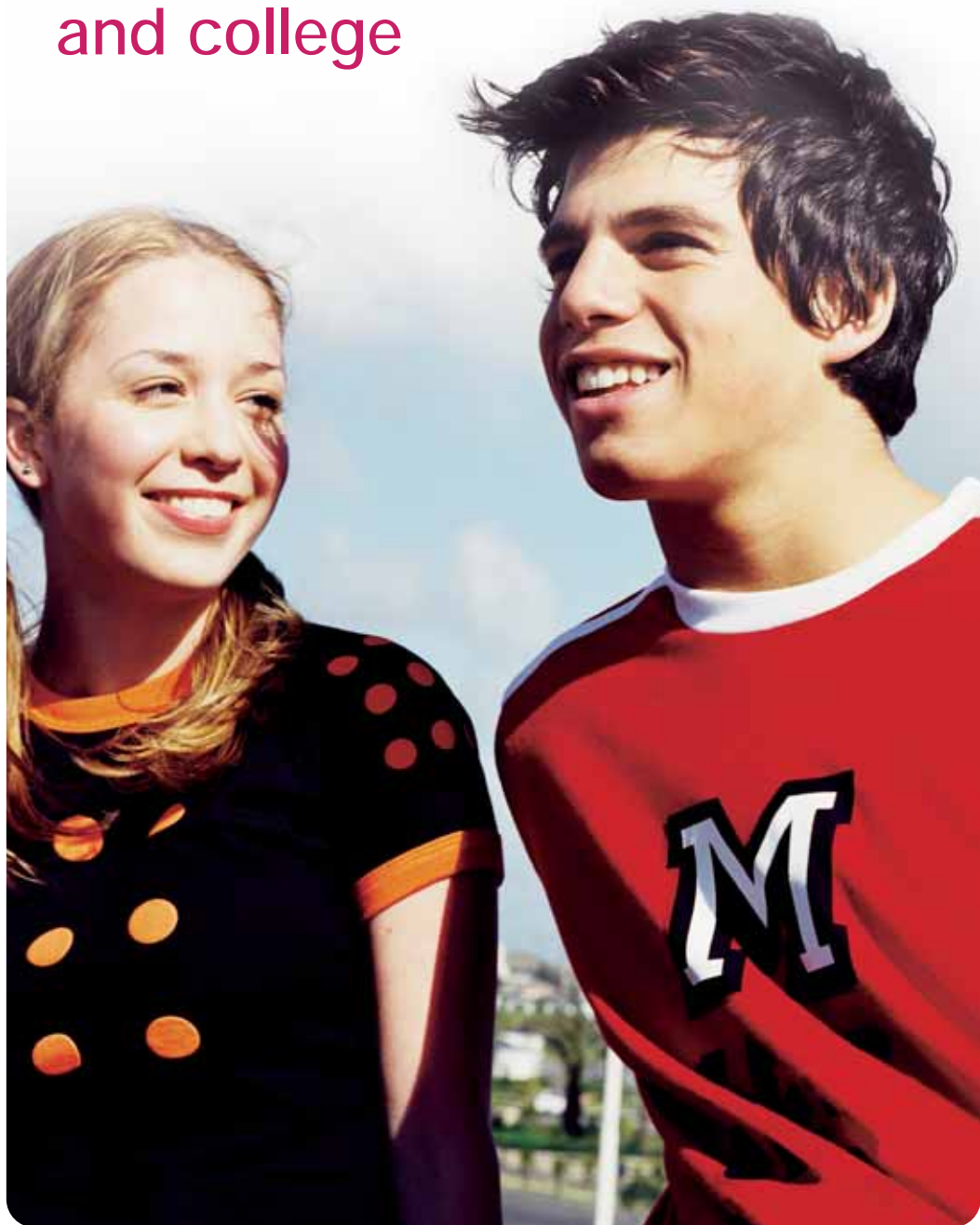


# A guide for people leaving school and college



# What is Jobcentre Plus?

At Jobcentre Plus, we provide practical support and information about work, benefits, training, childcare and tax credits. We can also provide information about the support services offered by other organisations.

The Jobcentre Plus network is made up of Jobcentre Plus offices, Jobcentres and social security offices. Between now and 2006, we'll continue to convert Jobcentres and social security offices to the new-style Jobcentre Plus offices, which offer help in finding work and claiming benefits. If you don't yet have a Jobcentre Plus office in your area, you should continue to use:

- your local Jobcentre if you are looking for work or claiming Jobseeker's Allowance, or
- your local social security office if you are claiming other benefits.

## This leaflet

We have produced this leaflet as part of our work to provide information on services for people leaving school and college in England, Scotland and Wales.

You can get copies of this guide in Welsh or other formats by visiting [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or by contacting your local Jobcentre Plus office, Jobcentre or social security office.

# Is this leaflet for you?

Under 25 and recently left school or college?  
Want to get advice on getting a job or moving  
into further training?

Working out your next move doesn't have to be difficult. Whether you're interested in work or training – or a mixture of both – this leaflet will tell you about what's on offer and what the next steps would be. There's also support available if you can't work.

We have produced this leaflet for people under the age of 25 and leaving education. If you're over 25, 'A guide for people who are out of work' may be more suitable. You can find this on the Jobcentre Plus website at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or pick one up at your local Jobcentre Plus office, Jobcentre or social security office.





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# Getting a job

Moving from school, college or university into work can be a big step. Even if you have a firm idea of where you want to be, the best way to get there is not always clear. But there are lots of opportunities and help available, and this section tells you how to make the most of them.

## What to do first

If you're aged 18 or over, we can help with your first steps. It doesn't matter who you are or what your circumstances are, you can get advice to meet your needs. This could be advice on:

- where to look for a job
- work that's available in your local area
- the kind of work you're suited to
- training that could develop your skills
- work-focused programmes to help you find a job, or
- financial help while you look for work.

## Looking for a job?

If you're just looking for a job, you should look at the 'Ways into work' section on page 11.



### Want career advice?

You can get jobs and careers information from Jobcentre Plus at [www.worktrain.gov.uk](http://www.worktrain.gov.uk). If you're a university graduate, [www.prospects.ac.uk](http://www.prospects.ac.uk) could also be useful.

