

Name:



Independence pack

Your guide to getting
ready for adult life

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ROCHDALE
BOROUGH COUNCIL

Introduction

Preparing for Adult life

This pack has been developed to support young people who will be leaving care. The idea of the pack is to enable you to be aware of the support that you will require when you make the steps to become independent and what will become daily/weekly tasks when you live independently.

It is likely that you will be aware of a number of the subjects within the pack. However there may be a few that you have not yet thought about.

The pack is given to you at the age of 15 to support you to begin to develop the skills that you will require when you leave care in the future. The person that is looking after you now (be foster carer, family member or a residential worker) will support you to develop the skills you require to live independently. Don't worry, this pack is not here to speed up the process of leaving care. It is to support you to become independent in the future. Just like any parent would do with their own child.

The experience of leaving care and starting life as an adult is different for everyone. It can be a time of joy, discovery, worry, excitement and many other emotions – possibly all rolled into one! But one thing that applies to everyone is the fact that the more you know, the better prepared you will be for whatever comes your way.

There is a checklist at the front of the pack. Each area has a list of questions, information and goals so you can work out what things you already know you can do and what things you need to find out about or work on. Your Social Worker and Personal Advisor can help you to develop the skills you need alongside your current carer.



Checklist

- 4 Health
- 8 Education, employment and training
- 12 Relationships
- 15 Accommodation
- 20 Self care and life skills
- 28 Money management
- 30 Emergency contacts



Who am I?

Where am I from?

Where are my family from?

What / who do I identify with?

Who are my friends?

When you live independently you will need to be aware of the health services that are available to you.

GP details:

Any allergies:

Dentist details:

When did you last go to the dentist?

Have you been for an eye test? If so, when did last go to the opticians?

If you require emergency care you can contact 999, 111 (health services) or attend the hospital.

Three goals I want to achieve around my health are:

1.

2.

3.

Health and wellbeing



How to register with a doctor

To register, you will need to visit the surgery or health centre during opening hours. You will be asked to fill out some registration forms and will then be added to the list of NHS patients.

Tip

Have a look at the GP website and see if the forms can be done online.

Opticians

You don't have to register with an optician, unlike a doctor or dentist. Even if you think you don't need to wear glasses, your eye care is important, and you should have regular eye tests. Under-19s get free eye tests, as well as some people who are on low incomes or are receiving benefits.

Mental Health

Having a healthy mind is just as important as having a healthy body. Being able to handle your feelings and emotions positively and coping with stress will help you feel good.

Top tips for staying healthy

- Make sure you have a balanced diet of fruits, vegetables, carbohydrates and protein
- Exercise - walking, running, dancing, going to the gym, playing sport
- You can contact 111 for general health advice if you're unsure or feeling unwell
- You can attend the pharmacy and get some help around medication

If you want any further information please speak to the people around you like your carer, Social Worker or Personal Advisor.



Believe in yourself

Low self-esteem can be the root cause of some mental health problems and can cause a vicious circle. You feel bad about yourself, so you get depressed, which makes you feel even worse about yourself. You become more depressed and it can be difficult to break that cycle. Positive thinking and boosting self-esteem will improve emotional wellbeing.

Self-esteem is how you think about yourself. It is the opinion you have of yourself. If you have low self-esteem, the thoughts you have about yourself tend to be negative and focus on what you think are your weaknesses. Having a low opinion of yourself can make you more prone to mental health problems such as eating disorders, depression or anxiety and phobias.

Self-esteem can just be down to your own temperament. However, negative experiences in childhood can contribute to feelings of low self-esteem. People who have been abused or neglected in their childhoods often have low self-esteem. Young people who feel they have not matched up to their parent's expectations can also suffer in their self-esteem. Other things that can affect someone's self-esteem include bullying, trauma, poor physical health and social isolation.

Having low self-esteem can affect work, personal relationships and your social life so it is important to tackle this to boost positive thinking and positive mental wellbeing.

Top Tips to boost self-esteem

In order to change your beliefs, you have to understand your negative beliefs. Think about what your weaknesses are and when you started to feel like this. Can you identify something that has happened that might have caused you to feel like this?

Once you have identified the negative beliefs, gather evidence to challenge this and write them down so you have a list as evidence when you are feeling down. For example, if you feel you are unattractive, note it down when you receive a compliment from someone that says you look pretty or they like your new haircut.

Pausing - Take time throughout the day to take a break or pause. Stop what you are doing, look out of the window, let your shoulders drop, stretch and allow your mind to calm down. Taking several pauses throughout the day can prevent stress from building up. If you encounter a stressful situation such as an upsetting phone call, a busy train ride home or writing an essay then give yourself time afterwards to calm down.

Deep breaths - Often people are told to "take deep breaths" after a stressful situation. Sometimes concentrating on your breathing helps the body to relax and can have a calming effect.



Substance use

A substance can be legal – like alcohol and cigarettes – or illegal, like cocaine and ecstasy. There are several different ways that people use drugs.

