



Core Offer to Care Leavers

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Introduction to the Core Offer for Care Leavers

We have created this core offer to tell you about all the services and support that we have in Cumbria for you as a Care Leaver. We know that leaving care might be difficult at times and we want you to know that just because you are leaving or have left care, we have not stopped caring about you.

The core offer to care leavers aims to clearly set out your entitlements and what you can expect from us in one document. We hope it will help you make the most of the services available to you. Your Personal Advisor (PA) will talk to you about the information in the core offer but if you have any questions or need something different, just ask them. If we agree to help you with something which we have not put in the core offer we will record this differently in your pathway plan, which means if we do not do what we have agreed with you, you can hold us to account.

We want to make sure that you feel listened to and know that what you say matters to us. To do this we ask our care leavers what is important to them and what they think about what we do. We have used this feedback to help us write this document and we will continue to listen to your views to make sure the help we give you is the help you need.

What will your personal advisor offer?

We will talk to you about what you think is important and work with you to achieve what you want from life. We will help and encourage you to achieve and celebrate with you when you do. We will do this by seeing you regularly, at least every two months but this can be much more often if needed. We will write a pathway plan with you and other people who are important to you at least once every six months. During this process we will assess what you need and agree what help we are going to give you. You will also have tasks to complete for your pathway plan which we hope will help you to achieve your goals.

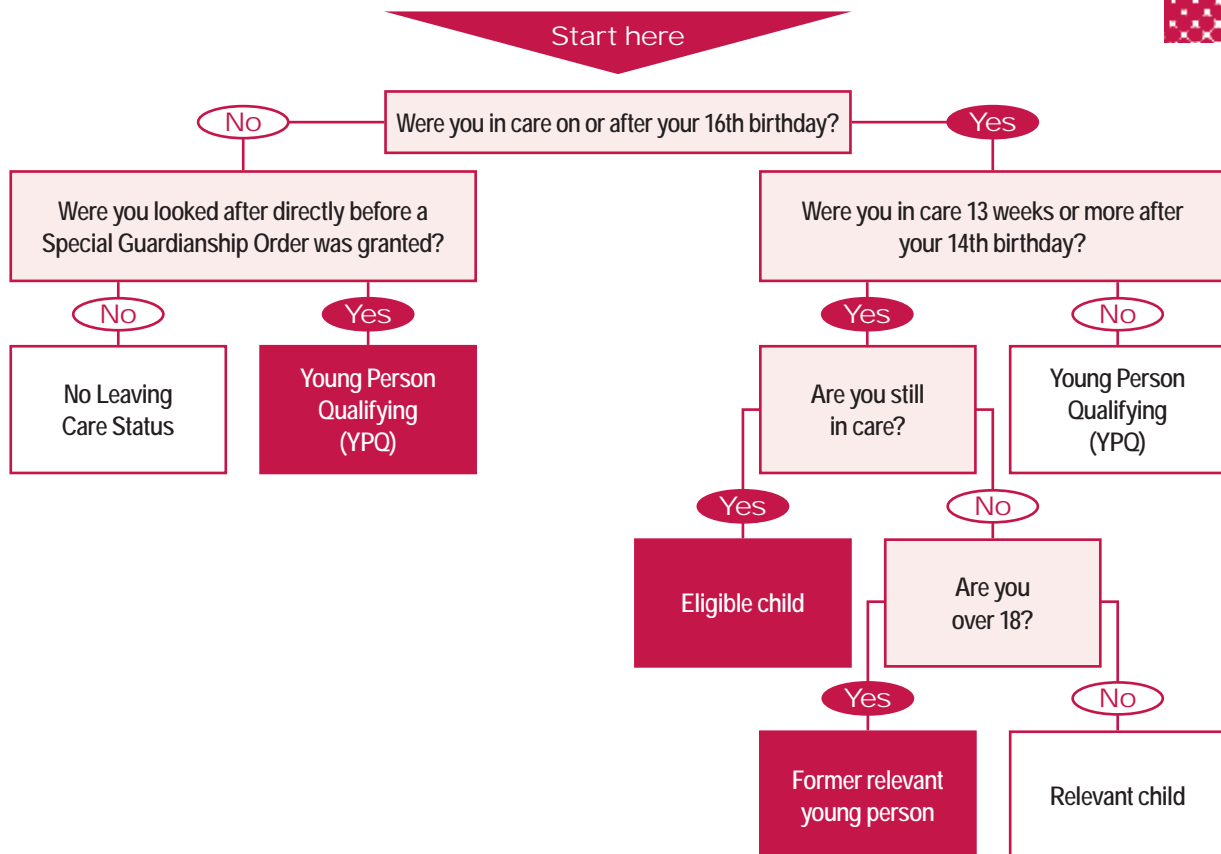
Your Social Worker or Personal Advisor may be able to provide you will extra support if you:

- You have special educational needs or a disability;
- You are an unaccompanied Asylum Seeking Child (UASC) and your immigration status is unclear;
- You are in or leaving custody or you have had contact with the criminal justice system;
- You are a young parent; or
- You are going through a difficult time in your personal life.



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Understanding your care leaver status



Your Care Leaver Status	Your Situation
Eligible Child	<ul style="list-style-type: none"> You were in care on or after your 16th birthday; You were in care for 13 weeks or more after your 14th birthday; You are still in care.
Former Relevant Young Person	<ul style="list-style-type: none"> You were in care on or after your 16th birthday; You were in care for 13 weeks or more after your 14th birthday; You are not still in care; You are over 18.
Relevant Child	<ul style="list-style-type: none"> You were in care on or after your 16th birthday; You were in care for 13 weeks or more after your 14th birthday; You are not still in care; You are under 18.
Young Person Qualifying (YPQ)	<ul style="list-style-type: none"> You were in care on or after your 16th birthday; You were not in care for 13 weeks or more after your 14th birthday.
Young Person Qualifying (YPQ)	<ul style="list-style-type: none"> You were not in care on or after your 16th birthday; You were looked after directly before a Special Guardianship Order was granted.
No leaving care status	<ul style="list-style-type: none"> You were not in care on or after your 16th birthday; You were not looked after directly before a Special Guardianship Order was granted.