- In Scotland: visit Careers Scotland at [www.careers-scotland.org.uk](http://www.careers-scotland.org.uk). Call 0845 850 2502 for independent guidance, or to find out if you have a Careers Scotland centre nearby.
- In Wales: visit Careers Wales at [www.careerswales.com](http://www.careerswales.com) or call learndirect on 0800 100 900. Careers Wales also has local drop-in centres for face-to-face support.

## If you're under 18

- In England: if you're under 18 and live in England, Connexions will be better suited to you than Jobcentre Plus. To get advice or find your nearest office, visit [www.connexions.gov.uk](http://www.connexions.gov.uk) or call 0808 001 3219.
- In Scotland: for independent guidance and information on careers in Scotland, visit [www.careers-scotland.org.uk](http://www.careers-scotland.org.uk) or call 0845 850 2502. See 'Useful contacts' on page 47 for more details.
- In Wales: for free careers information for all ages in Wales, visit [www.careerswales.com](http://www.careerswales.com) or [www.gyrfacymru.com](http://www.gyrfacymru.com). Or call learndirect on 0800 100 900. See 'Useful contacts' on page 47 for more details.

Connexions and careers services are specialist support organisations, developed by young people, for young people. To chat to someone face-to-face, find out whether there's a local centre near you.

## Work that suits your needs

If you can't or don't want to work full time, there are other options. Here are some examples.

- Voluntary work: working without pay is one way to get work experience and find out more about an area that interests you.
- Agency: you could work in a job for a set length of time – usually as part of a particular project or to fill in for a permanent member of staff.
- Part-time work: a good way of getting experience and earning money, especially if your schedule needs to be flexible.
- Holiday working: a practical option if you're still studying during college term time.
- Self-employment: working for yourself offers flexibility and the right type of challenge for some people. But you will take on extra responsibility – for example, paying your own income tax.



## Ways into work

When you've got more of an idea of what you want to do, what next? Where do you look for jobs? And how do you convince an employer that you're the right person if you're interested in a particular position?

## Where to look

### Jobcentre Plus

There are three ways to keep in touch with the latest vacancies through our jobs database.

- Online: visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk). Even if you don't find a job there straight away, you could take a look at opportunities like work programmes or training.
- On the phone: call Jobseeker Direct on 0845 6060 234. Jobseeker Direct is a phone service that keeps you in touch with the latest job vacancies. See 'Useful contacts' on page 47 for more numbers and opening hours.
- Touch screens: prefer information at your fingertips? When visiting your local Jobcentre Plus office or Jobcentre, why not try out a Jobpoint touch screen?

## New Deal for Young People (18 to 24)

New Deal for Young People helps unemployed people aged 18 to 24. A personal adviser helps you find a job that's right for you by:

- working with you to find a suitable area of work
- drawing up an action plan
- helping you look and apply
- helping you overcome anything that might be stopping you from working (for example travel, childcare, a disability or a health condition), and
- identifying any extra support you might need.

Interested in finding out more? Find out what other people have got out of the programme and whether you might be able to join New Deal at [www.newdeal.gov.uk](http://www.newdeal.gov.uk). Or call 0845 606 2626.

If you're between 18 and 24 and have been claiming Jobseeker's Allowance continuously for six months, you will have to join New Deal for Young People.



## Newspapers and the internet

Check the national and local press – most papers have a job section each week. There are also many websites where you can search for jobs.

## The direct route

Is there a particular company you'd like to work for? Write a letter asking if they have any job vacancies. Even if there's nothing going, ask them to keep your details on file in case something comes up in the future. It might be worth calling them first to see who the best contact is. You could also search on the internet to see if they have a website for more information.

If you send a letter, make sure you include a curriculum vitae (CV). See tips on writing a CV on page 16.

## Go to a jobs fair or careers fair

Jobs fairs are a good chance to speak to local employers about the opportunities they have at the moment. Visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) to see if there are any local events coming up. Or, keep an eye on the local and national press for information about other careers events in your area.

Employers may be giving out application forms or interviewing at the event, so dress smartly if you can and bring copies of your CV.

## Getting experience

We want to make it easier for you to find the work you want. We have strong connections with employers and can probably help you get a foot in the door when it comes to starting a career.

Visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) to see if there are any work programmes suitable for you.

## Learn as you earn

Apprenticeships are often a great way to earn a salary or receive an allowance while learning new skills and gaining qualifications. Many employers from a range of industries are helping people to develop in this way. In England and Wales, apprenticeships are available to people aged 16 to 24. In Scotland, there is no upper age limit.

- In England: visit [www.apprenticeships.org.uk](http://www.apprenticeships.org.uk) or call 08000 150 600. Or find out more from Jobcentre Plus.
- In Scotland: visit [www.modernapprenticeships.com](http://www.modernapprenticeships.com) or call Careers Scotland on 0845 850 2502.
- In Wales: visit the Education and Learning Wales site at [www.elwa.org.uk](http://www.elwa.org.uk) or [www.careerswales.com](http://www.careerswales.com). Or, call learndirect on 0800 100 900.

Wages are not paid for some apprenticeships.

## 10 tips for getting the right job for you

1. Take advantage of the help that's out there. Find out what's available from us at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)
2. Make your CV the best possible. Think about what might make a potential employer give you the job rather than someone else. You could even look at other people's CVs to get ideas (see page 16).
3. Sometimes there are obstacles to getting a job – like travel costs or a health condition. Read 'Financial and practical help' (page 31) to see if there are ways around them.
4. Find out if training would help you improve your chances. You might be able to work and train at the same time. See 'Training for the future' on page 21 for more information.
5. Work experience is invaluable on your CV, as it shows you have taken the initiative and that you're keen to get on. Voluntary work is always an option – [www.do-it.org.uk](http://www.do-it.org.uk) may be useful to search for volunteering opportunities. You could also write to companies you're interested in.
6. Been invited to an interview? Try to find out as much as you can about the company – it's always helpful to have a bit of background knowledge. Remember, the company may have a website.
7. Always dress smartly if you're going to an interview or contacting an employer face to face.
8. Think what you might be asked in your interview and how you might reply. You may want to ask them questions as well.
9. Think long term. If you know where you want to be in a couple of years' time, look for a job that will help you on your way.
10. Find out if you can get financial help into work. See 'Financial help' on page 31 for more information.

