or monthly wage. The minimum salary is £95 a week; however, many apprentices earn significantly more.

There are lots of Apprenticeships to choose from such as business administration, construction, engineering, manufacturing and more.

Apprenticeships can take between one and four years to complete depending on the level of Apprenticeship, the apprentices' ability and the industry sector. Key benefits:

- earn a salary
- get paid holidays
- receive training
- gain qualifications
- learn job-specific skills.

However, be aware that when you apply for an apprenticeship you have to show your future employer that you have the potential of developing all the skills needed for the job, that you are a reliable and dependable person and that his company would benefit from having you as an employee.



For further information speak to your Connexions Personal Adviser or visit one of the following websites:

www.apprenticeships.org.uk

www.anapprenticeship.co.uk

Entry to Employment (E2E)

If you're not ready to start an Apprenticeship, employment with training or further education after Year 11, you may want to think about an Entry to Employment (e2e) programme.

Entry to Employment (e2e) will help you to build skills that you can use in the workplace, known as 'key skills'. e2e is tailored to your individual needs, so it takes as long as you need. To qualify for e2e you have to be aged between 16 and 18. If you are on an e2e programme you will be able to get Educational Maintenance Allowance (EMA).



Entry to Employment Team
Workforce Development
Coventry City Council
1st Floor Spire House
New Union St
Coventry, CV1 2PW
Telephone: 024 7683 3272 or 024 7683 3146
e-mail: e2e@coventry.gov.uk

Employment

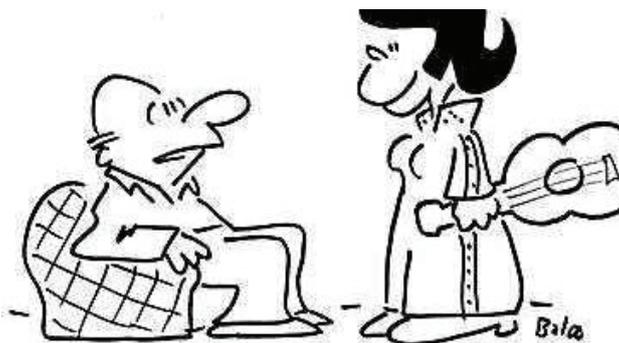
There will be 22,000 more jobs in 2014 than there are now in Coventry and Warwickshire. Most people will work in small and medium sized firms rather than large companies and will change jobs several times, learning new skills and continuing in education throughout their working lives. Even though you might not looking for a full time job you might consider a part-time job. Here are some things you need to think about:

Part-time jobs

Age 15 or 16

During the school day you can work a maximum of 2 hours outside school hours. On Saturdays you can work a maximum of 8 hours. On Sundays a maximum of 2 hours and during school holidays a maximum of 8 hours a day (35 hours a week)

Popular jobs for young people under 16 are newspaper rounds, leaflet delivery and work in shops, restaurants, supermarkets and hotels.



"When I said you could get a part-time job, I didn't expect *Elvis impersonator!*"

Normally the employer needs to obtain a work permit until you reach school leaving age.

Some more casual jobs are not classed as employment and therefore you don't need a work permit. These are pet sitting, dog walking, gardening, cleaning, car washing and baby sitting. There are certain things you are not allowed to do e.g. work in a pub, sell cigarettes or medicine.

To get more detailed information about the do's and don'ts check out the Connexions website: www.iyss.org.uk

Full time work

Before you can start your hunt for the perfect job there are some things to be considered.

Get ready

- Talk through job ideas with your personal advisor (PA)/ Connexions advisor
- Find out more information about jobs using information from Connexions
- Check out entry qualifications and compare them to the exam grades you expect to get
- Write a CV (See section on 'How to write a CV')
- Work out what to say in your application
- Make sure you have paper, stamps and envelopes
- Keep details of any jobs you apply for and any responses you get



Looking for a job can be an exhausting experience and take up quite a lot of time. Don't be discouraged if you don't find a job in the first week of looking for one. Here are some tips how you can go about this task:

- Make sure everyone knows you are looking for work; tell friends, relatives and neighbours
- Keep in touch with your Connexions advisor and check out their website regularly: www.iyss.org.uk
- Consider speculative enquiries – this means you can call in or write to a company to ask if they have any vacancies. Or even better, just stop by to ask personally.
- Some of the main sources of part-time work are shops, supermarkets, restaurants and cafes, fast-food outlets, hotels and call centres, cinemas and leisure outlets, local sports clubs and venues (and pubs if you are over 18)
- Keep on applying – the more jobs you try for, the more chances you have of success

