

The background is a solid blue color with a pattern of overlapping, curved, light blue lines that create a sense of movement and depth. The lines are of varying thickness and curve in different directions, some following a similar path while others cross them.

**Achieving economic well-being – not
being prevented by social and economic
disadvantage from achieving their
full potential**

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Getting help and support

Some children and young people find it hard to actively participate in their education and in the community as a result of their life experiences and health inequalities, including those who:

- are excluded from school
- have learning difficulties
- have physical disabilities
- are from lower socio-economic groups
- are looked after by a local authority
- are from minority ethnic communities
- have been bullied
- are gay, lesbian or bisexual
- have emotional or behavioural difficulties, or mental health problems
- are going through difficulties at home
- are highly mobile, for example Travellers, asylum seekers and refugees.

This unit explores the theme of achieving economic well-being. The first activity explores support networks, in particular the network of people that young people rely on to support them in various aspects of their life. The second activity looks at the skill of building networks and knowing when to access support. Young people have the opportunity to identify different types of support and resources by working in small groups and using scenarios.

The second half of the unit focuses on money management skills, in particular budgeting and saving.

I want to have the skills to get to where I want to be. I want to make something of myself.

Young man aged 16

Learning outcomes

Young people will:

- have reflected on their own support network and identified ways of getting support (Activity 24)
- understand more about what is available in their local area (Activity 25)
- Have considered their ideal service (Activity 26).

You will need

- one copy per participant of Worksheet 18: *People who support me*
- one copy per participant of Worksheet 19: *Accessing services*
- art materials.

Suggested icebreakers:

Who I am

Word association

(See page 22)



Activity 24: My network

1. Give each young person a copy of Worksheet 18.
2. Ask the group to answer the questions using words or images.
3. Ask the group 'how can we get all the support we need?'

Reflection

What did you learn about yourself and your support network today?
Did anything surprise you?



Activity 25: **Getting support**

1. Explain that the purpose of the session is to explore sources of advice and information available to young people within the community and highlight the importance of being able to seek support, advice and information throughout our lives.
2. Ask participants to brainstorm all the different reasons why young people might need local services, for example to get information, for someone to talk to, for practical help.
3. In small groups ask the young people to consider the scenarios on Worksheet 19, think about how they might be feeling and identify where the young people in these situations could seek the support they need.
4. Ask them to list some other situations in which young people might need to access local services.
5. As a whole group share feedback from each of the scenarios.
6. Back in small groups, ask each group to research and make a list of local services for young people.
7. As a whole group share and compare these lists. Make a large composite list and discuss where young people can find out more about local services. If possible have information or directories available for young people to use.
8. Ask young people to make posters or a leaflet advertising different local and national services. Try to ensure a good range of services. Invite the groups to present their posters to others and then display them where other young people can see them.

In addition you could do one or both of the following:

9. Ask the group to design a group directory from their composite list, which you could keep on site or print up for all of the young people and perhaps share with the local education authority or primary care trust.
10. Using the examples on Worksheet 19, in small groups decide when a young person may need the support of a local service. Using role-play, go through the process involved in accessing the service from ringing up to make the appointment, going into the service, starting up a conversation with the receptionist, through to leaving the service.

Reflection

Where do you think services should be advertised to make sure young people know about them?

Are there any community resources you might use as a result of the lesson?

What might help or stop you accessing sources of information and support?

As a result of this session do you feel more confident about accessing services in the area?

Facilitators note

Young people should feel confident in getting help and support and be assured that they will be supported and helped without judgement by relevant professionals. Outside visitors can provide an effective link between informal education and service provision. Where visitors are invited to work with the young people they must work within the policy framework of the setting and it is the responsibility of those inviting the visitor to ensure this happens.



Activity 26: My ideal service

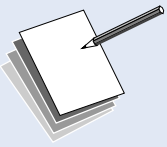
1. In small groups, ask the young people to brainstorm on a piece of flip chart paper what their ideal support service would be like, for example, confidential, non-judgemental, friendly, good opening hours, easy to get to.
2. Back in the whole group, invite them to share their thoughts and note the main features on a flip chart. Identify any points that recur and any that are very different or conflicting.
3. Ask the group to develop a priority list of the key features young people want from local services.
4. Services for young people often fail to meet young people's expectations. Explore with the group the barriers to accessing services and how these can be overcome.
5. Provide this information to local service providers and commissioners. This could be done by the young people themselves presenting their feedback verbally to a meeting, or by producing a letter describing the young people's ideas and sending it to an identified person. Feedback any response to the young people.