## Writing a CV (curriculum vitae)

A CV is a short profile about you and your work experience, skills and qualifications. There's no set format, but it will ideally be no longer than two sides of A4 in length and could include the following.

- a short personal profile
- work history (include any part-time or voluntary work)
- qualifications (school, college or professional)
- personal interests
- contact details (address and phone number), and
- references.

A good CV is an essential tool when looking for work and it's worth spending time to get it right. Remember, when faced with a mountain of applications, an employer will be looking for ways to make his or her job easier. Your CV should make a good impression – make sure that it's neat, short, positive-sounding and free from mistakes.

There are lots of books offering practical advice on writing CVs and letters, filling in application forms and doing well in interviews. You might also find some useful information in your local library. There are online CV builders and examples of good CVs on [www.worktrain.gov.uk](http://www.worktrain.gov.uk), [www.careers-scotland.org.uk](http://www.careers-scotland.org.uk) and [www.careerswales.com](http://www.careerswales.com)

## Know your rights

People in work have a number of rights – like laws on the minimum wage, flexible working, and maternity and paternity rights. The TIGER website (Tailored Interactive Guidance on Employment Rights) is a good place to find out more. Visit [www.tiger.gov.uk](http://www.tiger.gov.uk)

## National minimum wage

National minimum wage rates aim to make sure all workers are treated fairly and receive at least the minimum level of pay. You can get more details on the TIGER website or on the Department of Trade and Industry (DTI) website at [www.dti.gov.uk/er/nmw](http://www.dti.gov.uk/er/nmw). You can also call the National Minimum Wage Helpline on 0845 6000 678.



## What to do next

Take a look at the other sections of the leaflet to make sure you're not missing any good opportunities. Remember, training or learning could help you get the job you want, or take your first steps towards a career (see 'Training for the future' on page 21). There may also be financial help to make it easier to get employment (see 'Financial and practical help' on page 31).

### Jobcentre Plus ([www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk))

For more details about how we can help, visit our website or contact your local Jobcentre Plus office, Jobcentre or social security office. You'll find the contact details on the website and in your local phone book.

### Looking for a job

There are three ways to keep in touch with the latest vacancies through Jobcentre Plus. Visit our website, call Jobseeker Direct on 0845 6060 234, or try one of our Jobpoint touch screens in your local office.

### Careers advice (online)

You can get jobs and careers information from us on the Worktrain website ([www.worktrain.gov.uk](http://www.worktrain.gov.uk)). In Scotland and Wales, visit Careers Scotland ([www.careers-scotland.org.uk](http://www.careers-scotland.org.uk)) or Careers Wales ([www.careerswales.com](http://www.careerswales.com)).

## If you're under 18

In England, phone Connexions on 0808 001 3219 or visit [www.connexions.gov.uk](http://www.connexions.gov.uk). In Scotland and Wales, contact Careers Scotland or Careers Wales (see left).

For more contact details, or other numbers, see the 'Useful contacts' section on page 47.





# Training for the future

Have you set your mind on working in a specific industry, but don't feel you have the specialist expertise to get a job? Do you feel a lack of skills in certain areas limits your work opportunities? Maybe training is the answer. This section gives information on the opportunities that are available.

Training is a good way of improving your chances of getting the work you want. It can help you:

- build on the skills you've already got
- help you get new ones, and
- get qualifications that employers are looking for.

It's also a good way of building your confidence in the area of work you're interested in. And it can help you make that vital first step towards achieving a long-term goal.

Not all training means that you have to take time out from work. Sometimes you can train while you work – which means you can earn money at the same time. For more information, see 'Learn as you earn' on page 14.

## What training can I do?

### Work towards an NVQ (SNVQ)

If you're looking for a way to show employers your skills, why not consider Work Based Training for Young People? This gives you a chance to get a recognised qualification that's directly related to the work you want to do.

You get a minimum training allowance each week, but if you work for an employer you might get a salary. If you finish training successfully, you get an NVQ (National Vocational Qualification) or an SNVQ (Scottish National Vocational Qualification). Employers like NVQs and SNVQs because they prove you can meet their standards.

For more information, visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or contact your local Jobcentre Plus office, Jobcentre or social security office. The contact details are on our website and in your local phone book.

### Improve your English language or maths skills

Worried that your reading, writing, maths or English-language skills might not be up to the job? This doesn't have to stand in your way. You should be able to find lots of classes locally to help you improve them. Speak to your local colleges. Or, visit the learndirect website at [www.learndirect-advice.co.uk/findacourse](http://www.learndirect-advice.co.uk/findacourse), or call them on 0800 100 900.

## More about training

There are lots of ways to find out about learning opportunities. The internet is perhaps the easiest – try the skills and careers section of [www.worktrain.gov.uk](http://www.worktrain.gov.uk) or search the course listings at [www.learndirect-advice.co.uk](http://www.learndirect-advice.co.uk)

You could also contact your local college direct. Most colleges have their own websites. You could look in the phone book for their contact details, or find out more by using one of the following services.

- In England: visit the Worktrain website at [www.worktrain.gov.uk](http://www.worktrain.gov.uk). Or, visit learndirect at [www.learndirect-advice.co.uk](http://www.learndirect-advice.co.uk) or call them on 0800 100 900.
- In Scotland: the Resource Centre on the Careers Scotland website ([www.careers-scotland.org.uk](http://www.careers-scotland.org.uk)) has listings. Or, call them on 0845 850 2502.
- In Wales: look at the Learning Choices database on the Careers Wales website ([www.careerswales.com](http://www.careerswales.com)). Or, call learndirect on 0800 100 900.

When you get in touch with a college you're interested in, ask to see a prospectus (a catalogue of the courses that are on offer). For information on financing your studies, see 'Financial help with training' on page 34.

## If you're under 18

If you're under 18 and living in England, you should contact your local Connexions office to get advice on work, training and financial help (see page 9). In Scotland, contact Careers Scotland, and Careers Wales in Wales. See 'Useful contacts' on page 49.

## Apprenticeships

If you want to earn but still learn, an apprenticeship could be the way forward for you. You work with a local employer but learn new skills at the same time – so you're always adding to the skills and experience you've got. See the 'Learn as you earn' section on page 14 for more information.

## Further education

You might think you've had enough of school or college. But taking a course at a local college could improve your chances of getting a good job.