Experimental Use

Some people (regardless of age) experiment with substances.

Some do so out of curiosity or because their peers do. Only a small number of people who experiment go on to develop a dependency on substances.

Recreational Substance Use

Some people use substances on a recreational basis.

This may be in the evenings or weekends, or when they are with particular friends, or only when they are in particular environments, such as nightclubs.

Dependent Use

Some people reach a point where they are either physically or psychologically dependent on substances.

The dependency affects their physical and/or mental health. This dependency may have a negative impact on relationships, work or study and finances.

If you have any concerns about the use of substances, legal or illegal, don't be afraid to ask for help. Your Social Worker or Personal Advisor will be able to offer you support.

Early Break is charity offering free information, advice and support for young people and families with substance misuse-related issues.

When a young person is referred to Early Break they are allocated a worker and the worker will make contact with the young person within 24 hours of the referral being received.

All Early Break workers have experience of working with young people.



Education, employment and training



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!

At present you may be unaware of what you want to do when you are older. If you do know what you want to do it is important that we help you to make the right choices to support you to achieve your aspirations. Education is an important aspect of achieving your aspirations and you may need support to ensure that you are choosing the right courses at college or university.

What schools have you attended?

What career aspirations do you have?

What steps do you need to take to achieve your aspirations?

Do you want to access Higher Education?

Do you know which college you would like to attend?

What three goals do you want to work on around education, employment or training?

1.

2.

3.

Positive Steps

Positive Steps is a great service to help you look at all your options around education, employment and training. Speak to your Social Worker or Personal Advisor to get support from a Career Advisor.

Training

Some jobs need you to gain extra skills to be qualified to do them.

This may involve doing an extra course and when you know what you want to do, we can help you find this right job.w

Apprenticeship

An apprenticeship combines training and working. Most of your time is spent doing on-the-job training, and the rest is spent working towards a qualification.

You get paid a salary and are part of a team, like a standard employee. Apprenticeships combine practical training with study for a particular job or career. They are a great paid work opportunity for people over the age of 16 in England.

Higher Education

Following your time at school you may decide that you want to access Higher Education. As a Corporate Parent we want you to go on and reach your aspirations. We will be here to offer you the support and guidance that you require. University is somewhere you go to study a subject of your interest at a higher level after the age of 18 years old.

As a care experienced young person you will be offered financial support to help you progress through your course. Your Personal Advisor, alongside Positive Steps, will be able to offer you support and guidance around attending university.

Employment

The main steps to gaining employment are:

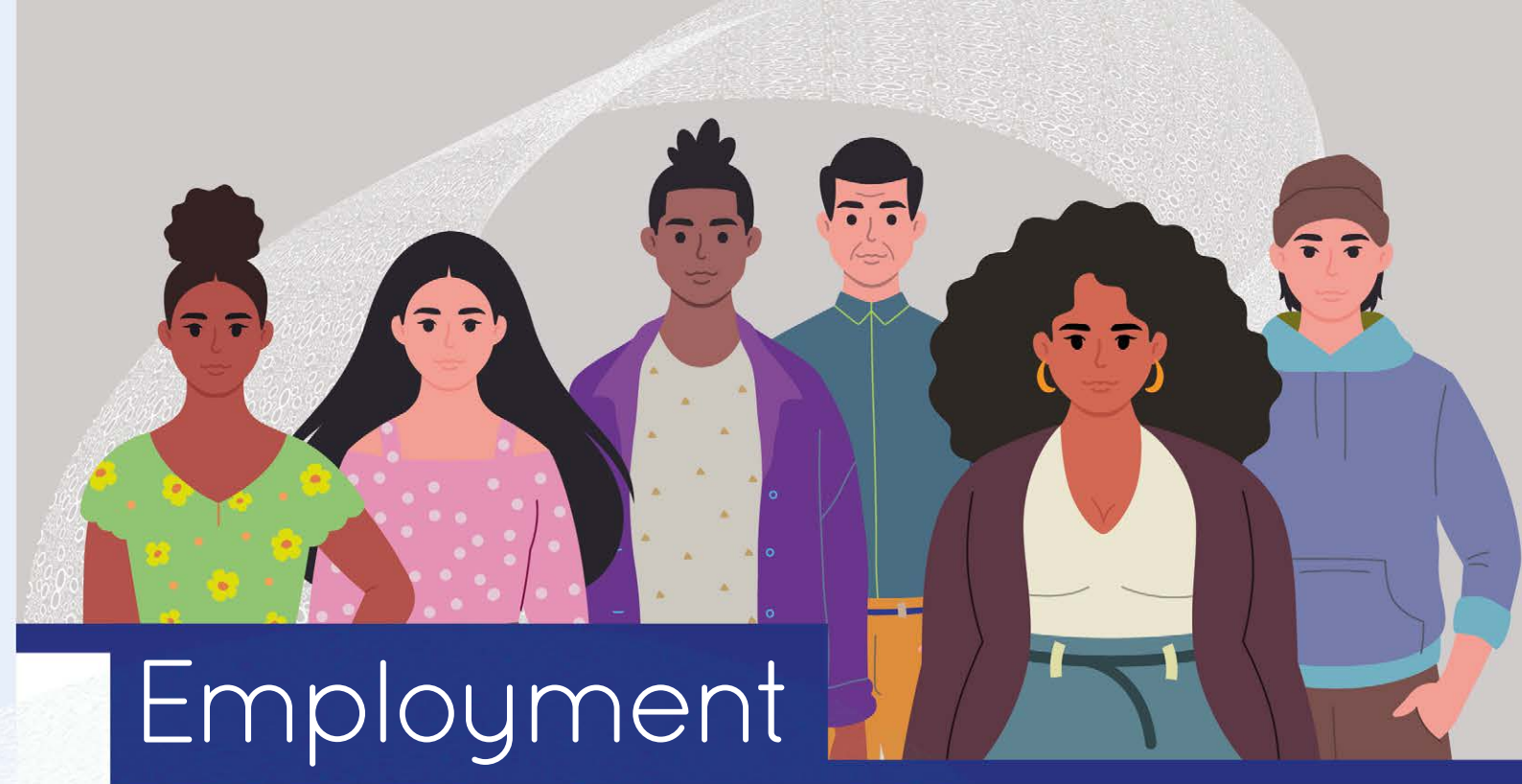
1. Having a CV.
2. Applying for the job on an application.
3. Attending a job interview.