Reflection

Are there any community services you might use as a result of the lesson?

What might stop you accessing sources of information and support?

As a result of this session do you feel more confident about accessing services in the area?



Worksheet 18: People who support me

Draw a picture or write about...

Someone I can talk to when I am happy

Someone I can celebrate with when I have achieved a goal

Someone who would help me if I was upset

Someone I can really laugh with

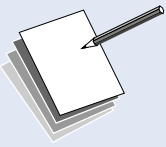
Someone I can sit with, not talk to and still feel really comfortable

Someone who would help me if I was sick

Someone who would help me if I was in trouble

Someone who would help me if I was finding a situation difficult to handle

Someone I could turn to – whatever the situation – and they would help me, no questions asked



Worksheet 19: Accessing services

1) A young person moves to a new area and school halfway through the summer term. S/he is finding it hard to make friends.

- What might this young person be feeling?
- What might they be thinking?
- Where might they find opportunities to make friends?
- What can help them?
- What might stop them?

2) A young person is being bullied on their way home from school by a group of older young people.

- What might this young person be feeling?
- Where or to whom could s/he go for support and help?

3) A young person has had unprotected sex with her boyfriend.

- What might this young person be feeling?
- Where or to whom could she go for support and help?

4) A young person's mother has died.

- What might this young person be feeling?
- Where or to whom could she go for support and help?

5) A young person is keen to find a part-time job.

- What might this young person be feeling?
- Where might they look for job opportunities?

6) A young person is relied upon by their mates to drive them by car. They cannot afford to pay the insurance.

- What might this young person be feeling?
- Where or to whom could they go for support and help?

Money matters

As young people approach adulthood, it becomes increasingly important for them to have basic financial awareness and money management skills. These can make an important contribution both to the way they live their life day-to-day, and also the level of economic well-being they have over the longer term. Research shows that people who lack money management skills are more likely to be excluded from mainstream financial services. Now that most wages and benefits are paid straight into a bank account, everyone needs to have a basic level of awareness of the products on offer and how to use them effectively.

Many young people think about the immediate material benefits that money can bring, but you can encourage them to think more broadly about the role that money will play in their life, for example by highlighting its influence on some of the key decisions they are likely to make in the near future, for example:

- whether to stay in education or get a job and how an education maintenance grant might be able to help them
- whether to stay at home or live with friends – rent is the biggest outgoing for most people living on their own
- how to live on a small budget and still have enough to go out.

You will probably be able to give basic information about budgeting and saving. If you want to brush up your knowledge, see *Useful Resources* on page 99. Many of these resources are aimed at young people.

If someone in your group needs some more detailed advice around personal debt issues, it might help to put them in touch with a money adviser. Money advisers are usually based in places like the Citizens Advice Bureau or independent advice centres. Sometimes, money advisers are employed by local voluntary organisations or local authorities. Alternatively, you could recommend that the young person contacts one of the free, confidential helplines listed in *Useful Resources*.

If you want to do more work on the financial support available to young people between the ages of 16 and 18, in the context of further education, training or benefits, you may find *Worksheet 20: Financial support for young people* a useful starting point, either for your reference or as a handout for the young people you are working with.

Learning outcomes

Young people will improve their money management skills, in particular, budgeting and saving.

You will need

- paper and pens
- *Worksheet 20: Financial support for young people*.

Suggested icebreakers:

True or false?

What's in my pocket?

(See page 21)



Activity 27:
Spend or save?

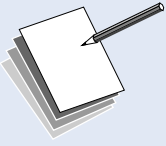
1. Divide young people into small groups of three or four.
2. Tell the groups to imagine that they will receive, as a group, £10 a week for the next six weeks to spend as they choose. Ask each group to decide:
 - how they would spend the money on a weekly basis
 - how they would spend the money if they were to save it up until the end of the six weeks.
3. Invite each group to feed back their decisions to the whole group. Discuss how they made their decisions, the feelings involved and the choices made, for example, did they divide the money up or spend it as a group?
4. Back in small groups, ask each group to decide how they would save the money if they had to save it up over the six-week period. For example, would they keep it in a bank or building society? Invite feedback.
5. To explore the issue of trust in relation to money ask them to consider for themselves how they would feel if:
 - they borrowed money from a friend but could not afford to pay it back
 - they lent money to a friend who was then unable to pay it back.