The great thing about further education is that you get to choose what course you do. And at the same time you're improving your long-term prospects, especially if you do a course that's directly related to the kind of work you want to do. Of course, you don't have to study full time. You might be able to fit studying in around part-time work, or study in the evening. See 'More about training' on page 23.

## Learn new skills

learndirect offers high-quality learning at a time and place that suits you. You choose what and when to learn, and you can work at your own pace.

There are more than 1,500 learndirect centres across England and Wales to help you get started – no matter when and where you decide to learn.

Find out more at [www.learndirect.co.uk](http://www.learndirect.co.uk) or call 0800 100 900 for advice on thousands of courses from hundreds of providers nationwide. In Scotland, visit [www.learndirectscotland.com](http://www.learndirectscotland.com) or call 0808 100 9000.



## Getting help to pay for training

Our website ([www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)) gives information about the financial help you can get with course fees, travel fares or any other costs you might have to pay. If you're worried that you may be financially worse off if you do a training course, contact your Jobcentre Plus office or Jobcentre. They'll point you towards any financial help you can get with the cost of course fees, fares or registered childcare.

Joining a training programme will probably affect the benefits you get. However, you might find that it gives you the right to claim other financial help. If you've already joined New Deal and you start an approved training course or programme, you may qualify for a training premium payment.



## Career development loans

Find a training course you want to do and you might be able to get a career development loan. Interested?

- In England: you can find out more at [www.lifelonglearning.co.uk](http://www.lifelonglearning.co.uk) or by calling the Career Development Loan Helpline on 0800 585 505.
- In Scotland: visit [www.fundingforlearners.co.uk](http://www.fundingforlearners.co.uk) or call 0808 100 1090 for information on Individual Learning Accounts. ILA Scotland is a new scheme that helps pay for a wide range of learning programmes with a range of learning providers. If you're 18 or over, live in Scotland and earn £15,000 a year or less, you might be able to get up to £200 each year towards the cost of learning.
- In Wales: Individual Learning Accounts are also available in Wales. For more information, visit [www.ilawales.com](http://www.ilawales.com) or call learndirect on 0800 100 900.

## What if I'm on benefits?

Depending on your circumstances and the kind of training you want to do, training might affect the benefits you get. However, you might find that training gives you the right to other financial help.

The best thing to do is to contact your local Jobcentre Plus office, Jobcentre or social security office, where you can get advice on how to make sure you're not worse off financially. You can find the contact details on our website and in your local phone book.



## What to do next

You should read the other sections in this leaflet to make sure you've had a look at all the help that's on offer around training, learning and work.

### Jobcentre Plus ([www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk))

For more details about how we can help, visit our website or contact your local Jobcentre Plus office, Jobcentre or social security office. You'll find the contact details on our website and in your local phone book.

### More about learning and training

You can contact local colleges direct to find out what courses and training they offer. The following sites and phone numbers can help you find local learning providers.

- **In England:** Worktrain at [www.worktrain.gov.uk](http://www.worktrain.gov.uk). You can also visit learndirect at [www.learndirect-advice.co.uk](http://www.learndirect-advice.co.uk), or call them on 0800 100 900.
- **In Scotland:** the Resource Centre on the Careers Scotland website ([www.careers-scotland.org.uk](http://www.careers-scotland.org.uk)). Or, call Careers Scotland on 08458 502 502.
- **In Wales:** the Learning Choices database on the Careers Wales website ([www.careerswales.com](http://www.careerswales.com)). Or, call learndirect on 0800 100 900.



# Financial and practical help

If you've recently left school or college, you might need more than advice on training and finding work. You might be looking for financial help to get you into work, or support if you can't work at the moment. This section tells you about the help you can get.

## Financial help

### Why you may need financial help

There are a number of reasons why you might need financial help.

- You want to work, but you need support while you look for work.
- You want to train to increase the chances of getting the work you want, but you need financial help to make it happen.
- You can't work, so you need support for day-to-day living.

The most important thing is that you get the right benefits and don't lose out on any help that might be available.

## Jobseeker's Allowance

If you're out of work and looking for a new job, you might be able to get Jobseeker's Allowance, which gives financial help while you look for work. You can get Jobseeker's Allowance if you're:

- not working, or working on average fewer than 16 hours a week
- available for work
- able to work, and
- looking for work.

Whether you can get Jobseeker's Allowance will depend on your circumstances, but you usually can't get it if you're studying full time. If you're under 18, you should contact Connexions (in England), Careers Scotland (in Scotland) or Careers Wales (in Wales) for advice on financial help (see 'Useful contacts' on page 49).

If you do claim Jobseeker's Allowance, you may have to take part in a work-focused interview with a Jobcentre Plus personal adviser, which means we can get some basic information about your circumstances. For more information on applying for Jobseeker's Allowance, visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or call your local Jobcentre Plus office, Jobcentre or social security office. The contact details are on our website or in your local phone book.

## Income Support

If you're not able to work full time and don't have enough money to live on, you might be entitled to Income Support. You will normally be entitled to Income Support if:

- you are a lone parent
- you are registered sick or disabled
- you are a student who is a lone parent or is disabled, or
- you are caring for someone who is sick, disabled or elderly.

You must usually not have savings of more than £8,000 or be working for more than 16 hours a week.

If you claim Income Support, from time to time you might need to go to an interview with a personal adviser at your local Jobcentre Plus office, Jobcentre or social security office. At these interviews you'll discuss whether work is an option for you, now or in the future. These interviews are also a good opportunity to find out about the full range of help that's available, such as New Deal for Young People (see page 12).

## Financial help with training

Find a training course you want to do and you might be able to get a career development loan. You can apply for a loan of between £300 and £8,000 to cover some or all of your course fees and costs for books and living expenses. The good news is that you don't have to start paying back the loan until you've finished the course.

Interested? You can find out more by calling the Career Development Loan Helpline on 0800 585 505 or by visiting [www.lifelonglearning.co.uk](http://www.lifelonglearning.co.uk)

## What happens to financial help when I find a job?

You might have to give up some of your benefits if you find a job. But you might also find that you can get some other kind of help, such as Working Tax Credit (see right).

If your job doesn't work out and you have to claim benefits again within 12 weeks, you might be able to put in a fast claim to get the same benefits you were getting before you started work.