Top tips:

- * Be on time for your interview
- * Listen and ask questions

Above all, try to be yourself. Be honest and show enthusiasm – this is your chance to sell yourself!

If you want any further information please speak to the people around you like your carer, Social Worker or Personal Advisor.



As you are leaving education you will go on to seek employment. Your Social Worker and Personal Advisor have ambitions for you to achieve your dream job. Your Social Worker or Personal Advisor will help you prepare by looking for a job and filling in the application form.

The Internet will probably be the most important resource you'll use to find a job. On the large number of job sites available you'll be able to apply for jobs directly, find links to recruitment companies, and read tips on job hunting.

What is your National Insurance number?

Do you have a CV?

What is the minimum wage?

Top tips for job interviews:

1. Find out about the organisation. Who are they? What do they do? The more you know, the more interested you'll sound.
2. Read over the job/course description. Think about the skills they want and find examples of how you've used these skills in the past.
3. First impressions are lasting, so wearing something which makes you feel and look confident is important.
4. Find out where the venue is beforehand. How do you get there? How long will it take? Think about doing a 'dummy run'.

Relationships

You might find yourself living with new people and you may get on really well. However, coping with new people can sometimes be difficult. You may miss your own family as you don't get to see them as often as you would like to.

Your Social Worker, Personal Advisor and Independent Reviewing Officer will listen to you views and ensure that these are taken into account when thinking about family time.

What makes a good friend?

Look at the list below and decide what they do for you.....

Look out for me.

Get me into trouble.

Bully me and threaten me.

Are "good friends".

Care about me.

Stick up for me.

Make me feel good.

Ask me to do things that are wrong

Get me in trouble

Say hurtful things about me.

Keep secrets for me.

Help me

Lie to me.

Give me good advice.

Listen to my problems.

Give me alcohol or drugs.

Help me stay out of trouble.

Talk about me behind my back.