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Different types of accommodation

If you have any questions about different types of accommodation that you can access, your Personal Advisor will be able to help you find out more information. You can also contact the following people who can help you access the different types of support set out below:

- Andrew Kennedy - Carlisle and Eden
07855 408488
andrew.kennedy@cumbria.gov.uk

- Helen Walker - Allerdale, Carlisle and Copeland
07825 340628
helen.walker@cumbria.gov.uk

- Emmie Sutherland - Barrow, Eden and South Lakes
07825 313726
emmie.sutherland@cumbria.gov.uk

Type of Accommodation	What support is included
Supported Accommodation (if you are aged 16-24) Can be accessed through contacting your social worker or P.A.	<p>If you find yourself homeless and have no other housing options you may be eligible for Supported Accommodation. It offers accommodation, support and training as a package and young people need to get involved with the support offered, otherwise they can lose their accommodation. This is a short-term solution to homelessness that will allow you to live independently whilst teaching you independent living skills at the same time, such as cooking, cleaning, paying bills etc.</p> <p>If you move into Supported Accommodation, you may be allocated a Support Worker to help you get through your tenancy, and your support worker will help you find the right accommodation for you.</p> <p>If you succeed in your tenancy and decide to move on to a Council tenancy (provided you are over 18), your Band will be increased. A "Band" means what level of priority you are on the Council tenancy list (A being highest priority, E being the lowest).</p> <p>More information on Supported Accommodation can be found on our Supported Living Webpages.</p>
Homestays Can be accessed through contacting your social worker or P.A.	<p>Homestays acts as a home environment that you can access up to the age of 21. If you move into a HomeStay, you will receive between 7-10 Hours of support a week. This support will be tailored to your needs to help you have the skills to move into independent living successfully. Both you and your homestay provider will sign an agreement to set clear expectations. You must be in education, training or employment in order to access this support.</p> <p>If you are over the age of 16, you may be considered for a Homestay placement if:</p> <ul style="list-style-type: none"> • You have been in a foster placement but wish to move into independent living • You are struggling in your current adoption environment • If you are aged 16-18 and seen as a child in need • If you are struggling to live independently
Staying Put Can be accessed through contacting your social worker or P.A.	<p>If you live with a foster family, you may be able to stay with your foster family after the age of eighteen for up to three years. However, being in Education, Employment or Training will help you access a Staying Put arrangement. You will enter an agreement if you enter a Staying Put arrangement and can access support similar to that which would be available if you entered into a HomeStay agreement.</p> <p>However, your placement may change if you leave to attend University or join the Armed Forces. This will all be discussed as part of your pathway planning so that everyone is clear and any changes are well planned.</p>
Renting in the Private Sector	<p>You can rent a room or a whole property by yourself from a private landlord. This is usually someone who owns the property or a company that specialises in renting out property.</p> <p>Property can be found by using the Cumbria Choice Lettings Website.</p> <p>SpareRoom - sparerroom.co.uk</p>



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Accommodation
and living
independently

There are different housing options available in Cumbria, some with support included and some without. Ultimately, you will decide what accommodation to accept but we will be considering your needs and your level of independent living skills to ensure the accommodation offered to you is suitable and appropriate.

There are lots of different types of supported housing options available to you, depending on your level of need. We will make sure you understand the options available to you and encourage you to accept housing which we believe is in your best interests.

Finding a place to live

It is important that you have a safe and comfortable place to live which allows you to move into independent living successfully. Using the internet, you can use Cumbria Choice Lettings which has a search engine tool which allows you to find different properties available in your local area. Remember that you do not have to do this alone and your Personal advisor will work with you to find the best support at this exciting (but a bit scary) time.

Tenancy agreements

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

The Government run a Tenancy Deposit scheme which is designed to stop landlords keeping your money unlawfully. More information can be found by searching for Tenancy Support Protection online.

Keeping your home secure

Although getting your own space may be an exciting time, other people in your local community may see you as a target for exploitation and disruptive behaviour. It is important to talk to people about how you are feeling and what is happening. We are here to help you and want you to feel safe and able to manage in your home.

Remember to lock all your windows and doors when you are out, this will keep your possessions secure and reduce the chance of burglary. If you suspect you have been burgled, contact the police and your personal advisor as soon as possible.

Fire Safety and carbon monoxide

Accidents happen at home and houses are full of items which can cause fire. Both Fire and Carbon Monoxide alarms are valuable detectors which can protect your health and reduce damage if accidents do occur. Cumbria Fire and Rescue Service who work as part of Cumbria County Council carry out free home safety visits which can help you identify any potential fire hazards in your home.

You can use Cumbria County Council's website to find out information on free home safety visits and on contacting the fire and rescue service. Your Personal Advisor may also be able to help you contact your local fire station.

Buying furniture

You may feel that buying furniture and home possessions can be expensive and may take a long time. However, there are lots of options which mean you can still find good quality and affordable furniture. Most people start off with a few bits and pieces and build up over time.

Look for furniture in the following places:

Local charity shops & second hand shops

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

Facebook Marketplace

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

Freecycle and Freecycle

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

Shpock App

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

Car Boot Sales

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

Local newspapers and notice boards

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

Things to remember:

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

eg: Bright House advertise a single bed for only £2.50 per week! Plus a mattress for £3.50 per week. Sounds good right? The actual cost is £421, but with interest you will pay £754! A comparable second hand bed with a new mattress costs about £150 - saving you over £604 - what could you do with that money?

- Do not accept stolen goods - it is not worth it.

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

Digital badges

Cumbria also has an On-Line Badge Academy (Jetpack) which includes badges that you can work through and which will help you think about what skills or items you need to live independently and what help you can get. There are badges on pre tenancy training as well as training on other subjects (identified by young people like you) including areas such as drugs and alcohol. This is an online resource and can be accessed flexibly on your own, with your personal advisor, in 1:1 sessions or in groups. The On-Line Badge Academy has developed the following:

- Badges under eight themes (Crime, Future Booster, Health & Wellbeing, Home & Living Alone, Leaving Care, Me Time, Mental Health, Relationships)
- Thirty Eight badges in total (within those themes), plus others from other academies.

If you complete the badges, you can show them when applying for housing and it shows the landlord that you are serious about wanting to succeed in your tenancy and have thought about what you need to live independently. If you successfully complete a badge, you will receive a certificate and you can show this to potential landlords or employers.



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Bills you have to pay

Bills are costs everyone has to pay that allows them to stay in clean and safe accommodation. It is important you stay on top of paying your bills so you do not fall into financial hardship.

Setting up home allowance - This support is available for care leavers who are Eligible, Relevant and Former Relevant

Whilst moving into your own place can be an exciting time, it can also be a daunting and expensive process. Your personal advisor can help you access up to £2205 (NB This is £2000 for those born before 1st September 1999) which can be used to help you furnish your home.

How and when this money is paid will be dependent on how you move into independent living and is designed to support you through your whole transition. For example, if you move into a flat that is already furnished more of this funding may be held back to meet your future needs.

This funding will include money to help with for your first purchase of cleaning materials, your first TV license and a first food shop.

You will be able to request access to any remaining funding that you are eligible to until you turn 25.

Help with rent deposits - Available for Eligible, Relevant and Former Relevant Care Leavers

When you first find a place to live, we can provide up to one month's rent payment'. In addition, we can provide £125 to support an admin fee that you may have to pay the estate agent.

When you find a place in which you want to live, you may have to pay a deposit in order to secure the tenancy. We will support you by providing up to one month's rent towards the deposit you may have to provide. Your Personal Advisor can help you access this funding.

Help with Removal costs

We may also be able to help you with some costs around moving accommodation, this might be a removal van or petrol costs. Talk to us and we can plan this together.

Council Tax Exemption

If you are a Former Relevant care leaver living in Cumbria and you get a council tax bill please speak to your P.A. as you will qualify for council tax exemption up to the age of 25. Some other areas across the UK also offer this to all care leavers living there, so talk to your PA who can help you check if there is a similar arrangement in place.