We can help you make sure you don't lose out financially and can tell you how your benefits might be affected when you find a job.

## Working Tax Credit

If you find a job and you're earning a low income, you might be able to get Working Tax Credit. This means you pay less tax if you meet certain conditions – so you take more money home at the end of the week or month. You might also be able to get tax credit if you have children.

To find out about tax credits, visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or call 0845 300 3900.



## The Social Fund

If you're living on a low income and you meet the relevant conditions, you may be able to get help from the Social Fund to pay important costs that are hard to pay for out of your normal income.

Community Care Grants can be paid and Budget Loans can be made to help cover the cost of one-off expenses, including household items, clothing and footwear and certain travelling expenses. Crisis Loans can be paid if:

- you are in an emergency or disaster
- you need immediate help with day-to-day living costs or essential items
- there is serious risk to you or your family, and
- you cannot get help from elsewhere.

You do not need to be getting any other benefit to get a Crisis Loan.

You may be entitled to a Cold Weather Payment to help with extra heating costs during very cold weather.

The Social Fund can also help with other costs, such as buying things a new baby needs immediately (Sure Start Maternity Grants), and can help to pay funeral costs (Funeral Payments).

For more information on the Social Fund, visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) or contact your local Jobcentre Plus office, Jobcentre or social security office.

## Help with housing costs

Whether you rent or own your home, your local council can offer advice on housing issues, including how to find temporary housing if the house you live in is due to be sold or you are threatened with eviction. You can also get free, independent advice about any housing problem from Shelter, the housing and homeless charity. Call Shelter's free national housing advice helpline on 0808 800 4444, or visit [www.shelternet.org.uk](http://www.shelternet.org.uk)

If you are on a low income, Housing Benefit (Housing Allowance in some areas) and Council Tax Benefit can help towards your rent and Council Tax. Your local council pays them. You do not have to be receiving any other benefits to qualify for Housing Benefit or Council Tax Benefit. Housing Benefit does not cover all your housing costs. The contact details for your local council are in your local phone book and at [www.direct.gov.uk/QuickFind/LocalCouncils](http://www.direct.gov.uk/QuickFind/LocalCouncils)

## If you are disabled or caring for a disabled child or adult

Look at 'A guide for disabled people, those with health conditions and their carers', which will tell you about the help available. You can get this at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk). You can also pick up a copy at your local Jobcentre Plus office, Jobcentre or social security office, or in other places that display information about benefits, such as Citizens Advice Bureaux and local-authority information services.

## If you are a lone parent

'A guide for lone parents' tells you about the different kinds of help that are available. You can get this at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk). You can also pick up a copy at your local Jobcentre Plus office, Jobcentre or social security office, or in other places that display information about benefits, such as doctors' surgeries, Citizens Advice Bureaux and local-authority information services.

## Planning for your retirement

Although retirement may seem a long way off, planning for it now may make a big difference in the future and help to give you the income you want when you retire.

## What's a pension?

A pension is a source of regular money to live on in your retirement. It comes from the benefits of a type of savings account called a pension scheme – one of the most tax-efficient ways to save money.

## Why are pensions important?

Everyone needs money to live on when they retire. In fact, retirement could make up as much as a third of your life. So, you might need money for your increased leisure time and you may still need to cover costs such as rent, or your mortgage if it hasn't been paid off in full.

## What do I need to know about pensions?

- The State Pension: the State Pension is made up of the basic State Pension and the additional State Pension. Everyone is likely to be entitled to different amounts of State Pension, depending on their circumstances and how many years they have paid, are treated as having paid or are credited with paying National Insurance contributions.
- Adding to your State Pension: if you're working, ask your employer if they have a company pension scheme and whether you can join it. This can be a good way of providing extra income for when you retire. If your employer doesn't provide a company pension scheme, or you believe it is not in your best interests to join it, you could think about a stakeholder pension or a personal pension. You're eligible to contribute to stakeholder and personal pensions even if you are not working.

For more information about pensions, visit [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk) or call The Pension Service on 0845 60 60 265.

## Practical help

### General advice

#### Get Connected

This is an organisation that finds help for young people, whatever the problem. Advisers can tell you what options are available to you and can provide free information on other organisations that can help. If you prefer, they can text important information to your mobile or email the advice to you.

Website: [www.getconnected.org.uk](http://www.getconnected.org.uk)

Email: [help@getconnected.org.uk](mailto:help@getconnected.org.uk)

Phone: 0808 808 4994

#### Youthinformation.com

This is a website that gives advice on a range of issues such as leaving home, managing money, college courses, health and working in Europe.

Website: [www.youthinformation.com](http://www.youthinformation.com)

#### Clic Online

This website provides information for 11- to 25-year-olds living in Wales. Find out more on education, employment and training, money, relationships, sport and leisure.

Website: [www.cliconline.co.uk](http://www.cliconline.co.uk)

#### Young Scot

This website offers incentives, information and opportunities to young Scots aged from 12 to 26.

Website: [www.youngscot.org.uk](http://www.youngscot.org.uk)

### **If you have housing problems or are homeless**

If you need to talk to someone about housing issues, contact your local council. You can find the contact details of your local council in your local phone book or by visiting [www.direct.gov.uk/QuickFind/LocalCouncils](http://www.direct.gov.uk/QuickFind/LocalCouncils)

You can also get free, independent housing advice for any housing problem from Shelter, the housing and homeless charity. Visit [www.shelternet.org.uk](http://www.shelternet.org.uk) to use Shelter's online advice guide or to get contact details for a local office. Or, call the charity's free national housing advice helpline on 0808 800 4444.

### **Advice for young offenders**

The Prince's Trust has a special focus on young offenders – see 'Help from The Prince's Trust' on page 42. You can also ask at your local Jobcentre Plus office, Jobcentre or social security office for advice.

### **Drugs and alcohol**

Visit [www.talktofrank.com](http://www.talktofrank.com) for 24-hour, confidential advice on drugs. FRANK gives advice without lecturing. Get more information on a particular type of drug or what to do if you think you need help. You can also call FRANK on 0800 77 66 00 or email [frank@talktofrank.com](mailto:frank@talktofrank.com)

Alcoholics Anonymous provides information and support to people who think they might have a drink problem. Find out more about the help you might be able to get at [www.alcoholics-anonymous.org.uk](http://www.alcoholics-anonymous.org.uk) or by calling 0845 769 7555.