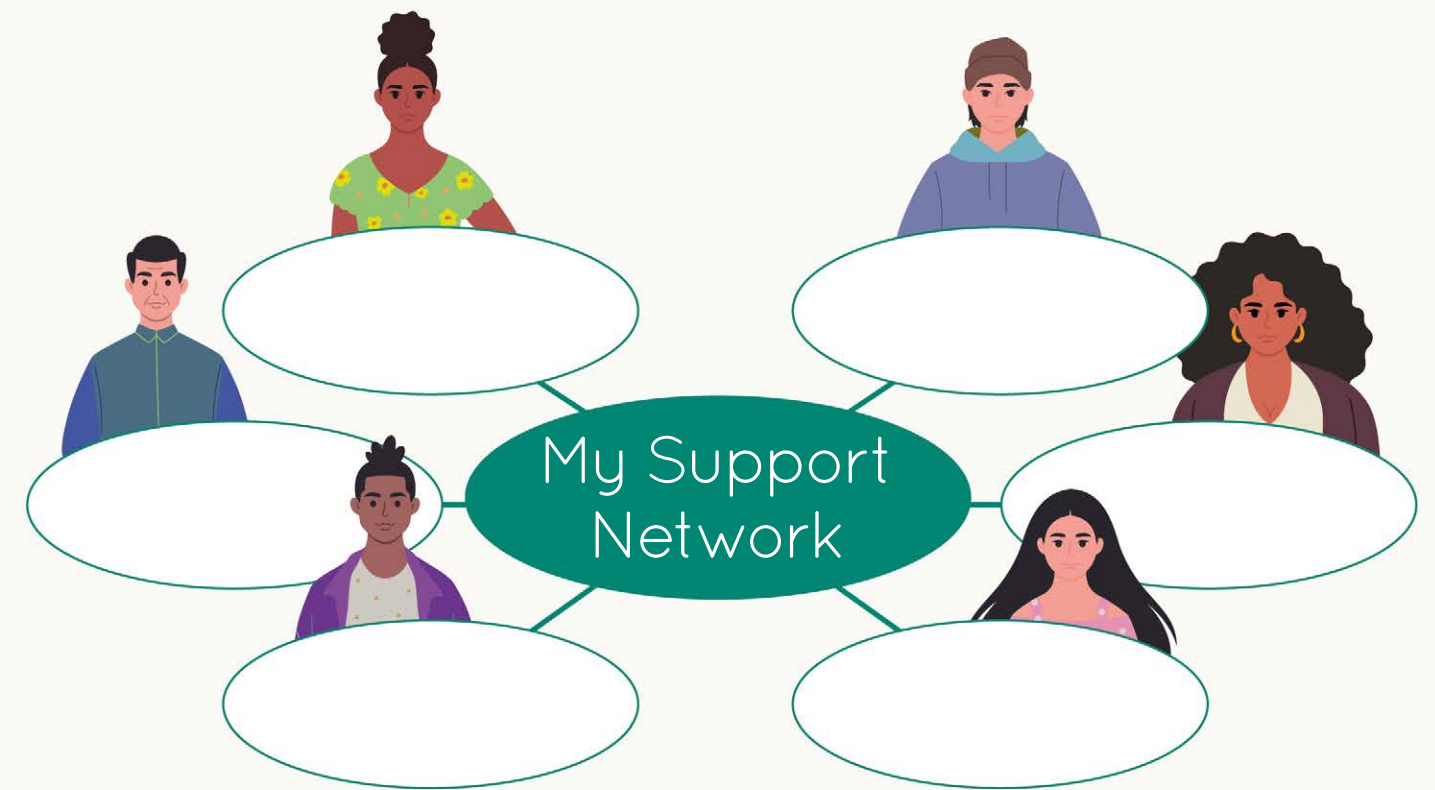
Tell me about their problems.

Keep me safe.

Use me.

Accept me for who I am.

Support Network



Life Story Work

Life story work is an opportunity for you to look back at your family history and help you to understand the reasons why you are cared for by Rochdale.

Completing this work can be emotionally exhausting but it can help you understand the negative and positive aspects of family life.

Your life story can be completed in a fun and enjoyable way. Many people enjoy looking back at pictures or drawings and their achievements.

Looking at your history may help you to understand your identity. When you are 18 years old you can speak to your Personal Advisor about gaining access to your records from Children's Social Care.

Life story work should be seen as a journey and should be completed at your pace. If you are not ready let the person who is doing this with you know. The main thing is that you get what you need from the life story work.

Unhealthy Relationships

Unfortunately, not all relationships are healthy. Qualities like kindness and respect are absolute musts for healthy relationships. If someone you're with is making you feel bad, you need to change things.

It's not good to stay in a relationship that involves abusive behaviour of any kind. A relationship is unhealthy when it involves someone being mean to you, trying to control you, disrespecting you or abusing you.

Abuse in a relationship can take many forms and any person can be abusive partners or victims of abuse. Abuse is always wrong. Abuse can be verbal, emotional, sexual or physical. If your partner insults you, uses mean language to put you down, gets physical by hitting or slapping you or by forcing you into sexual activity, it is abuse.

Verbal abuse

Verbal abuse is if someone threatens you or calls you nasty names. This could be someone who shouts at you all the time to make you feel bad.

Emotional abuse

Emotional abuse is if someone uses their power to manipulate and control you. You might feel scared to do something in case it upsets them, or they might constantly check up on you, or demand to know where you are all the time.