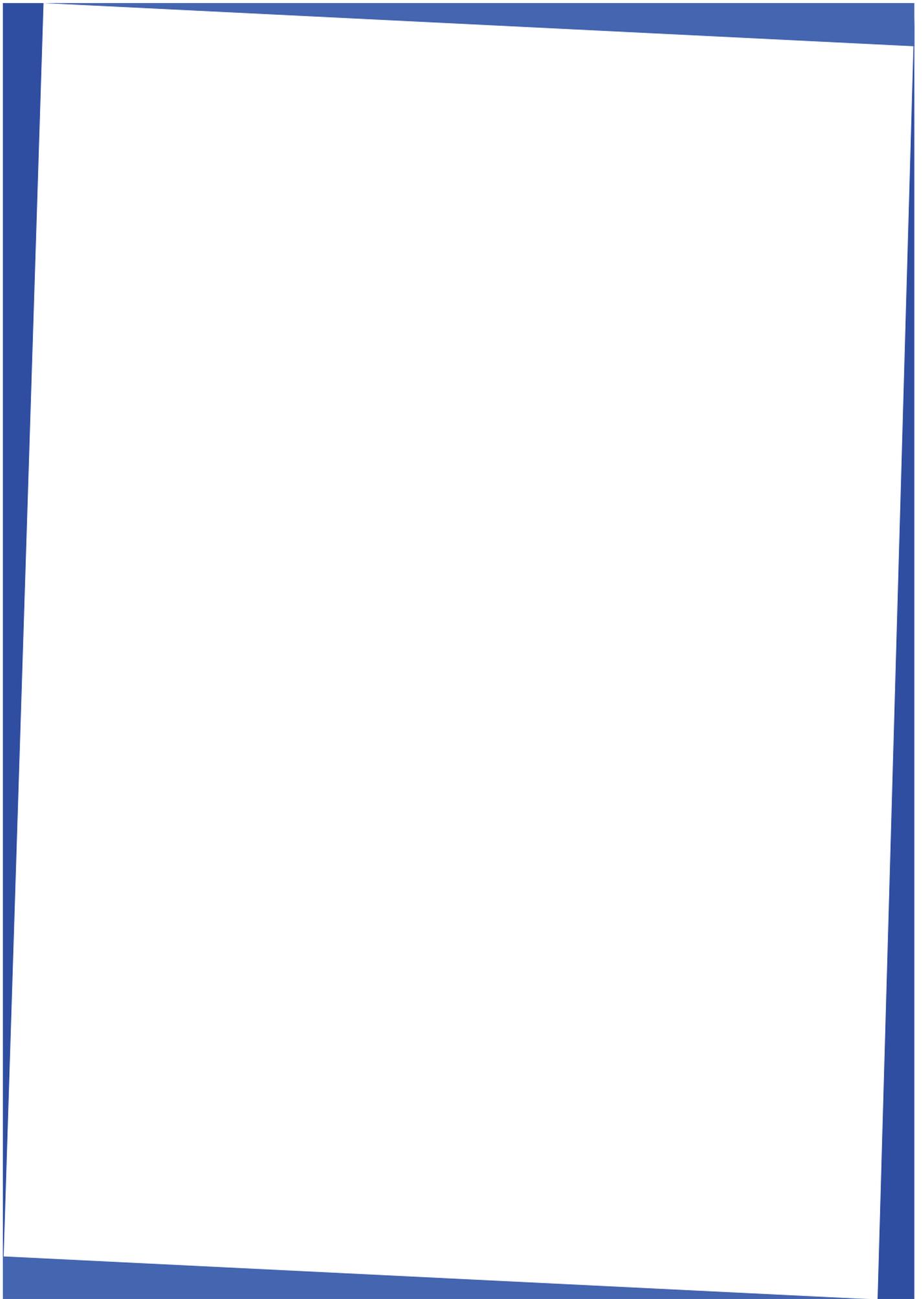


Websites you might find useful:

www.iyss.org.uk

www.route14-19.co.uk

www.apprenticeships.org.uk



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Managing

Budgeting

Money is a part of everyone's lives today, though at other times in history it has not always been so important. Since money was introduced, people had to decide how to manage it and it is important to recognize that we all have different ways of managing money. But whatever our personal styles, the essential elements of money management are:

- To distinguish between essential and non-essential spending.
- To make sure income is higher than the total for essential outgoings.
- To make conscious choices about non-essential spending.