## What to do if you're in debt

If you're struggling with debts, you can find help and advice at [www.direct.gov.uk](http://www.direct.gov.uk). Or, contact the following organisations for free advice and support.

- Your local Citizens Advice Bureau – look in your local phone book or visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- The free National Debtline – phone 0808 808 4000 or visit [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- Some local councils and independent advice centres give free advice on debt – look in your local phone book or on your local council's website.

Some Jobcentre Plus offices also provide debt advice services or can tell you what's available in your area.

## Help from The Prince's Trust

If you've been out of work for a while, you might find it useful to contact The Prince's Trust ([www.princes-trust.org.uk](http://www.princes-trust.org.uk) or 0800 842 842). This organisation aims to help young people overcome barriers and 'get their lives working'. They can offer practical support, training, mentoring and financial support. Contact The Prince's Trust if you need:

- cash to help with training
- support with starting a business, or
- advice on next steps with finding work.

The Prince's Trust has a special focus on people who have struggled at school, been in care or offended, or who have been unemployed for a long while.

# Health

## The NHS and you

The National Health Service (NHS) provides a range of services to help keep you healthy. Depending on your circumstances, you might be able to get help with the cost of some treatment, services and items such as:

- free NHS prescriptions
- free NHS dental treatment
- free NHS eyesight tests
- vouchers towards the cost of glasses or contact lenses
- free NHS wigs and fabric supports, and
- travel costs to and from hospital for NHS treatment under the care of a consultant.

For more information and to find out whether you're eligible, visit [www.dh.gov.uk/helpwithhealthcosts](http://www.dh.gov.uk/helpwithhealthcosts). You can also pick up a copy of the NHS leaflet 'Help with health costs' from Jobcentre Plus offices, Jobcentres, social security offices and NHS hospitals.



## 24-hour health advice

NHS Direct – 0845 46 47 (England and Wales)

NHS Direct is a confidential health advice and information phonenumber for people who live in England and Wales. You can call at any time of the day if:

- you're feeling ill and are not sure what to do
- you'd like information about an existing health problem, or
- you want details of local health services.

Calls to NHS Direct are charged at local rates. For the safety of patients, all calls are recorded. For health information, you can visit NHS Direct Online at [www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk) (England) or [www.nhsdirect.wales.nhs.uk](http://www.nhsdirect.wales.nhs.uk) (Wales).

NHS24 – 08454 24 24 24 (Scotland)

In Scotland, NHS24 offers a similar service. Call the number above, or visit [www.nhs24.com](http://www.nhs24.com)



## What to do next

Make sure you read the other sections in this leaflet so you've seen all the information that's relevant to you. If you're not working at the moment, but work is a possibility, read 'Getting a job' (see page 7). Training might also be an option if you want to increase your skills – see 'Training for the future' (page 21).

### Jobcentre Plus ([www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk))

For more details about how we can help, visit our website or contact your local Jobcentre Plus office, Jobcentre or social security office. You'll find the contact details on our website and in your local phone book.

### Information about tax credits

To find out about tax credits, visit the HM Revenue & Customs website at [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits) or call 0845 300 3900.

### Speaking to your local council

The Directgov website lists the contact details for all local councils – visit [www.direct.gov.uk/QuickFind/LocalCouncils](http://www.direct.gov.uk/QuickFind/LocalCouncils). You could also find your council's details in your local phone book.



# Useful contacts

This section includes the contact details for a range of organisations and charities that you may find useful. You can also look under 'Charitable and voluntary organisations' or 'Social service and welfare organisations' in the Yellow Pages.

We have included textphone numbers where available for readers who are deaf or hard of hearing, or who have speech difficulties. Some phone numbers are 'Freephone', which means calls are usually free from landlines. For most other phone numbers, calls are charged at local or national rates. Call charges may be different if you call from a mobile phone or a public phone. You should check the exact call charges with the provider concerned.

We have provided these contacts for your information only. They are only a small selection of the organisations available to you, and we do not guarantee that the information on external websites is correct or suitable.

## Jobs and work

### Connexions

See the 'Careers advice' section on page 49.

### do-it.org.uk

A national database of volunteering opportunities in the UK.

Website: [www.do-it.org.uk](http://www.do-it.org.uk)

### Jobcentre Plus, Jobcentre and social security office

At Jobcentre Plus, we are experienced in helping people find the right job or training. If you need financial support, talk to us about state benefits you may be eligible for. We can also advise you on in-work benefits, such as tax credits and help with childcare costs.

Phone: the contact details for your local office are in your local phone book or on our website

Website: [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

### Jobseeker Direct

A Jobcentre Plus service where you can search and apply for jobs by phone.

Phone: 0845 6060 234

(8am to 6pm Monday to Friday and 9am to 1pm on Saturdays)

Phone (Welsh-language service): 0845 6067 890

Textphone: 0845 6055 255

### New Deal for Young People

A programme that gives young people on benefits the help and support they need to look for work, including training and preparing for a job.

Phone: 0845 606 2626 (7am to 11pm, 7 days a week)

Textphone: 0845 606 0680

Website: [www.newdeal.gov.uk](http://www.newdeal.gov.uk)

## [justjobs4students.co.uk](http://justjobs4students.co.uk)

Part-time, seasonal and temporary jobs for college and university students.

Website: [www.justjobs4students.co.uk](http://www.justjobs4students.co.uk)

## Careers advice

### Career Development Loan Helpline

See the 'Learning and training' section on page 50.

### Careers Scotland

A Scotland-wide service that offers a range of free, independent career planning and information services to people of all ages.

Phone: 0845 850 2502 (9am to 4pm Monday to Friday)

Website: [www.careers-scotland.org.uk](http://www.careers-scotland.org.uk)

### Careers Wales

Free national careers information and advice service for everyone in Wales. Careers Wales has a network of drop-in centres. Its site also has a database of courses and training opportunities, interactive games, CVs, application and planning wizards and an e-portfolio in which you can create and save documents.

Phone: learndirect on 0800 100 900

Website: [www.careerswales.com](http://www.careerswales.com) or [www.gyrfacymru.com](http://www.gyrfacymru.com)

### Connexions (England)

A service that provides confidential advice, support and information for people aged 13 to 19. Speak to an adviser online or by phone, email or text message. Or, visit a local office.