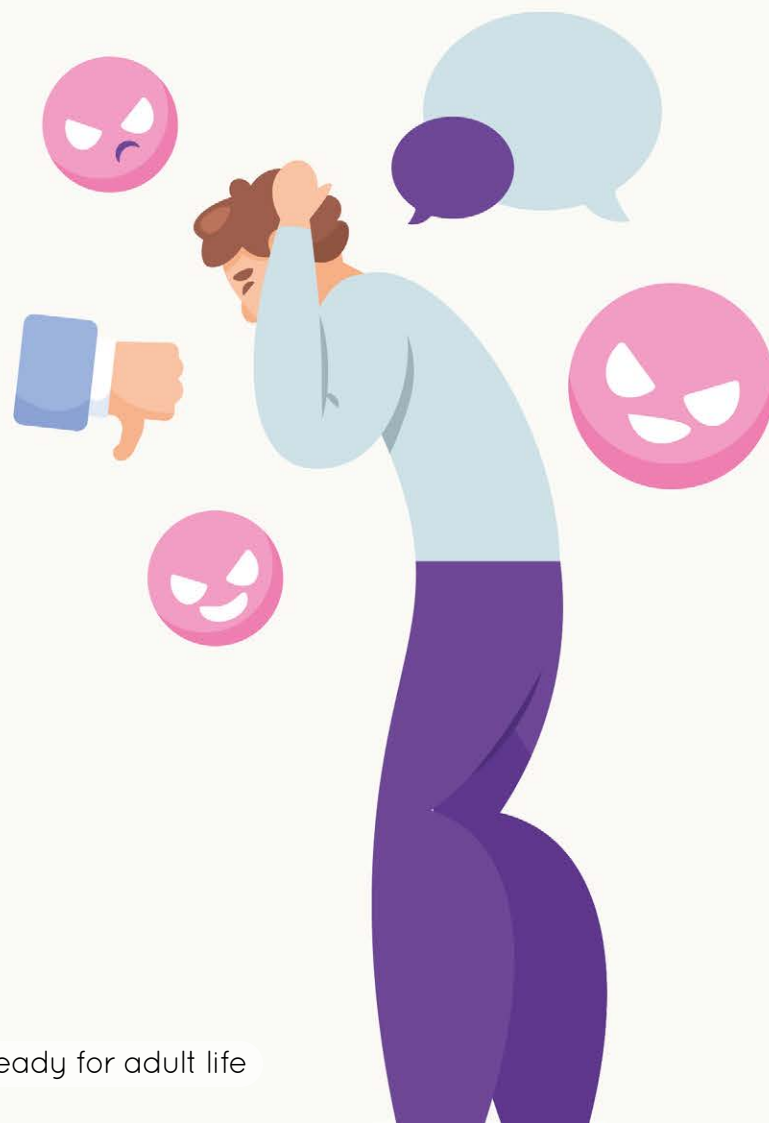
Physical abuse

Physical abuse is if someone is physically hurting you in any way (by hitting or slapping you, for example).

Sexual abuse

Sexual abuse is if someone forces you into sexual activity you don't want or threatens you if you don't have sex with them.

If you can think of any way in which your partner is trying to control you, make you feel bad about yourself, isolate you from the rest of your world, or harm you physically or sexually, then it's really important to tell someone about what is happening.



Accommodation



Staying Put

As a care experienced young person you should expect the same level of care and support that others would expect from a parent. Once you reach the age of 18 you are no longer legally 'cared for'. However, you may feel that you are not ready to leave your foster carers and want to remain living with them.

As part of your Pathway Plan, you should be supported to understand what the options are when you reach the age of 18. One of these is staying with your foster carers until you are 21 years old, if you are all in agreement with that.

If you would like to know further information about Staying Put with your foster carer please ask your Social Worker or Personal Advisor for a leaflet.

Setting Up Home

Your Social Worker or Personal Advisor will support you to move into your own accommodation if you are ready.

Complete this pack

Complete the Accommodation Assessment and Support Plan with your Social Worker

Complete your housing application

Attend your housing appointment

Bid on properties every week

Why and how to clean your bathroom

Poor bathroom hygiene can present a health risk to the entire household. When not cleaned properly, and often, a dirty bathroom becomes a breeding ground for bacteria and germs that spread illness throughout the house.

Everyone can play their part in keeping the bathroom clean to prevent germs from spreading. You need to keep yourself clean and clean up after yourself. The dirt and germs you leave behind can linger and spread illness to other members of the household or yourself.

Personal Hygiene

Your own personal hygiene plays a large part in improving bathroom hygiene. Like the bathroom, your mouth and hands are breeding grounds for bacteria. Overall, bathroom cleanliness begins when you clean yourself by taking regular showers or baths or just washing yourself thoroughly all over.

You should clean your teeth at least twice a day and never share a toothbrush with anyone.

Wash your hands thoroughly each time you use the bathroom. Germs spread quickly by touch. You should always wash your hands with warm, soapy water after using the toilet.

Bath towels should be changed and washed regularly. Hang them up to dry after use. The longer they remain wet, the more germs will collect on the towel.

Surfaces

All the bathroom surface should be cleaned regularly. These include the door handle, taps, toilet, sink, floor and shower/bathtub. Be especially careful when cleaning, including the seat, rim, lid, bowl and flushing handle of the toilet.



11 steps to cleaning your bathroom



1. Gather all your cleaning products and take to the bathroom (bleach, cloths, bathroom cleaner, mop, bucket with hot water, clean hand towel, mop, toilet roll).
2. Squirt your bathroom cleaner in your sink and on taps.
3. Squirt your bathroom cleaner on the top of toilet, on the seat, lift the seat up and spray, spray the flush.
4. Get your cloth and wipe the sink. Ensure that every inch of the sink and taps are clean, rinse your cloth under the hot tap and go over the sink one more time.
5. Take a separate cloth and rinse under the hot tap and they wipe the toilet, ensuring that every inch has been cleaned, rinse the cloth again under the hot tap and go over the toilet one more time. Use separate cloths for the toilet.
6. Turn the hot tap on and then take your tooth brush holder and rinse under the hot water, if really dirty use some bathroom cleaner and then rinse off.
7. Pour some bleach into the mop bucket and mop the bathroom floor. Ensure you give it a good scrub, especially around the toilet.
8. If you have a mirror in your bathroom, get the glass cleaner and wipe the mirror clean.
9. Pour a little bleach around the toilet inside the basin, and leave for a few hours to ensure it is clean and germ free.
10. Lastly ensure that all surfaces are wiped down using a cloth with a little bathroom cleaner on including the door handle.
11. Make sure you don't forget to empty your bin, put more toilet roll on the holder and replace the towel with a clean one.