Paying bills

Care Leavers have told us that an area in which they would like help and support with is understand what bills have to be paid & when and how to not fall behind with payments. Your personal advisor can work with you to find you the best support for you in this area.

There is a website called The Mix which has lots of useful webpages on setting up & paying bills, what to expect on moving day and dealing with common household problems such as damp. The Mix can be found online or your personal advisor can help you access the webpage.

There are also many other courses and people we can support you to access to work through budgeting with you.

Emergency payments

Sometimes emergency or sudden costs can occur that you need to pay for. Although these need to be paid for these costs should not push you into financial hardship. We will therefore support you with the following payments if you need them.

Some of the help available includes;

- Heating and Electric - maximum of £30;
- Food - maximum of £30 (voucher or supervised spend);
- Resettlement clothing grant - maximum of £100;
- Emergency Winter Clothing Grant - maximum of £50.

If you need to access these payments, you may have to undertake an assessment to understand your needs or budgeting sessions in order to ensure you do not end up in a similar situation in the future. Your Personal Advisor can help you access these payments.

Telephone line service charges and mobile phone contracts - Although having a house phone may seem like a good option and smart phones are a vital part of everyday life, they can be expensive and very difficult to get out of.

When you sign up, it is important to ask about the length of the contract, what happens if you need to move property mid-contract and what the process for cancellation is.

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Finance and welfare



We want you to have the skills that allow you to manage your money effectively, be able to plan for future events and be able to access a range of activities and events that you enjoy. We also want to ensure that you can live in such a way that you do not fall into debt or financial hardship.

Cumbrian ISA

Cumbria currently offers all children looked after an ISA after they have been in care for one year. This is managed via the Share Foundation, more information can be found through their website. For young people in Cumbria who are aged 16-18 and have such an ISA there is potential to increase your savings. If you engage in and complete the required modules of the 'Stepladder of achievement' scheme you can potentially add another £1800 to the account. You can find information on the Stepladder of Achievement scheme on the Share Foundation's website Share Found or speak to your social worker or personal advisor. We work closely with Cumbria Youth Alliance to deliver this and they can help to support you too. The contact is Cat Hawkes who can be emailed at catherineh@cya.org.uk

Budgeting and money management

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

Your budget should act as flexible plan as some months you may have more money, for example when it is your birthday or other times you may have less money, for example Christmas or when you want to go on holiday. It is important you plan ahead and factor in these things to ensure you are one step ahead.

The following checklist is a valuable tool to help you understand the difference between the types of expenses you may come across.

PRIORITIES CHECKLIST



1 HOUSEHOLD BILLS

<ul style="list-style-type: none"> • Rent/Mortgage • Electric/Gas • Water • Council tax • Insurance 	<ul style="list-style-type: none"> <input type="checkbox"/> Without paying these you may lose your accommodation and/or get into debt. <input type="checkbox"/> Tip: Set up direct debit payments for these just after you get paid (e.g. 1st of the month). This will ensure these priorities are sorted and you can budget the remaining money.
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2 THE ESSENTIALS

<ul style="list-style-type: none"> • Food • Toiletries & household items • Clothes • Mobile/Telephone 	<ul style="list-style-type: none"> <input type="checkbox"/> These are items you need to buy, but how much you spend can vary. <input type="checkbox"/> For example during one week you could spend £100 on takeaways/ meals out, or £50 on ready meals or £30 making your own and shopping at local markets.
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3 THE EXTRAS

<ul style="list-style-type: none"> • Internet • TV Licence • Holidays • Social – cinema, nights out 	<p>These are items you want, but may not need.</p>
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Bank statements

We have set out below what a typical bank statement looks like, this will help you understand the different types of payments that may come in and out of your bank account.

Bank name		Your statement Page 1 of 1	
Your name & address		Sort Code Account Number	
Account name		Dates	
Your bank account details			
Date	Type	Details	Balance
5 April		Balance brought forward	100 CR
5 April	CHQ	0123456	90 CR
5 April	DD	My Energy Ltd	40 CR
5 April	CR	My Employer Ltd	240 CR
6 April	ATM	Cash, High Street	200 CR
6 April	BACS	Big Company Ltd	150 CR
6 April	SO	Rent	-250 DR
6 April	MAE	Big Shop Ltd	-300 DR
7 April	DD	My Mobile Ltd	-330 DR
7 April	ATM	Cash, Low Street	-380 DR
7 April	MAE	Cinema Ltd	-400 DR
8 April	CHQ	12233445	-450 DR

This shows what kind of payment it is:

CHQ – Cheque	ATM – Cash machine	SO – Standing order
DD – Direct debit	BACS – Automatic bank transfer	MAE – Debit card
CR – Credit (money paid in)		

Payslips and tax

When you start to work, you will receive payslips which set out the money you have been paid and any tax or other deductions that have been made, this could be a student loan as an example. Set out below is what a typical bank statement looks like:

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

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

JARGON BUSTER!

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

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

Credit Unions

Credit Unions are member-owned financial institutions designed to offer more affordable sources of credit to those who may be on lower incomes. However, you need to remember that taking a loan from a credit union is still a form of debt, so it may be worth speaking to an advisor at the credit union and your personal advisor before applying for a loan.

There are a number of Credit Unions across Cumbria which can be found in the following locations:

Carlisle and District Credit Union
95 Lowther Street, Carlisle, CA3 8ED
01228 594007

Opening Times:
Monday-Wednesday: 10:00am-2:00pm
Thursday-Friday: 10:00a-4:00pm;
Saturday Mornings: 09:30am-12:00pm

Eden and South Lakeland Credit Union
34 Devonshire Arcade, Penrith CA11 7SX
01768 890065

Opening Times
Penrith: Monday-Friday: 10:30am-1:00pm
Alston: Thursday: 10:30am-2:30pm
(Held at: Alston Moor Partnership Office, 1 West View, Front Street,
Alston, CA9 3SF)
Kendal: Monday, Tuesday and Wednesday: 10:30am-12:30pm
(Held at: Kendal Town Hall, Highgate, Kendal LA9 4DL)

Affinity Credit Union (West Cumbria)

Workington Town Centre Branch
Unit S36, Campbell-Savours Way, Workington, CA14 3DZ
01900 65723

Opening Times
Monday-Friday: 09:30am-4:30pm
Saturday: 10:00am-3:30pm

Cleator Moor Branch
The Council Centre, Market Square, Cleator Moor, Cumbria, CA25 5AP
01946 817508

Opening Times:
Monday-Tuesday 9.00am-12.30pm
Thursday-Friday 9.00am-2.30pm

Maryport Branch
Town Hall, Senhouse Street, Maryport, CA15 6BH
01900 702841

Opening Times:
Thursday 10am-4pm

South Workington Branch
22-24 Moorbanks Road, Workington, CA14 3XP
01900 63642

Opening Times:
Tuesday 10am-4pm

Whitehaven, Egremont & District Credit Union

Whitehaven Branch

24 James Street, Whitehaven, CA28 7HZ
01946 66755

Opening Times:
Monday-Friday: 10:00am-2:00pm

Distington Branch

Distington Community Centre, Church Road, Distington, CA14 5TE
01946 66755

Opening Times: Tuesdays: 9:00am-11:00am

Millom Branch

Bridge Café, St George's Road, Millom, LA18 4JA
01946 66755

Opening Times:
Tuesdays: 10:00am-1:00pm

Thornhill Branch (held at Thornhill school)