Want or need?



Some spending is essential, which would be called a need. This includes the basics such as food, energy bills, rent or other housing costs. A want is something you would like to have, like a new phone, a holiday or a computer. Opinions will differ on which kinds of expenditure are necessities and which are luxuries. Various factors will affect this. For example, some people can't manage without their phone. For others, cigarettes might be a necessity. High travel costs may be unavoidable if you live in a rural area.

The point is that whatever your income, you have to make choices about how to spend it, and accept that buying one thing may mean that you have to go without something else.

But individuals will have different priorities. To balance needs and wants it is very helpful to set up a budget plan and stick to it.



Budgeting is an excellent way to get a firm grip on tracking money and making ends meet. Doing a budget can be a positive experience that ends with clarity, a defined amount of money available for spending on non-essential items, and a sense of control.

Keep the budget under constant review. If some part of it isn't working, try to change it. It is a dynamic tool, changing with new events like getting a new job, finishing paying a fine, or taking out a loan.



For advice on money and budgeting contact the Money Advice Service Coventry:

Tel: 024 7683 1238

E-Mail: money.advice@coventry.gov.uk



Bank Accounts

How and where to open a bank account

High Street Banks

Staff at your local high street bank will be happy to help you. In order to open a bank account you need to remember to bring the following documentation:

You will need to prove:	Documents needed
Who you are	Original copy of birth certificate (if under 18)/ passport/ Full driving licence/ Notification of Benefit entitlement letter
Where you live	Utility bill/tenancy agreement/contract
Where you work	pay slip/letter from employer
Where you study	Letter of acceptance from university (for student account)

Types of bank accounts

The bank will have a variety of bank accounts to choose from, but the three main types are:

Basic bank account

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

Current bank account

also for managing day-to-day money. Has more features than a basic bank account. Some may be accessed by telephone or internet. There are special accounts for children and students. Sharia compliant accounts, which operate within the principles of Islam and so are structured differently from conventional accounts, are also available in some areas.

Savings (or deposit) account

For putting away money that is not needed immediately, for safe keeping and to earn interest. Good for saving for furniture, a holiday or emergencies, for example.

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

Banking services

Current accounts and basic accounts are not just a way of depositing and withdrawing money. They offer a range of different services. Exactly which ones you can access will vary, according to the bank's policies, the length of time you held an account, your age and credit worthiness. Here is a summary of the main facilities that can be connected to bank accounts.

It starts with different forms of plastic cards:



Credit cards

Credit cards are a form of borrowing and are issued by banks, building societies and some high street shops (where they tend to be called in store credit cards or just store cards). They will not be issued to anyone under 18.

Credit cards are temptingly convenient and an easy way to make purchases – widely accepted in shops, restaurants, pubs, to shop online or by telephone.

The credit card holder does not have to pay anything until the monthly statement arrives listing the recent purchases.



- If the monthly bill is settled in full by the specified payment date, no interest is charged. If some of the balance is carried over to the next month, significant interest charges are added.
- Failure to settle the bill (there can be some agreements to pay off the debt in small instalments every month) can result in a bad credit rating.
- Credit cards can be used to withdraw money from cash machines. Such withdrawals are an expensive option and they attract interest charges straight away.

Debit cards

Debit cards are the same size and shape as credit cards but do a different job. They are *not* a form of borrowing. When customers use them to make purchases the money is immediately transferred out of their bank account. Some banks offer debit cards to customers aged 16 and over. People under the age of 18 cannot generally enter into a legally-binding contract so banks will often issue a type of debit card which checks transactions against bank balances before authorising them. This prevents the account becoming overdrawn as a result of debit card purchases.





Purchases in shops, over the internet and by telephone are possible, using a PIN code.

Debit cards can withdraw money from cash machines with no interest charge – because there is no borrowing – and usually there is no other charge for using the banks own cash machines. There might be a charge for using convenience cash machines e.g. in local shops, nightclubs or pubs.

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

Direct debit



Direct debits allow companies to make regular automatic withdrawals direct from a customer's bank account. They are convenient for paying bills, such as energy bills, rent or mobile phones, as the company not the customer takes responsibility for the administration. Because the company is in control of taking payments, they are keen to encourage them, and some offer slight reduction in the bill for agreeing to pay by direct debit.