How to wash dishes

Prepare the dishes

Begin by scraping the dishes of excess food into the bin. Stack the dishes in preparation for washing. Tough, stuck-on foods may need to be soaked first before washing.

Prepare the water

Make sure you use the correct water temperature. Add washing up liquid and the water will be ready to begin dish washing.

Wash the lightest soiled items first

This usually includes glasses, cups, and cutlery. Washing these items first keeps your water fresher and ready to tackle bigger jobs.

Wash plates, bowls and serving dishes

Remember to scrape these items before washing. Wash gently. Keep an eye out for when you should change the dish water.

To ensure you keep your kitchen hygienically clean, follow these golden rules:

1. Have separate chopping boards for raw meats and other foods, making them easier to clean.
2. Ensure you clean chopping boards after use with anti-bacterial spray. Plastic chopping boards do not scratch easily, making them easier to clean.
3. Wash hands thoroughly as soon as you have handled raw meat, to prevent the spread of germs.
4. Clean work surfaces immediately after use with anti-bacterial spray
5. Disinfect cleaning cloths and dish cloths by soaking overnight in a diluted solution of anti-bacterial and dry them thoroughly.
6. Clean bins, taps and cupboards handles regularly with anti-bacterial spray.

Bin cleaning

The moist, nutrient rich conditions in your bin provide the perfect environment for germs, which start to build up the minute food waste is thrown away. Help keep a lid on the germs in your bin by following these simple steps:

1. Kill germs, and reduce odour by cleaning your wheelie bin after each collection. Bleach or anti-bacterial spray is perfect for targeting hard to reach areas inside, and remember to give the lid and handle a quick spray and wipe down, to help keep your bin hygienically clean.
2. Wash your hands every time you touch the bin.
3. Wrap up organic food waste properly and keep germs confined.
4. keep your bin lid closed to help keep flies away and to keep smells to a minimum.

Follow your local council's guidelines for recycling.

Hygiene tips

Kitchen cleaning

The Kitchen is the favourite place for many germs in the house as it is the place for them to live, breed and spread in. If food is not cooked, stored and handled properly, germs can spread and people can quickly become ill.








Self care and life skills

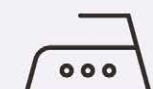
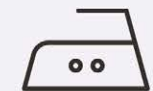
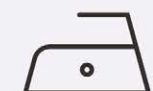

Washing and dry cleaning symbols

-  This means you can machine and hand wash
-  This means you can iron clothing
-  This mean clothing can be dry cleaned
-  Can be tumble dried.
-  If a symbol has a cross through it then you should not do it.

Understanding labels

-  Here is an easy one to start. The number in the tub tells you the maximum temperature you can wash an item at
-  Two lines under the picture means this needs a wool wash
-  This means hand wash only. Do not put in your machine.
-  Can be tumble dried.
-  Can be not be tumble dried.

Ironing

-  This means you can use a hot iron (cotton, linen)
-  This means you can use a warm iron (polyester, mix, wool)
-  This means you can use a cool iron (acrylic, nylons, acetate)
-  If the iron has a X through it then you should NOT iron at all.



Cleaning bingo

Tick off what you can do what you have tried.
Any you haven't done, ask questions and give them a try.

Make bed	Change bedding/wash bedding	Hoovering	Dusting
Washing dishes	Washing clothes	Ironing	Mopping the floor
Cleaning the cooker	Cleaning the fridge	Cleaning the toilet	Cleaning the bathroom

The first time you live on your own will be exciting but for many people it may be the first time that they do things for themselves. Below is a list of things that you will need to be able to do when you live on your own. Talk to your carer to ask them to support you to be prepared for the next stage of your life.

- | | |
|---|---|
| <input type="checkbox"/> Plan meals | <input type="checkbox"/> Use the washing machine |
| <input type="checkbox"/> Cook | <input type="checkbox"/> Maintain personal hygiene |
| <input type="checkbox"/> Have a healthy diet | <input type="checkbox"/> Maintain my tenancy / home |
| <input type="checkbox"/> Clean my room/home | <input type="checkbox"/> Manage my front door |
| <input type="checkbox"/> Pay bills | <input type="checkbox"/> Do DIY |
| <input type="checkbox"/> Make appointments for myself | |

You may not enjoy completing some of the tasks but these will be things that you have to do for yourself when you live in your own place. If you begin to prepare now it will make things a lot easier for you.