Thornhill Library, Ehen Road, Thornhill, Egremont, CA22 2SJ
01946 66755

Opening Times:
Thursdays: 8:45am-9:45am (term time), 9:00am-10:00am (school holidays)

Orgill Branch - Egremont

Orgill Family Centre, Southey Avenue, Orgill, Egremont, CA22 2HH
01946 66755

Opening Times:
Thursdays: 2:00pm-3:30pm

De Lucy Centre Branch - Egremont

De Lucy Centre, 14-15 Market Place, Egremont, CA22 2AF
01946 66755

Opening Times:
Fridays: 10:00am-11:30am

Mirehouse Branch - Whitehaven

Mirehouse Community Centre, 19 Seathwaite Avenue, Mirehouse, Whitehaven,
CA28 9SW
01946 66755

Opening Times:
Fridays: 12:00pm-1:00pm

Mirehouse Branch - St Benedict's Church, Mirehouse, Whitehaven, CA28 8BN

St Benedict's Church, The Presbytery/Whinlatter Rd, Mirehouse, Whitehaven,
CA28 8BN
01946 66755

Opening Times:
Sundays: 10:30am-12:00pm

Barrow and District Credit Union
1-3 The Mall, Barrow-in-Furness, LA14 1HL
01229 870110 / M: 07729 412327

Opening Times:
Monday-Friday: 10:00am-3:00pm

Accessing state benefits

State Benefits are sums of money paid by the Government to people in certain circumstances to meet their day to day living needs. They exist to make sure no one falls below a minimum standard of living. State Benefits are also sometimes called allowances, pensions, tax credits or entitlements.

There are many different benefits that can be claimed. If you have been told in the past that you do not qualify for benefits it is worth checking again. You can have capital (savings and property) adding up to £16,000 and still qualify for some benefits. It is important you get advice from your local DWP single point of contact officer as set out below, this will help to ensure that you are claiming every benefit that you are entitled to.

You should be careful about relying on benefits to protect against financial hardship. This is because:

- You can not be sure you will be entitled to get benefits at the time you need them;
- Benefits are fairly low, and might not pay you enough to cover the costs you face;
- In some cases, you have to wait before you can get help. For example, most people under 60 have to wait for 13 weeks before they can get help towards their mortgage costs.

Benefits: DWP singlepoint of contact officers for care leavers

After finishing college or your apprenticeship, you will need to find a job so you can continue to live independently. Your local job centre can support you to find work that will help you progress into a successful career.

Your local job centre will also support you to deal with any changes to your benefits which you may experience through Universal Credit.

The DWP Single Point of Contact Officers for Care Leavers within Cumbria are as follows:

Office	Contact Name	Contact Number
Kendal	Ann	01539 797050
Barrow	Gill	01229 893336
Carlisle	Sue Richard (Deputy)	01228 605091 01228 605073
Penrith	Sue	01768 242860
Whitehaven	Richard	01946 854069
Workington	Debbie Jacquie	01900 608834 01900 608869

Benefits: emergency support payments

If you apply for benefits, there may be a period of time you have to wait before you receive your first payment. It is important that you do not fall into hardship during this period, so we will do the following to support you:

- Provide you with a support payment equivalent to income support / job seekers allowance if you are living independently or semi-independently and cannot successfully make a claim for benefits yourself;
- Giving you an additional £ 30 a month clothing allowance if you are in receipt of benefits. This will be judged on a case by case basis;
- Providing emergency payments if you have been waiting for a benefits claim to be established for over three weeks;
- Providing you with a support payment equivalent to income support / job seekers allowance if you become ineligible for benefits whilst in further education.

Debt and borrowing money

Although it is sometimes necessary, borrowing money can be an expensive way of paying for something. If you take out a loan, you have to pay out interest meaning you pay more money for it.

Jargon Busting

- **Annual Percentage Rate (APR)** - This is the average yearly cost of borrowing and includes interest, fees and other account running costs. The number the percentage number the more it is going to cost you.
- **Interest** - A charge for the use of borrowed money.
- **Credit Limit** - The maximum amount of money you can borrow.
- **Credit Rating** - Your credit rating is used to help lenders decide whether to lend you money, how much to let you borrow and, in some cases, how much interest to charge you. If your credit rating is not in the best shape there are things you can do to build it up again and fix any problems. More information and help can be found on the Money Advice Service's website.

Types of bank cards

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

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

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

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

Online payday lenders

Although payday lenders seem like a good option for short term money, they are actually very expensive as they charge very high rates of interest. For example, a £1000 loan from a payday lender could end up costing you £1720 in total. This is significantly more money than you need to pay back.

Loan sharks

Loan sharks are not a community service and should never be used under any circumstances. Many loan sharks start out as a friend to their borrower but quickly change. If you have borrowed from an unlicensed lender you have not broken the law, they have. Seek advice as soon as possible and report the loan shark. Loans sharks often do the following:

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

Contact your personal advisor and the police as soon as possible if you feel pressured or are being contacted by a loan shark.

Managing your debt

If you have a problem with debt, it is important not to panic but do not ignore it either - it will not go away.

To deal with your debts, you will need to do the following:

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

Debts you should prioritise include the following:

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

Saving money

Regularly putting money into a savings account is a valuable way to ensure you can deal with unexpected situations when they occur. There are a number of reasons to have a savings account which include the following:

- **Rainy-day funds** - To pay for a repair to your home like a boiler replacement, washing machine or cooker.
- **Funds for treats** - To pay for treats such as a holiday, an expensive piece of furniture or Christmas.
- **Financial protection** - You might want to have a fund of money available in case you run into financial difficulties because you lose your job, become seriously ill, disabled or have an accident.
- **Future spending** - You might want to save up for something specific in the future such as a wedding, a new car or your retirement.

Pensions

When you start working, you will need to make sure money goes into your pension fund to support you when you retire. A pension provides you with regular income when you stop working. The amount you regularly receive will depend on how much you save.

Depending on your employer, there should be a pension scheme you can enrol onto. However, if you have any questions, the money advice service's website has lots of information on pension options.



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Education and training

In Cumbria, we are committed to ensuring that all our Care Leavers have the opportunity to move into a career which they will enjoy. This could be through University, Training or an Apprenticeship. Regardless of the route, Cumbria will provide the support needed to help succeed in taking the next step to employment. We will provide support through the following ways:

Finding a job

An estimated 70% of jobs are not advertised. The best way to find a job is networking, which means expanding your connections. For example, through volunteering, gaining work experience, linking to businesses on social media and utilising any contacts you have. The following websites hold lots of tools and information on finding a job or career, these include the following:

- **The start profile website** - An impartial one-stop-shop to help you make a decision and find opportunities near where you live.
- **Government's national careers service website** - This site includes a range of job profiles, employability tools and careers advice.
- **The Mix** - The mix has a range of job related information designed for young people.