To set up the direct debit, the company needs to know the bank account holder's name, the name and address of the bank, the customer's account number and sort code. In some cases this can be done over the internet or by telephone. Sometimes it involves the completion and signing of a direct debit instruction or mandate form, which is returned to the company for processing.



Direct debit can be cancelled by the customer at any time, by writing or calling the bank. It is advisable to let the company know of a cancellation at the same time.

The company has to inform the customer in advance about the amount of money and the date before taking money through a direct debit instruction. If a payment is taken in error, the banks should repay the amount immediately.

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

Standing orders



A standing order is also an instruction to pay a regular amount from a bank account. But unlike a direct debit, the setting up is done by the bank account holder, not the company receiving payment.

Standing orders are good for making regular payments of a fixed amount, for a bill that doesn't change from month to month or into another bank account, perhaps as a way of making regular savings.

If there is not enough money in the account to cover a standing order, the bank will usually make a penalty charge.

Overdrafts

Taking money out of a bank account is known as drawing out, or withdrawing money. Someone who draws out more money than they have in their account is said to be overdrawn. They have, in effect, borrowed money from the bank, and will be charged interest on it. The amount of money that is owed to the bank, the sum borrowed, is known as overdraft.

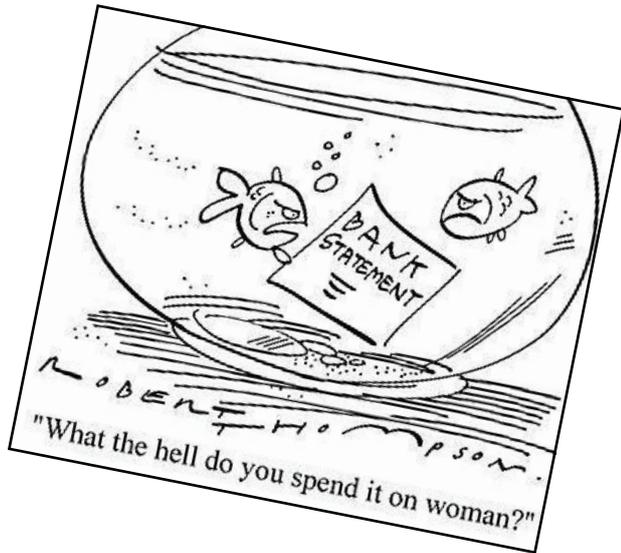


Going overdrawn without an advance agreement may mean the bank refuses to pay cheques, direct debits or standing orders. It will probably charge for 'bouncing' these payments. Interest on the overdraft is likely to be charged at a high rate.

An agreed or authorised overdraft with the bank may involve an arrangement fee, but the interest will be lower. Going overdrawn without permission on a regular basis could affect your credit rating.

Some accounts do not allow overdrafts. A basic account may have a buffer zone up to £10.

Bank statements



A full statement lists all the outgoings (money paid out or debits) and receipts (money paid in, or credits) relating to an account and will show a running balance and the current balance. They can be issued regularly – every month or quarter – or are available on request.

They should cover the period since the last statement.

It takes time for statements to be prepared and issued, so they may not include all transactions. Statements should be kept safe and always destroyed with their details when they are no longer needed.

Benefits

If you are unemployed, on a low income, care for children or family members, or are disabled, you may be entitled to benefits which will help you financially with day-to-day costs, accommodation or supporting your family.

All benefits are complex, which is why a trained benefits adviser is needed to obtain correct advice and information. Some brief details on benefits are given below.



For detailed information about benefits in Coventry you can contact the 'Benefits Advice Line':

Tel: **7683 2000**

It is available during the following times: Monday, Wednesday and Thursday: 9.00 - 4.30; Tuesday 10.00 - 4.30; Friday 9.00 - 4.00. A voice mail service is provided out of office hours.

Job Seekers Allowance (JSA)

Jobseeker's allowance is a benefit for people who are unemployed but capable of work. It is normally for people aged 18 and over, but some unemployed 16 and 17 year olds not in full time education may, in some circumstances, be able to claim. They must show that they are fit for work, available for work and actively seeking employment. It is claimed directly at your local job centre, which needs to be done in person every two weeks, even though it is paid directly into your bank account. If you do get a job, you must let your local job centre know.