How to read your utility meter



You only read the numbers in Black

Not Red

Find your meter type from the ones below and follow examples given to see how to read your meter

Digital metric meter



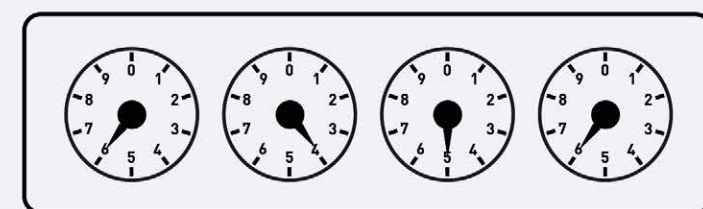
This reading would be 00254

Imperial meter



This reading would be 2998

Dial meter



This reading would be 6456

Often in your first own property you will have a meter card.

These are either keys or cards which you have to put credit on. You will not have to read the meter with those apart from to check how much credit you have on the meter.

What to do if you smell gas?

If you smell gas, think you have a gas leak, or are worried that fumes containing Carbon Monoxide are escaping from a gas appliance, seek urgent help through the Emergency Gas Board and ring your Personal Advisor if you're unsure.

1. Open all doors and windows to ventilate the property.
2. Do not turn on/off any electrical switches.
3. Extinguish all naked flames, do not smoke, strike matches or do anything which could cause ignition.
4. If there are any electrical security entry phones/locks, please open door manually

Are the rest of the homes in the street and the street lamps off? If they are there may be a power cut.

If you have lost power in parts of your home and it's none of the above then you may have a fault. Report it to your housing provider or landlord.

What to do if you have a water leak?

Find your water tap (stop cock), which is often under your sink, and turn the water tap off. Find out where the leak is coming from and contact your housing provider or landlord.

What to do if your electric goes off?

Make sure you know where you have a torch/candles.

Are you on a prepaid meter? Have you run out of credit? If you haven't and it still isn't working then contact your provider.

Your trip switch may have turned itself off. If it has, you should try turning it back on. If it switches off again then one of your electrical appliances may be faulty. Your trip switch turns itself off to make sure you don't get injured by a faulty appliance.

Setting Up Home Allowance



Leaving care grant:	£
Savings:	£
Other:	£
Total amount available:	£

Items	Buy from	Price
High Priority		£
Cooker		£
Cooker fitting		£
Fridge/freezer		£
Sofa		£
Floor covering		£
Washing machine		£
Bed with mattress		£
Curtains		£
Bedding		£
TV/Stereo		£
Towels		£
Chest of drawers		£
Hoover		£
Pots and pans		£
Crockery and cutlery		£
Kitchen tools		£
Wardrobe		£
TV Licence (first year)		£

Items	Buy from	Price
Medium Priority		£
Bedside cabinet		£
Desk		£
Coffee table		£
Lamps		£
Glasses		£
Laundry bin		£
Mirror		£
Bedside lamp		£
Tea towels		£
Low Priority		£
Plants		£
Ornaments		£
Pictures		£
Vases		£
Bread bin		£
Coat rack		£
Clothes airer		£

Total Cost: £

Amount under budget: £

Life and Social Skills



Here are some of the main skills that your Social Worker, Personal Advisor or carer should support you to develop.

Conflict resolution

Sometimes you don't always agree with the views of someone. Here are some of the things that you can think about doing when you respond:

- Give your views or opinions calmly, without being rude, abusive or violent.
- Listen to what the other person has to say, and try to see their point of view.
- Try to come up with a solution that is a compromise for both of you, so there is 'give and take' on both sides.

Assertiveness

Being clear about what you want, without being aggressive or making other people feel bad, is called assertiveness. Acting assertively can help you resolve conflicts with other people.

Being assertive is the best way to get what you want in life.

It can be hard to stand up for what you want, or believe in, in certain situations. It might be that you think the other person will stop liking you or that adults won't listen to you. In the end, people will have more respect for you if you stand up for yourself in a positive way, and they will be more likely to listen to what you have to say.

Communication

How we communicate with other people is very important. Being able to express ourselves well and understand communication helps with all the relationships we have with other people. Verbal communication – speaking – is one

way that people communicate, but what we wear or how we sit can be equally important. Even with speaking we can communicate in different ways, by how loud we speak, or the tone of voice we use.

Think about how you communicate. Is your body language positive or negative? What does it say about how you feel about yourself? Talk to your Social Worker, Personal Advisor or carer for suggestions on improving your communication.

Decision-making

Decision-making is a crucial life skill.

You might have to make a decision about whether to go to the Sixth Form in your school or to go to college, or maybe you'll have to choose between 'Staying Put' with your foster carer or moving into independent living. As an adult you will be faced with many decisions that you have to make and you may find it hard to choose between them. It often helps to talk to someone about the decisions that you need to make. This will help you think about the positives and negatives of each decision. Gathering as much information as possible will help support you to make the right decision for you.

Use the help and support that is available to you from your social worker, personal advisor and carer to help you make the right decision.