16-19 Bursary - Available for Eligible, Relevant and Former Relevant Care Leavers

As a Care Leaver, you can access financial help if you are planning to stay at school, move into further education or start a training course. However, this bursary is not available if you decide to start an apprenticeship.

The bursary is paid to your school, college or employer and can be used to help you to continue to learn and study. There are two funds available:

- A bursary of up to £1200 for young people who are in care or have recently left care.
- School or college specific bursaries, these are available if you have an EHCP or continuing a course you started from ages 16-18 when you are 19.

Your school or college support services will be able to tell you if you can apply for a specific bursary.

16-24 Bursary Fund

If you decide to start an apprenticeship, the Government will give you a £1000 bursary to help with practical costs and to help you move into work based learning successfully.

The bursary will be provided to any care leaver who starts an apprenticeship and is between the ages of 16-24. This will come to you as a one off payment from your training provider. Your training provider and personal advisor will help you access this bursary.

Apprenticeships

Apprenticeships allow you to learn the skills needed for your future career whilst earning a real wage at the same time.

The Choose Cumbria Website holds information on a number of apprenticeships across Cumbria, this includes apprenticeships from organisations such as GSK, the Police or the Royal Mail as just a few examples.

In addition, Cumbria County Council has a range of apprenticeship opportunities available, this includes apprenticeships in Health and Social Care, Civil Engineering and Accountancy. Cumbria County Council's website holds lots of information on apprenticeship opportunities that are available.

Traineeships

Not all people are immediately ready to progress to an apprenticeship and they may need extra time or support to make the step up. If so, we are still committed to support you reach your potential through the Council's traineeship scheme.

A traineeship is a step up programme that provides a route into an apprenticeship or training. Through a traineeship you will gain Work Experience, English, Maths and ICT skills and other employability skills. All of which will support you in developing the skills needed for an apprenticeship with the County Council or one of our partners such as the NHS for example.

Whilst you are undertaking your traineeship, you may be eligible for a free bus pass to help over the cost of travelling throughout the traineeship. The offer is targeted and your personal advisor & the apprenticeship team will offer you a free bus pass if you are eligible for the scheme.

Work experience programmes

We also recognise that you may find the workplace daunting and how to make a good start may be a little confusing. The County Council along with the NHS are working to create a series of short work experience programmes. Available right across the county, these include working in an acute hospital ward, in civil engineering or as a carer.

The programme will give you the opportunity to learn and develop new skills, gain work experience and allow you to get a taste of different careers to help to start to shape plans for your career. The County Council's apprenticeship team can tell you more about work experience programmes available across Cumbria. Your Personal Advisor can put you in touch with the apprenticeship team or you can find out more information on the apprenticeship pages of the County Council's website.

Guaranteed interview scheme

We are keen to give all our Cumbrian Care Leavers the best possible opportunity to access one of our work based learning schemes. (Apprenticeships, Traineeships and Work Experience).

We may be able to offer you a guaranteed interview as you are a Care Leaver, however this will depend on the level and type of job you are looking to apply for. Your Personal Advisor and the Apprenticeship Team of the organisation you wish to apply to will be able to give you more information.

Non-paid work experience

Available for Eligible, Relevant and Former Relevant Care Leavers

In helping to aid your CV, you sometimes may have to undertake unpaid work experience to develop your skill set. We do recognise that this may reduce the time you can spend in paid employment. We will therefore pay you up to £20 per week for such activities, however this work experience or volunteering will have to be deemed suitable and will be reviewed monthly. Your personal advisor will help you access this funding.

The national website called do-it.org holds lots of volunteering opportunities you can access that can act as valuable sources of work experience. Find this website by searching for do-it.org online.

Work uniforms and clothing for interviews

Available for Eligible, Relevant and Former Relevant Care Leavers

A number of jobs or training courses may require you to wear specific clothing or use specific equipment. You may have to purchase this clothing or equipment yourself which can be expensive.

Your personal advisor can help you access £250 which can be used to buy such clothing or equipment. This funding may be paid in instalments where appropriate.

In addition, we can provide up to £50 to help you purchase clothing for an interview. Your personal advisor will also be able to help you access this funding.

Support for vocational and training courses

This is a payment judged on your circumstances

To support you to move into a career of your choice, you may have to undertake additional training or practical courses to ensure you have the necessary additional skills.

You will need to show us that the additional training course will support the development of your career. Your personal advisor will help you apply for up to £100 funding that can be used for these courses.



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University

We recognise that just because you are a care leaver this does not mean you should not be able to apply for university. In the first instance, your school or college will be able to help you in developing your application. However, if you need extra support, your personal advisor or the virtual school should be able to signpost you to additional help or support.

Online advice and guidance

UCAS have targeted information on their website for Care Leavers. This includes 'how to' videos from students who are care leavers and they share their experiences about moving and settling in at University.

In addition, the Propel website has a search engine tool which you can use to compare the advice and support offered by different universities which you may be interested in applying to. Propel also have a separate site for Scottish Universities if you are thinking of studying in Scotland.

Government bursaries for higher education (available for former relevant care leavers)

If you are successful in gaining a place on a university course, you will be able to access a bursary from the Government which the County Council will pay to you. This will be a £2000 bursary over the lifetime of a three year course. You will receive £500 each year then £500 on the completion of your course.

Your personal advisor will be able to help you access the bursary.

Financial support throughout your time at university (available for former relevant care leavers)

You will also be able to access financial support to cover different costs that you may encounter throughout your time at University. We can help you with the following costs:

- Helping you with travel costs to cover three visits home per year as agreed within your care plan;
- Vacation costs (eg accommodation costs for periods where you will not be staying in university accommodation);
- Travel and accommodation costs for a university interview;
- Funding will also be available for an initial and return trip to university each academic year;
- Support for living costs of up to £4500 per year or up to £5200 a year if you study in London;
- Up to £500 as a grant payment to help you buy a computer and software before you start your first year of study;
- In addition, you can receive an additional £250 per academic year to cover any other costs;
- Emergency payments to deal with any money shortfalls, this will be administered as three separate payments of £15. You will have to undertake budgeting work with your personal advisor if these funds are accessed.



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Health and wellbeing

Your health and wellbeing matter to us. When we talk about your health, we do not just mean exercising and eating vegetables (although this is an important part of staying healthy!). Health also covers things like how you feel about yourself, how you manage your emotions, whether you have good sexual health and whether you know where to go for support with your health if you are struggling. There are different services available to care leavers in Cumbria, some are provided by the leaving care team and others are accessed through your GP but either way, your personal advisor will be able to signpost you to the right support.

Accessing health services

Accessing a doctor and registering with a general practice

To be able to access a doctor you need to register with a General Practice or GP surgery in your local area. If you use NHS England's website, you will be able to search for GPs in your local area.

Health emergencies

For emergency treatment you will need to go to your local accident and emergency department or ring 999 and ask for an ambulance. If you live in North or West Cumbria you can find out about A&E services by visiting North Cumbria University Hospitals' website and if you live in Kendal or South Cumbria you can visit University Hospitals Morecambe Bay's website.

For non-emergencies you can call the NHS 111 service for advice and signposting.