Job Centre Plus Coventry
Cofa Court, Cheylesmore
Coventry, CV1 2HJ

Phone: 024 76232200

Income Support

Income support is a benefit for people on a low income to help them pay for their day-to-day living costs.

It is normally for people aged 18 or over.

If you are aged 16 or 17 you may get income support if

- you have a child or are pregnant
- you are in certain kinds of education or training
- or you care for someone who is sick or elderly

Amounts do vary, and it does depend on your personal circumstances. If you do get Income Support, you are entitled to free dental care, prescriptions, school meals, Housing Benefit and Council Tax Benefit.

Housing Benefit and Council Tax Benefit

Housing Benefit is a benefit for people on a low income to help them pay their rent.

Council tax benefit is a benefit for people on a low income to help them pay their council tax.

If you want to claim any of those benefits in Coventry you can contact the Coventry benefits team. They provide a face-to-face service for customers at the Housing Centre, in Spire House on New Union Street, which is open to the public for 36 hours each week, as well as a telephone and e-mail enquiry service.



Benefits team:

Phone: 024 7683 1800

Fax: 024 7683 1711

Postal location: SH/3

E-mail benefits@coventry.gov.uk

Crisis loan

You may be able to get a crisis loan if you need money because of an emergency or a disaster (for instance if there has been a fire in your home or you lose your job). You don't have to be claiming benefits to apply, but you will have to be able to pay the loan back. Crisis loans are meant to cover for essential things that you need to protect the health and safety of your household, which includes rent in advance. Go to your local benefits office for more information.



In order to make benefit claims you will be asked to present several documents (originals, not photocopies) to prove your identity, to show them evidence of circumstances, earnings, savings or housing costs.

If your claim has been refused and you want to make an appeal against this decision you should do so within one month.

If you don't understand any of the questions on the claim forms, ask someone for help.

Ask for receipts for forms or documents you take as evidence for your claim.

If you don't have a bank account, open one so benefits can be paid in.

Managing Debt



Debt has many different causes. It usually occurs because of a sudden and unexpected change in circumstances. That could be loss of income. It could be the arrival of one or more major bills or expenditure demands. Or both. Debt can also be linked to other problems, such as depression, ill-health, or another underlying problem such as a drug, alcohol or gambling habit.



Don't ignore debts. They won't go away. Leaving them might cost you more money.

If you want to start clearing your debts it is a good idea to seek help from a trained money adviser. Advisers can explain principles and priorities, and, crucially, negotiate with creditors for a realistic repayment schedule.

The biggest debt is not automatically the most important or urgent one.

Creditors who call loudest and most frequently are not necessarily priorities.

Don't expect wonders – and do not despair at relapses.



Free debt advice is available from

Coventry CAB: Tel: 0845 120 2920

National Debtline: Tel: 0808 808 4000

Free advice is also available from

- Coventry Citizens Advise Bureau
Kirby House
Little Park Street
CV1 2JZ
Helpline Tel: 024 7625 2052
Mondays, Wednesday, Friday between 10am and 12am.
- Coventry Law Centre
Oakwood House, St Patricks Road Entrance, Coventry, CV1 2HL
Tel: (024) 7622 3053
enquiries@covlaw.org.uk



Accommodation

Renting a property



Moving into your own place is an exciting step and a lot of things need to be considered. This section will give you an idea of what's important when renting a property, what rights you have and what to look out for after you moved in.

Before you rent – things to look for

Gas safety

If there are gas appliances in the property, the landlord must show you a gas safety certificate issued by a Gas Safe registered engineer within the last 12 months.

Electrical safety

Responsible landlords will be able to show you an up-to-date electrical safety certificate. Check that there are enough electrical sockets for your appliances, so that you will not need to use multiple adapters, which can be dangerous. Make sure there are no broken sockets, exposed wires or taped joints.

Fire safety

Ask the landlord how you would get out of the property in the event of a fire. Houses in multiple occupation (shared accommodation) should contain fire equipment. Check that any safety equipment is in good working order and easy to find.

Security

Are there sufficient bolts and locks on doors and windows? Who holds the keys to the property? Who else has a key to your room?

Furniture and fittings

If the property is not vacant when you look around, make sure that you know which furniture and fittings come with the accommodation and which items belong to the present tenants.

Lighting and ventilation

Check if there is enough natural lighting and artificial lighting in the rooms. In bedrooms and living rooms there should be a window that is big enough to provide natural light during the day and which can be opened for natural ventilation as well.