Problem-solving

You will come across all sorts of problems, big and small, and how you react to them is the key to success. Not knowing how to get to a new place, falling behind with schoolwork or not being able to make friends can seem frustrating. Remember there are lots of problems that you have already experienced and have solved, so you can do it!

The first thing is to recognise when you have a problem. Then, you need to think about how you will solve it. Talking to someone about a problem can be useful. Once you have worked out all the things that can be done to deal with the problem, you will need to decide which things you are going to do, and then all that will be left is for you to do them!

Online and mobile safety

Keep your profile private

Don't choose a profile picture that can easily identify you, like photos where you're outside your house, wearing your school badge or playing at your local sports club.

Think before you post

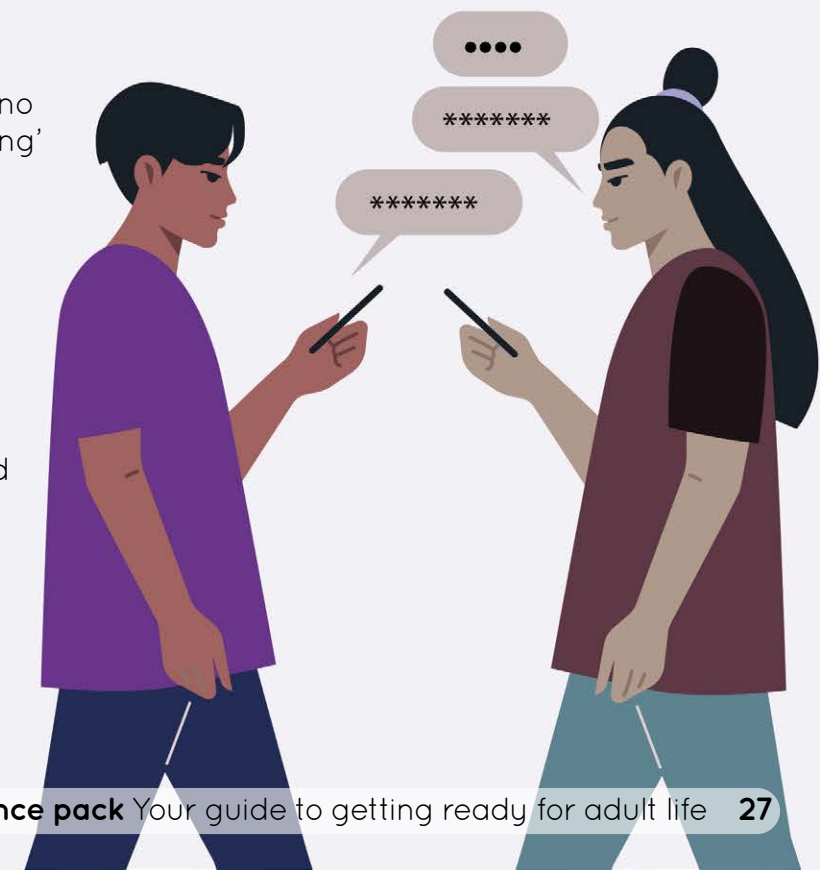
Don't upload or share anything you wouldn't want your parents, teachers or friends seeing. Once you press send, it is no longer private. Find out more about 'sexting' and staying in control.

Never share or reveal your passwords

Use strong passwords that are hard for others to guess, using a mix of letters and numbers. Keep passwords to yourself and change them regularly.

Be careful who you chat to

If somebody you don't know adds you as a friend, ignore them and delete their request. Don't share any personal information, such as your address or phone number, with somebody you don't know.



Money management

Why is money important to you? For itself or for what you can buy with it

If you could buy any three things in the whole world that you wanted, what would they be?
Say you had all the money you needed, what would you buy?

Dream Big!!

What I would buy

1.
2.
3.

Why I'd buy it

Now, with the amount of money you know you can really get during the next year or so, what would you like to save for?

What I'd save for

1.
2.
3.

Why I'd save for it

Items	Yes	No	Sometimes
1. I try to earn money however I can.			
2. I like to have money, but I don't like working to get it.			
3. I like money just so I can look at it and see how much I have.			
4. I have money for the things it can buy for me more than for itself.			
I think all the excitement about money is silly. Other things are			

Banking

Cash card

A cash card is a plastic card that allows you to take your money out of a cash machine. Your cash card will also allow you to deposit money, check your balance and order statements. A cash card is often issued when you open a basic account.

Debit card

A debit card is a plastic card, which allows you to pay for goods in a shop or online as long as there is money in your account. You can also ask for "cashback" at some supermarkets. This means when you buy something on your card you can get some cash at the same time. You need to make sure you have enough money in your account or you could be charged.

Pocket money

Do you get pocket money?

How much do you get?

Do you save any?

Do you have a bank account?

If yes, where is it? Do you use it?

Have you ever saved up for something you wanted?

Emergency contacts

Use this page to build up contact information of people you may need to speak to in an emergency such as your Personal Advisor, Social Worker, Support Worker, utility companies, GP, etc.