Out of hours services - CHOC

CHOC is Cumbria Health On Call and is a service which provides out of hours care for any urgent but non-life-threatening conditions. You can call the NHS 111 helpline 24 hours a day, 365 days a year. Calls are free from landlines and mobiles. The person you will speak to on the phone will assess your symptoms and immediately direct you to the best source of care. More information on Cumbria Health On Call can be found on their website.

Accessing a dentist

Once you have registered with a dentist, you should visit regularly for a check-up. Your dentist will be able to advise you how often you need a check-up. If you are under 18 or under 19 and in full time education or training you can qualify for free NHS dental treatment. If you are entitled to free NHS dental care, you should be able to claim back the cost of any treatment by keeping all receipts. However, you will need to budget for any dental costs once you are over the age of nineteen.

You will also be eligible for free dental services provided by the NHS for the period in which you are pregnant and the twelve month period after you give birth.

You can also receive free dental care if you are receiving low income benefits. Your local NHS dentist will be able to help you understand what you are entitled to.

However, if your teeth, mouth or gums are causing uncomfortable pain or discomfort you can access unscheduled or emergency dental care. Please call the following dental direct numbers for these services.

- North Cumbria: 01228 603900
- South Cumbria: 01539 716822 (after 5.30pm call 01229 402680)

Support with oral health

The NHS Choices Website contains lots of useful information on keeping your teeth, gums and mouth healthy and preventing disease. In addition, the Eatwell Guide has lots of useful information on eating the right balance of different food groups to maintain a healthy diet. This can be accessed through searching for the Eatwell Guide online.

Eye tests and visiting an optician

Our eyes rarely hurt, even if there is something wrong with them, so ensuring you have regular eye tests is important to help detect any potentially harmful conditions. You should get your eyes tested every two years to ensure they are healthy and not at risk. Your optometrist will advise if you need your eyes tested more often.

Sometimes, you may be referred to specialist optometrist for extra treatment. Any required treatment or referrals will be explained to you fully so you understand what this means for your eyes. There should be an opticians in your nearest large town, however, please refer to the NHS England website for more information.

You may also be eligible for an NHS funded eye test, your optometrist will be able to tell you if you are eligible.

Sexual health services

If you are concerned about any aspect of your sexual health then you can make an appointment to access your nearest Sexual Health Service. If you access a service, this will be treated in confidence.

Treatment and advice on sexual health across Cumbria is provided in a variety of settings to meet the required need. These include Sexual Health Clinics (combined GUM and Contraceptive Services), GP Surgeries, Community Pharmacies, and through Inspira.

All these services are completely confidential and can be accessed through your doctor or GP. If you need to find out more information please visit Cumbria Partnership Foundation NHS Trust's website.

Accessing your health passport

Shortly before you turn 18, Cumbria's Nurse responsible for Children Looked After will put together a Health Passport. This is basically your health autobiography with details of all the major events in your life that relate to your physical and mental health, as well as other important information about you, such as:

- Any NHS Records;
- Health assessments that were undertaken during your time in care;
- Who your current GP is.

The Children Looked After Nurse, after putting together the Health Passport will send it out to you directly before you reach adulthood. However, if you do not receive your Health passport when you leave care do not worry. If you contact your personal advisor they will be able to contact the Children Looked After Nurse and get one issued to you. Also, if you lose your health passport or need a new copy in the future your personal advisor should still have a copy on file or they can contact the Children Looked After Nurse who can get you a copy.

Paying for prescriptions

Ensuring you keep up with your prescriptions is important part of staying in good health. If you are a Care Leaver below the age of nineteen and are in full time education or training you will be exempt from paying prescription costs. If you are in receipt of benefits, you may also be eligible for help prescription costs through the NHS low income scheme.

Your GP will be able to tell you if you are eligible for any exemptions.

Accessing support from drug and alcohol services

Although Alcohol is legally available, along with Drugs, prolonged and extensive use can cause harm to your health and can result in a range of other social and personal problems.

If you feel that you are struggling with Alcohol and/or Drugs, Unity is an Alcohol and Drug Recovery Service operating across Cumbria. Unity will help you understand the issues that are causing your problems with Alcohol and/or Drugs and give you support to manage these issues.

This service is for anyone over the age of 18 who needs help relating to alcohol or drugs, the service is available across Cumbria and will deliver support in the best setting for you. Further information about the service is available through Unity's website.

Leaving care with a long term condition

Although you may be feeling daunted about moving into independent living with a long term condition, we will support you to do so successfully at a pace that suits you. Any additional help you are judged to need will be set out in your care plan and your personal advisor and GP will be able to help you adjust to your new home or accommodation.

Leaving care with special educational needs or disabilities

You may also be feeling daunted about moving into independent living if you are living with a learning disability. Cumbria's SEND local offer has lots of information about opportunities and services tailored to you. We recommend you have a look at the website if you have ever had a Statement of Educational Needs, or an Education Health and Care Plan (EHCP) as you may be able to make use of some of the services offered.

The SEND local offer contains a section called preparing for adulthood that has lots of useful information targeted at young people with a learning disability who are planning to transition to independence. The section is tailored to you if you are aged between the ages of 17-25 years old.

Support for wellbeing

Developing emotional resilience is important in dealing with life's ups and downs, however we realise that life can get so difficult that you may need help to deal with how you are feeling. There are a range of support services in place across Cumbria that offers free, impartial and confidential counselling services.

Accessing Face to Face Counselling Services - First Steps: Run by Cumbria Partnership Foundation NHS Trust, First Steps provides free talk therapies to people over the age of 18 across Cumbria. The service can help you with a range of mental health problems such as anger, sleeping problems or depression as examples. A range of sessions are available throughout the day so the service is flexible to your commitments.

More information can be found by searching for Cumbria Partnership Foundation Trust, First Steps online.

Accessing face to face counselling services - Mind counselling

Mind Cumbria offer district based counselling services to help residents to access support within their local community. Mind have five offices, (Carlisle & Eden, West Cumbria, South Lakeland, Ulverston and Furness) that will help you to understand your feelings & emotions and signpost you to appropriate help and support.

More information can be found by searching for Mind in Cumbria online.

Accessing face to face counselling services - PAC therapy

PAC or Promoting Autonomy and Change are a charity that operates from Carlisle that provides free counselling for young people. Sessions vary depending on the client's needs and the service accepts young people up to the age of 25 if they have left care. You can refer yourself to the service.

More information can be found by searching for PAC therapy online.

Accessing online counselling services - Kooth online counselling for under 18s

Kooth is an online counselling and emotional wellbeing platform for children & young people under the age of 18, which is accessible through mobile, tablet & desktop and is free at the point of use. The service allows you to chat to councilors online, read articles on issues that you may be facing which have been written by other young people facing the same issues and get support from your peers.

You can access Kooth by searching for Kooth Online Counselling online.

Accessing online counselling services - Qwell online counselling for over 18s

Qwell is a free NHS backed counselling service for people who are over the age of 18. Qwell offer a confidential and online based service that provides an online chat service, messaging system and peer forums so you can connect with other people. Qwell also offer a themed magazine so you can get more information on areas that you may be interested in.

You can access Qwell by searching for Qwell Online Counselling online.