All houses should have sufficient ventilation to keep them fresh and to remove excess moisture, cooking fumes, odours and so on.

Heating

If you look round the property in the summer, think whether the place will be warm enough in the winter. There should be an adequate fixed form of heating throughout the house, which you can control.

Ideally this should be gas-fired central heating, although electric heating connected to an economy tariff that has been certified as safe is also acceptable.

The house should also be well insulated so that you are not faced with unaffordable fuel bills. Ask your landlord if there is insulation in the roof space.

Cooking facilities

Is there enough space for storing, preparing and cooking food? If you are sharing the accommodation with other people there should be food storage space for each person and enough space and facilities for several people to cook safely at the same time.

Condition of the property

Look out for:

- damp (a musty smell, stains, or mould on the wall or ceiling)
- draughts (badly fitted doors or windows)
- sloping floors and sagging ceilings
- any signs of pests such as mouse droppings, rat holes in and around the property, slug and snail tails, and insect infestations.

What types of tenancy are there?



For detailed information about different types of tenancies and tenancy agreements you can visit the Coventry City website.

Go to:
www.coventry.gov.uk

Search for:

Tenancy Advice.

Tenancy agreement

It's not always necessary to have a written tenancy agreement but it is advisable as it means that the details of the agreement can be recorded. The contents of a written agreement can affect your rights as a tenant. Always get advice before you sign any agreement

Your responsibilities as a tenant

You must:

- pay your rent
- behave in a reasonable way, not cause nuisance or annoyance to others
- not damage any fixtures, fittings or furniture belonging to the landlord. If there is furniture you do not want, ask the landlord to remove it. Don't store it anywhere without their permission
- ask the landlord before making any changes to the property
- inform the landlord if repairs are needed
- allow the landlord to have access to the property at reasonable times, for example to carry out repairs. But preferably by appointment
- not sub-let or take a lodger without asking permission first, unless your contract allows you to do this
- give the landlord proper notice if you wish to leave

The landlord's responsibilities

The landlord must:

- give you their name and address and that of their agent, if they use one
- give you a written statement of the conditions of the tenancy
- give you a receipt for the rent you pay
- register your deposit with an authorised scheme within 14 days of receiving it
- give you legal notice if they want you to leave
- make suitable arrangements for security of your mails to prevent interference
- ensure that gas appliances are tested at least once a year and give you a copy of the safety certificate within 28 days of the test taking place



The landlord is responsible for repairs too:

- the structure outside of the property
- basins, baths, sinks and toilets
- fires radiators, water heaters
- water, gas and electricity supply and meters
- water tanks and boilers

Coventry Homefinder

Coventry Homefinder is a partnership between Coventry City Council and housing associations in the City. You are eligible for services if you are on low or no income and in need of housing. For more detailed information contact Homefinder directly or speak to your PA.

How to contact Homefinder Coventry:

Tel: 024 7683 4024

Website: www.coventry.gov.uk

Reception opening hours

Housing and Benefits Advice Centre, Spire House, New Union Street, Coventry.

Monday, Wednesday and Thursday 9.00am to 4.30pm

Tuesday 10.00am to 4.30pm

Friday 9.00am to 4.00pm

Post address

Coventry Homefinder
1st Floor, Christchurch House
Coventry
CV1 2QL



Moving House



When you move house it is important to notify the appropriate agencies of your change of address, such as

- your bank
- your energy and water provider
- your phone provider
- the TV licence agency
- The Benefits Service and Job Centre Plus
- your employer
- your school, college or university
- Shaftesbury Young People (your PA)

Council Tax

Council Tax is a tax set by the council, it helps pay for local services such as education and social services. Each council is responsible for collecting council tax from all households in their area.

If you are living in a property you are required to pay council tax, however there is the possibility of getting a discount if you are a single occupier (then the discount is 25%).

The full Council Tax bill assumes that there are two adults resident in a property. The bill is not increased if there are more than two adults living there but can be reduced if less than two live there.

Some people are disregarded for Council Tax purposes. This means that we will not count them when we decide how many people aged 18 or over, live in your property. Information on this may be obtained by the City Council you are living in.

**Contact details:**

Council Tax Division
Council House
Earl Street
Coventry, CV1 5RR
Fax: 024 7683 3837

e-mail: counciltax@coventry.gov.uk
Office: 024 7683 1111

Utility Bills



"That does it! We have to insulate the ivory tower."