Phone: 0808 001 3219 (8am to 2am, 7 days a week)

Textphone: 08000 968 336

Text message: 07766 4 13 2 19

Website: [www.connexions.gov.uk](http://www.connexions.gov.uk)

## Graduate Prospects

Official careers website for university graduates.

Website: [www.prospects.ac.uk](http://www.prospects.ac.uk)

## Jobcentre Plus, Jobcentre and social security office

See the 'Jobs and work' section on page 48.

## Worktrain

Job, training, learning and career profile searches.

Website: [www.worktrain.gov.uk](http://www.worktrain.gov.uk)

## Learning and training

### Apprenticeships

Build up knowledge and skills, gain qualifications, and earn money or an allowance in a chosen industry. In England and Wales, positions are available to 16- to 24-year-olds. In Scotland, there is no upper age limit.

Phone: 08000 150 600 (England)

Phone: Careers Scotland on 0845 850 2502 (Scotland)

Phone: learndirect on 0800 100 900 (Wales)

Website: [www.apprenticeships.org.uk](http://www.apprenticeships.org.uk) (England)

Website: [www.modernapprenticeships.com](http://www.modernapprenticeships.com) (Scotland)

Website: [www.elwa.org.uk](http://www.elwa.org.uk) or [www.careerswales.com](http://www.careerswales.com) (Wales)

### Career Development Loan Helpline

Phone: 0800 585 505 (8am to 10pm, 7 days a week)

Website: [www.lifelonglearning.co.uk](http://www.lifelonglearning.co.uk)

(See 'ILA Scotland' for Scotland)

## Careers Scotland

See the 'Careers advice' section on page 49.

## Careers Wales

See the 'Careers advice' section on page 49.

## Connexions

See the 'Careers advice' section on page 49.

## Education and Learning Wales (ELWa)

Education and training in Wales for people aged over 16 years old.

Phone: 08456 088 066

Website: [www.elwa.org.uk](http://www.elwa.org.uk)

## ILA Scotland

A brand new scheme that could help you pay for learning if you live in Scotland.

Phone: 0808 100 1090 (7.30am to 11pm, 7 days a week)

Email: [enquiries@ilascotland.org.uk](mailto:enquiries@ilascotland.org.uk)

Website: [www.ilascotland.org.uk](http://www.ilascotland.org.uk)

## learndirect

Offers high-quality learning at a time and place that suits you. You choose what and when to learn, and you can work at your own pace. There are more than 1,500 learndirect centres across England and Wales to help you get started.

Phone (Freephone): 0800 100 900 (8am to 10pm, 7 days a week)

Minicom: 0800 056 8865

Website: [www.learndirect.co.uk](http://www.learndirect.co.uk)

## learndirect Scotland

The learndirect service for people in Scotland.

Phone: 0808 100 9000 (7am to 11pm Monday to Friday and 9am to 6pm on Saturdays and Sundays)

Email: [info@learndirectscotland.com](mailto:info@learndirectscotland.com)

Website: [www.learndirectscotland.com](http://www.learndirectscotland.com)

## Learning and Skills Council

Responsible for funding and planning education and training for people aged 16 or over in England. Can give information about adult learning.

Phone: 0870 900 6800

Email: [info@lsc.gov.uk](mailto:info@lsc.gov.uk)

Website: [www.lsc.gov.uk](http://www.lsc.gov.uk)

## Drugs and alcohol

### Alcoholics Anonymous

Provides information and support to people who think they might have a drink problem.

Phone: 0845 769 7555 (24 hours a day, 7 days a week)

Website: [www.alcoholics-anonymous.org.uk](http://www.alcoholics-anonymous.org.uk)

## FRANK

Helpline and website giving information about drugs and their effects. It also gives information about getting help with drug problems.

Phone (Freephone): 0800 77 66 00 (24 hours a day, 7 days a week)

Textphone: 0800 917 8765

Email: [frank@talktofrank.com](mailto:frank@talktofrank.com)

Website: [www.talktofrank.com](http://www.talktofrank.com)

## Know the Score

Information and advice on drugs in Scotland.

Phone: 0800 587 587 9 (24 hours a day, 7 days a week)

Website: [www.knowthescore.info](http://www.knowthescore.info)

## Financial and benefits

### Benefits Enquiry Line

A confidential phone service for disabled people and their carers and representatives. See 'Disability and Carers Service' in the 'Government departments' section on page 55.

### Consumer Credit Counselling Service

A charity that offers free help and advice for people with financial problems.

Phone (Freephone): 0800 138 1111

(8am to 8pm Monday to Friday)

Website: [www.cccs.co.uk](http://www.cccs.co.uk)

### Housing Benefit and Council Tax Benefit

Phone: see your local phone book for the contact details of your local council

Website: [www.direct.gov.uk/QuickFind/LocalCouncils](http://www.direct.gov.uk/QuickFind/LocalCouncils)

### Jobcentre Plus

See the 'Jobs and work' section on page 48.

### National Debtline

A national helpline that provides free, confidential and independent advice on how to deal with debt problems.

Phone (Freephone): 0808 808 4000

(9am to 9pm Monday to Friday and 9.30am to 1pm on Saturdays)

Website: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

## General information

### Citizens Advice

A network of offices that provide free and independent advice on legal issues, money, benefits and other problems.

Phone: see your local phone book for details of your nearest office

Website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Clic Online

Information for 11- to 25-year-olds living in Wales. Find out more on education, employment and training, money, relationships, sport and leisure.

Website: [www.cliconline.co.uk](http://www.cliconline.co.uk)

### General information about the Government

See the 'Government departments' section on page 55.

### Get Connected

Free advice on a range of issues affecting young people.

Phone (Freephone): 0808 808 4994

(1pm to 11pm, 7 days a week)

Email: [help@getconnected.org.uk](mailto:help@getconnected.org.uk)

Website: [www.getconnected.org.uk](http://www.getconnected.org.uk)

### [youthinformation.com](http://youthinformation.com)

A website covering a range of issues affecting young people.

Website: [www.youthinformation.com](http://www.youthinformation.com)

### TIGER (Tailored Interactive Guidance on Employment Rights)

A website that provides an easy-to-use guide on different aspects of UK employment law.