Health and Wellbeing Coaches (HAWCs)

HAWCs are a referral service run by the County Council who will help you to take a wider view of your current circumstances so you can reflect on where you want to change your life. They can help you deal with any problems you may be facing early and signpost you to services that will be able to provide further help. Your personal advisor will be able to put you in contact with a HAWC team.

More information on the HAWCs can be found by searching for Cumbria County Council Health and Wellbeing Coaches online.



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Help and support

There may be times when you have questions that do not seem to fit in to another section of this local offer or where you are unsure who to ask. Your personal advisor should be able to help with any day to day questions you have, but the following sections should answer any questions you have.

Cumbrian Care Leavers' Forum

Cumbria has its own Care Leavers' Forum which works as a group to represent the voice of all Care Leavers in Cumbria. The group looks to ensure that the transition for Care Leavers is as smooth and successful as possible and your concerns are heard by services across Cumbria. It is also an opportunity to meet other people who are Care Leavers.

More information on the Care Leavers' Forum can be found by searching for Cumbria Care Leaver Forum online.

LGBTQ

No one should feel ashamed of their sexuality or hide their orientation from anyone. We want you to feel proud and accept who you are, however we recognise that this is not always easy and people can react in different ways. You should never feel alone if you are confused about your sexuality or are unsure of your feelings. The following services and centres provide help and support across Cumbria:

Cumbria-wide

OutReach Cumbria: The county's main provider of LGBTQ+ support, advice and engagement in Cumbria.
outreachcumbria.org.uk

Celebrate Cumbria (by OutReach Cumbria): The first project in Cumbria to explore the living History of LGBTQ+ people in the county, through oral histories, online crowd sourced maps and exhibitions.
celebratecumbria.co.uk

Alphabet Soup (By OutReach Cumbria): Bimonthly magazine, written by and aimed at the LGBTQ+ community in Cumbria.
outreachcumbria.org.uk/Alphabet-Soup.php

NHS Staff Network: Network of LGBTQ+ staff members in the Cumbria's NHS Trusts.
equalityanddiversity@cumbria.nhs.uk

Carlisle & North Cumbria

PiNC (Pride in North Cumbria): Drop ins and social events for LGBTQ+ people aged 13-25.
prideinnorthcumbria.org

Transgender Family Support: Support group for Trans* youths and their families.
transfamilycarlisle@outlook.co.uk

Cumbria Pride: Pride event, taking place at Carlisle Castle. 28/09/19.
lgbthq.org.uk/CumbriaPride/

LGBTHQ: Café and community centre for the LGBTQ+ community.
lgbthq.org.uk/

Barrow

Trans Lakes: Social and support nights in Barrow and Ulverston.

<https://translakes.wordpress.com/>

Furness LGBTQ+ Youth Group: A safe space for young LGBTQ+ people and friends to meet and socialise. Wednesdays 5-7.
drop-zone.uk

Friends and Supporters of the Furness LGBTQ+ Community: Local group to provide support for the LGBTQ+ community.
sites.google.com/site/furnesslgbtfriends

Kendal

Kendal LGBTQ+ Social Group: Social group in Kendal, meets every 1st and 3rd Tuesday of the month, 7.30-9.30.

kendallgbt@gmail.com

West Cumbria

Always Another Way: Support services and drop-ins in West Cumbria.
alwaysanotherway.co.uk

Silloth Pride - Pride event taking place on Silloth Green, 29/06/19.

Registering to Vote

As long as you are over the age of eighteen you have the democratic right to vote in an election in your local area or in a national election such as the general election or a referendum. However you have to register with your local District Council to ensure you are eligible to vote, once you have registered to vote your relevant District Council will send you information about relevant votes that are coming up. However, if you change your name, address or nationality you will have to register again. Your Personal Advisor will be able to help you if you are unsure.

Cumbria's District Councils are as follows:

District Area	Relevant Council
Allerdale	Allerdale Borough Council
Barrow-in-Furness	Barrow Borough Council
Carlisle	Carlisle City Council
Copeland	Copeland Borough Council
Eden	Eden District Council
South Lakeland	South Lakeland District Council

You will be able to find information about voting on your relevant District Council's website.

Advocacy Support

We recognise that things do not always go right and sometimes you may need support from a person that is not your social worker or personal advisor. You can access the support of a National Youth Advocacy Service advocate if you feel you need help to get your views across or you feel like you are not being listened to. Advocacy is about supporting you to make sure that your rights are respected and your views & wishes are heard.

An advocate can provide support by:

- giving you an opportunity to speak confidentially to someone who is independent;
- being with you when you have appointments or meetings;
- speaking up for you, if you want them to;
- giving you information about the different ways that you can raise your concerns;
- helping you to think about what you would like to achieve or want to change.

You can request an advocate from your personal advisor or by calling the National Youth Advocacy Service helpline on 0808 808 1001. You can also access lots of information about advocacy support by visiting the National Youth Advocacy Service website.

Driving lessons (Available for Eligible, Relevant and Former Relevant Care Leavers)

Like all other young people, we recognise that you will want to learn to drive as this will give you independence and will help you to access learning & training opportunities and part time jobs. We can help you with the following:

Theory Test: If you are in Education, Employment or Training we will fund one attempt at your theory test.

Driving Lessons: If you are in Education, Employment or Training we will fund up to ten driving lessons as you continue to purchase them.

Practical Test: If you are in Education, Employment or Training we will also fund one attempt at your practical driving test.

You will need to speak to your personal advisor to access support for learning to drive.

Identity documents: (Available for Eligible, Relevant and Former Relevant Care Leavers) - Identity documents are important tools which you will have to use in many different parts of your life. This includes setting up bank accounts, going on holiday or applying for a job as examples. We will support you by supplying you with the following:

- Passport - (up to the age of 21);
- A driving license;
- Copies of your birth certificate (up to two copies).

We will keep copies of these documents and keep these safe for you, however, at certain times you will need the original documents, for example, when you set up a bank account. Once we have given you your documents, it is your responsibility to keep them safe and if you lose them, you will have to pay for replacements. If you do not have a safe place to store your documents speak to your personal advisor and we will look after them for you.

Accessing your social care records

You have the right to access your social care records by law. If you want to access your records or you have a question about your time as a looked after child we recommend that you speak to your personal advisor first who should be able to answer your questions or arrange for you to speak to someone who can. If you want to access your records they will be able to support you to do this. We recommend going through your personal advisor as they will be able to provide you with any support that you may need whilst going through this process as some people can find this experience difficult and emotionally challenging.

If you would like to request access to your records independent of your personal advisor, you can do so by submitting a subject access request. You can do so by visiting the Information Governance pages on the County Council's website.

Fraud and Scams

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

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

There are a number of ways in which scams are delivered, these methods include the following:

- 1 You get a call, text or letter you were not expecting;
- 2 You are asked to give personal details or passwords. Your bank will never ask for full passwords, or your PIN code;
- 3 You are pushed to make a quick decision. Scammers do not want to give you time to think;
- 4 You are asked to make a quick decision;
- 5 You are told to keep the payment a secret;
- 6 You have never heard of a competition you are told that you have won.