Now that you have your own place, you are responsible for paying all your utilities – that means gas, electricity and water bills. There are a lot of different ways to pay, some of which are especially good if you are on a low income or trying to budget for the first time.

Electricity

When you first sign your tenancy, you will need to ring the electricity supplier and register as a new tenant. They will offer you a number of ways to pay.

Key meter

Direct debit

Quarterly bills (get a bill every three months)

Paying by Key Meter

This is a pay as you go scheme. You pay for your electricity in advance by charging your key at selected shops and newsagents. You then put the key into your meter to turn the electricity on. This is a good way of keeping track on your budgeting, especially if you are on a low income, as you won't have any surprises with your bill this way. However, your electricity will cost more paying this way.

Quarterly bills

If you don't have a key meter, you will receive a quarterly bill every three months. You can pay quarterly bills at banks or post offices. Don't do this unless you can save each time you get paid, to make sure that you have enough money to cover for them. It is a good way to pay if you are in regular employment.

Monthly Direct Debit

With this form of payment a fixed amount of money is taken out of your bank account each month via direct debit. Often there are discounts available. You will get a yearly bill stating if your consumption exceeded payment, in which case you have a one off payment to settle your account.

Gas

You will also need to contact your gas supplier. They offer similar schemes to the electricity board. If you contact them, they will be happy to explain any offers they have at the moment.

Water

You will also be responsible for paying your annual water rates in advance once you are in your own property. Again, there are a number of ways to pay.

Dealing with arrears

If you are struggling to pay your gas and electricity bills, it is important to deal with it as soon as possible. Gas and electricity companies can cut off your supply, leaving you with no lights and no heating.

Once you have worked out how much money you have to pay on your bills, get in touch with your gas and electricity suppliers and explain to them that you are having problems paying the bill. Suppliers have a code of practice that means they will not cut you off if you reach an agreement with them and keep to it.

TV licence

You are now also responsible for making sure you have a TV licence. You will need to buy a new licence each year (2009/2010 £142.50; 2010/2011 £145). You can arrange to pay by instalments at no extra cost. They have a Cash Payment scheme which is a popular alternative to direct debits. Don't avoid getting one, as you could be fined up to £1000. Call 0844 800 6767 to set up a licence.

Insurance

Insurance is something you need to think about when living in accommodation, going on holiday or buying a car. Most insurance is voluntary, except for car insurance; if you are driving a car you **MUST** be insured, as it is a criminal offence to drive without insurance.

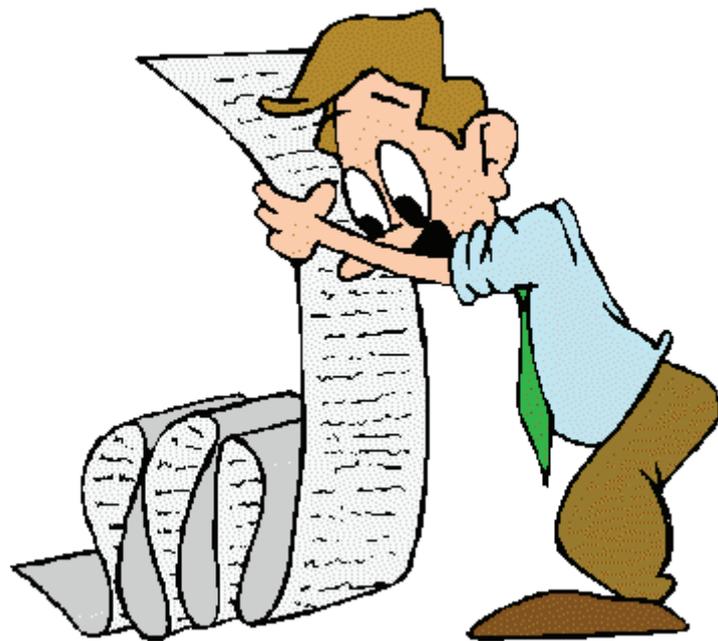
Insurance is a way of making sure that if your home is broken into you are robbed, you have an accident or crash into somebody's car someone else will cover for you.

There are many types of insurance, for example:

- Home building insurance
- Home contents insurance
- Third party car insurance
- Third party fire insurance
- Life insurance
- Health insurance or
- Travel insurance



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If you are looking for something specific, try finding it on the index. It will tell you on which page you can find the information you are looking for.

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