Website: [www.tiger.gov.uk](http://www.tiger.gov.uk)

## Young Scot

Offers incentives, information and opportunities to young Scots aged from 12 to 26.

Website: [www.youngscot.org.uk](http://www.youngscot.org.uk)

## Government departments

### Department for Education and Skills (DfES)

Information on adult education and further education.

Website: [www.dfes.gov.uk](http://www.dfes.gov.uk)

### Department for Work and Pensions (DWP)

Responsible for work opportunities and benefits.

Website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

### Disability and Carers Service (DCS)

Part of the Department for Work and Pensions, DCS provides support for disabled people and their carers, whether or not they are able to work. It deals with claims for Disability Living Allowance, Attendance Allowance and Carer's Allowance. DCA also handles Vaccine Damage Payments and runs the Benefit Enquiry Line (a confidential phone service for disabled people and their carers and representatives).

Benefit Enquiry Line (Freephone): 0800 88 22 00

(8.30am to 6.30pm Monday to Friday, 9am to 1pm Saturdays)

Textphone: 0800 24 33 55

Phone (Welsh-language service): 0845 6067 890

Textphone (Welsh-language): 0845 6044 022

Website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

### General information about the Government

Details on the latest and widest range of public-service information from the UK Government.

Website: [www.direct.gov.uk](http://www.direct.gov.uk)

## Local councils

See the 'Housing' section on page 57.

## National Assembly for Wales

A website that includes an A-Z index on a range of topics for Wales.

Website: [www.wales.gov.uk](http://www.wales.gov.uk)

## The Pension Service

Part of the Department for Work and Pensions, it has been set up to provide today's and future pensioners with a dedicated service. You can talk to The Pension Service about your State Pension, Pension Credit and other entitlements. Or, find out what you can expect when you reach retirement age.

Phone: 0845 60 60 265 (8am to 8pm Monday to Friday)

Textphone: 0845 60 60 285

Phone (Welsh-language service): 0845 60 60 275

Textphone (Welsh-language): 0845 60 60 295

Website: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

## Scottish Executive

Information on Scottish health, social work, education, justice, rural affairs and transport.

Website: [www.scotland.gov.uk](http://www.scotland.gov.uk)

## Health

### NHS Direct (England and Wales)

A confidential health advice and information service in England and Wales.

Phone: 0845 46 47 (24 hours a day, 7 days a week)

Website: [www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk) (England)

Website: [www.nhsdirect.wales.nhs.uk](http://www.nhsdirect.wales.nhs.uk) (Wales)

## NHS 24 (Scotland)

A confidential health advice and information service in Scotland.

Phone: 08454 24 24 24 (24 hours a day, 7 days a week)

Textphone: 18001 08454 24 24 24

Website: [www.nhs24.com](http://www.nhs24.com)

## Samaritans

24-hour phone and email service for people who need to talk confidentially about a problem. The site also holds a list of local offices if you need to talk to someone face to face.

Phone: 08457 90 90 90 (24 hours a day, 7 days a week)

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

Website: [www.samaritans.org.uk](http://www.samaritans.org.uk)

## Housing

### [housemate.org.uk](http://housemate.org.uk)

Online information about housing and homelessness for young people.

Website: [www.housemate.org.uk](http://www.housemate.org.uk)

### Local councils

Advice on finding a home.

Website: [www.direct.gov.uk/QuickFind/LocalCouncils](http://www.direct.gov.uk/QuickFind/LocalCouncils)

### Shelter

The housing and homeless charity.

Phone (Freephone): 0808 800 4444  
(8am to midnight, 7 days a week)

Minicom: 0114 252 7934

Email: [info@shelter.org.uk](mailto:info@shelter.org.uk)

Website: [www.shelternet.org.uk](http://www.shelternet.org.uk)

## Self-employment

### Business Eye (Wales)

A free, independent service that provides information on starting your own business and directs you to the most appropriate business support provider.

Phone: 08457 96 97 98 (9am to 5pm Monday to Friday)

Email: [assistance@businessseye.org.uk](mailto:assistance@businessseye.org.uk)

Website: [www.businessseye.org.uk](http://www.businessseye.org.uk)

### Business Gateway (Scotland)

Provides information and advice on starting up and running businesses in partnership with Scottish Enterprise, the Scottish Executive and local authorities.

Phone: 0845 609 6611

Website: [www.bgateway.com](http://www.bgateway.com)

### Business Link (England)

Offers advice and information on setting up and running your own business.

Phone: 0845 600 9006 (8.30am to 5.30pm Monday to Friday)

Website: [www.businesslink.gov.uk](http://www.businesslink.gov.uk)

### Highlands and Islands Enterprise (Scotland)

Provides business support services, delivery training and learning programmes, and supports community and cultural projects.

Phone: 01463 234 171

Website: [www.hie.co.uk](http://www.hie.co.uk)



## What did you think of this leaflet?

We would like to hear what you think about this new leaflet. Your answers will be completely confidential. Please fill in this questionnaire and return it to the Freepost address over the page.

**How helpful has this leaflet been in answering your questions?**

Very       Quite       Not very       Not at all

**How easy is it to find the information you want in this guide?**

Very       Quite       Not very       Not at all

**What did you think of the amount of information in this leaflet?**

Not enough     About right     Too much

Which sections of this guide did you find most useful and why?

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Which sections of this guide did you find least useful and why?

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Would you improve the guide in any way? If so, how?

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**Do you think you will refer to this leaflet again in the future?**

Yes       Maybe       No

**Are you:**       Male       Female

**How old are you?**     18–24     25–34     35–49     50+

Where did you get this guide?

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Do you have any other comments?

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2



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Department for Work and Pensions  
Leaflet Feedback  
Jobcentre Plus Marketing  
Floor 6 (E) Caxton House  
Tothill Street  
London  
SW1H 9NA

This leaflet is a general guide to the support available to people leaving school and college and is not a full statement of the law. We have made every effort to make sure that the information in this leaflet is correct at the date shown below. However, changes in the law make the leaflet become gradually less accurate. For up-to-date information, please contact your local Jobcentre Plus office, Jobcentre or social security office.

[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

We are committed to following the principles of equal opportunities in our programmes and services.

Part of the Department for Work and Pensions  
Leaflet SC1JP May 2005



Including Jobcentres and  
social security offices