If you think you have been a victim of a scam, please contact the police and your personal advisor as soon as possible.

Traveling

The need to travel is an everyday part of life, for work, your studies or accessing social events just as a few examples. Although a car may seem like the best option, they can be expensive to buy and run. You could consider the following options instead:

- Can you walk or bike - this is a cheaper option and is good for your health;
- Have you considered getting a rail card - trains travel right across Cumbria and you can get a 16-25 railcard which will give you 1/3 off the cost of your ticket. These can be purchased from all major train stations;
- Can you get an annual, monthly or weekly bus pass - this will mean you do not have to pay everyday which can be more expensive.

Key Contacts for Care Leavers

Across Cumbria, there are lots of different organisations and charities that can provide help and support for different situations that you may encounter. Information on the range of different organisations which can help you is as follows:

Borrowing Money and Gambling

Cumbrian Credit Unions:

Credit Union	Website	Telephone Number
Carlisle and District Credit Union	carlislecu.com	01228 594007
Eden and South Lakeland Credit Union	edensouthlakeland.com	01768 890065
Affinity (West Cumbria)	affinitycu.co.uk	01900 65723
Whitehaven and Egremont Credit Union	https://wedcu.co.uk	01946 66755
Barrow and District	barrowdistrictcu.co.uk	01229 870110

Help with understanding debt and debt management:

- Debt advice:
mymoneysteps.org
- Debt management support:
nationaldebtline.org
- Getting help with gambling:
gamcare.org.uk
- Information on stopping loan sharks:
direct.gov.uk/stoploansharks

Fraud and Scams

- Information on identifying and avoiding scams:
getsafeonline.org and google.co.uk/goodtoknow
- Reporting scams:
actionfraud.police.uk

Getting local Help and Support

Citizens Advice Bureau: Citizens Advice Bureaus provide free, confidential, impartial and independent advice for local people on their rights and responsibilities. Citizens Advice is a service you can access if you need an independent source of advice and support. Citizens Advice Bureaus are available across Cumbria in the following locations:

Credit Union	Website	Telephone Number
Allerdale	citizensadviceallerdale.org.uk	01228 594007
Barrow	barrowcitizensadvice.org.uk	01768 890065
Carlisle and Eden	carlislecab.co.uk	01900 65723
Copeland	citizensadvicecopeland.org.uk	01946 66755
South Lakes	southlakescab.org.uk	01229 870110

Help with Money Management

- Budget planners and loan calculators:
moneyadviceservice.org.uk
- Help with banking and money advice tools:
barclaysmoneyskills.com
- General money information:
moneysavingexpert.com
- Targeted money advice for young people:
barclayslifeskills.com/about & thesite.org/money

Moving Home

- Finding a place to live:
cumbriachoice.org.uk/Data/ASPPages/1/37.aspx
- Finding a room to rent in a shared house:
spareroom.co.uk/
- Homelessness support:
 - homelessuk.org
 - shelter.org.uk
 - cumbria.gov.uk/yphousing/
- Things to consider when starting to rent:
gov.uk/government/publications/how-to-rent
- Comparing energy tariffs:
goenergyshopping.co.uk
- Advice for setting up bills and dealing with common household problems:
themix.org.uk/housing

Apprenticeships and Further Education

- Finding an apprenticeship across Cumbria:
choosecumbria.co.uk/careers-in-cumbria/starting-out/apprenticeships
- Cumbria County Council Apprenticeships:
cumbria.gov.uk/jobsandcareers/apprenticeships/
- Find reviews of different organisation's apprenticeships:
ratemyapprenticeship.co.uk/

Applying for University

- 'How to' support and tips for developing your university application:
ucas.com/undergraduate/applying-university/individual-needs/ucas-undergraduate-support-care-leavers
- Finding out what support different universities offer for Care Leavers:
propel.org.uk/search/

Careers Advice

- Employability skills and careers' advice:
nationalcareersservice.direct.gov.uk
- Information on different elements of work and study:
themix.org.uk/work-and-study

Volunteering

- Finding volunteering opportunities available throughout Cumbria:
cumbriacvs.org.uk
do-it.org
- Gap year opportunities and experiences:
yearoutgroup.org

Finding Work

- DWP and Job Centre Single Point of Contacts:

Office	Contact Name	Contact Number
Kendal	Ann	01539 797050
Barrow	Gill	01229 893336
Carlisle	Sue Richard (Deputy)	01228 605091 01228 605073
Penrith	Sue	01768 242860
Whitehaven	Richard	01946 854069
Workington	Debbie Jacquie	01900 608834 01900 608869

- Information on alternatives to university:
notgoingtouni.co.uk
- Support for starting your own business:
 - cumbriachamber.co.uk/business-support
 - cumbriagrowthhub.co.uk
- Getting help to understand your pay and workplace rights:
worksmart.org.uk

Food Banks

Food Bank	Contact Information
Carlisle	carlislefoodbank.org.uk/find-us / 07512552449
Alston	alstonfoodbank@gmail.com / 07947891102
Appleby	upperedenfoodbank@gmail.com / 07596 690902
Barrow	barrow.foodbank.org.uk/locations / 01229 343436
Millom	barrow.foodbank.org.uk/locations / 01229 343436
Kendal	kingsfoodbank.org.uk/contact-us
Windermere	windermeredistrict.foodbank.org.uk / 01539 422569
Wigton	thefoodbank.org.uk/contact / 01900 823854 or 07502 311452
Workington	thefoodbank.org.uk/contact / 01900 823854 / 07502 311452
Maryport	thefoodbank.org.uk/contact / 01900 823854 / 07502 311452
Egremont	thefoodbank.org.uk/contact / 01900 823854 / 07502 311452
Cockermouth	thefoodbank.org.uk/contact / 01900 823854 / 07502 311452
Whitehaven	thefoodbank.org.uk/contact / 01900 823854 / 07502 311452

Face to Face Counselling

- Cumbria Partnership Foundation NHS Trust's First Step Service:
cumbriapartnership.nhs.uk/our-services/mental-health/our-mental-health-services/first-step
- Mind Counselling Service:
mindincumbria.org.uk/default.aspx
- Promoting Autonomy and Change Therapy Service (Carlisle based):
pactherapy.org

Online Counselling

- Online Counselling for those under 18:
kooth.com
- Online Counselling for those over the age of 18:
qwell.io
- Counselling support for Men:
thecalmzone.net

Drugs and Alcohol

- Managing your relationship with alcohol:
drinkaware.co.uk
- Understanding Drugs:
talktofrank.com
- Local support for Drugs and Alcohol:
 - Cumbria Drug and Alcohol Advisory Services:
cadas.co.uk
 - Unity:
gmmh.nhs.uk/unity

Domestic Violence

- Safety Net UK:
safetynet.site/
- Victim Support:
victimsupport.org.uk/

Someone to talk to in difficult times

- Samaritans:
samaritans.org/
- National Youth Advocacy Service:
nyas.net/

Getting help with self-harm

- Self-Harm Awareness for All:
safa-selfharm.com/

Getting help with eating disorders

- Beat Eating Disorders:
beateatingdisorders.org.uk/