Reflection

What skills and knowledge are necessary to effectively manage money?

How does money affect your self-esteem?

Why is it important to be able to manage your money?



Worksheet 20: Financial support for young people

There is a range of financial support available after Year 11. All 16- to 18-year-olds are entitled to a free place at a sixth form or further education college. The type of financial support available depends on your situation. It could include:

- Education Maintenance Allowance
- Learner Support Fund
- Child Benefit (paid to your parents)
- Care to Learn (if you are a student and parent).

Alternatively, you could do work-based training, either through an apprenticeship or through Entry to Employment (e2e). An apprenticeship will pay you a wage. An e2e training scheme pays a training allowance of £40 a week.

There are also some benefits you might be entitled to, depending on your situation, particularly if you are not in training or work. The main ones are:

- Jobseeker's Allowance (JSA)
- Income Support.

Education Maintenance Allowance (EMA)

What is it? EMA is a weekly payment of £10, £20 or £30 a week depending on your household income. It can help with the day-to-day costs of staying on at school or college. You could also get bonuses of up to £500 over two years, depending on whether you stick with the course and the progress you make.

Who can get it? You can get an EMA if your parents' or carers' income is not more than £30,000 a year. The amount you get will depend on their earnings. Your course needs to be for at least 12 hours a week.

How do I claim it? You need to fill in an application form. To get a form, call the EMA helpline free on 080 810 16 2 19.

Care to Learn

What is it? An allowance to help young parents pay for child care while they carry on in learning.

Who can claim it? Young parents aged between 16 and 19 in education who use and pay for registered child care.

How do I claim it? For more details ring the Care To Learn helpline on 0845 600 2809 or go to: www.dfes.gov.uk/caretolearn

Child Benefit

What is it? Benefit paid to people bringing up children.

Worksheet 20: Financial support for young people- continued

Who can claim it? If you are studying full-time, under 19 and live with your parents, or someone acting as your parents, they can claim Child Benefit for you. If they get other benefits like Income support or Jobseeker's Allowance (see below), they can also claim an allowance for you.

How do I claim it? Your parents/carers will already be collecting it. Let them know that they can carry on claiming it while you are studying.

Income Support

What is it? Benefit for people aged 16 or over who are on a low income and who are not required to be available for work.

Who can claim it? You can claim income support if you are working on average for less than 16 hours a week, or not working at all. If you live with a partner, they must be working for less than 24 hours a week, on average. Income support is not usually paid to full-time students – though some, for instance lone parents or people with disabilities, might qualify.

How do I claim it? To claim Income Support you need to get a form from your local Jobcentre Plus or social security office.

Jobseeker's Allowance (JSA)

What is it? JSA is a benefit for unemployed people who are fit to work and actively looking for work.

Who can claim it? It is normally for people aged 18 or over. Sometimes 16- and 17-year-olds can claim it in special circumstances, for example:

- if you have been forced to live away from your parents or carer
- if you are a member of a couple with children
- if you have just left care or custody and you live away from home for a 'good reason'.

Can I still claim benefit if I don't fit into any of the circumstances above? You may be able to get JSA if you are suffering 'severe hardship', for example because you can no longer live at home and have little or no money, or live at home but your family cannot support you. When you apply for a severe hardship payment you will have an interview with an advisor at the Jobcentre. You should mention if you have any health problems, difficulties at home, or whether you will become homeless if you don't receive a payment. Claim in the same way as for ordinary JSA but make sure you tell people you are claiming under the severe hardship rules. Don't be put off – if you are in severe hardship, you have a right to a claim.

How do I claim it? You need to register with Connexions for training and work and they will complete the paperwork with you. Take the form to the Jobcentre and they will draw up a Jobseeker's Agreement with you. You can look for training as well as for work.

Worksheet 20: Financial support for young people- continued

Learner Support Fund

What is it? A fund for students in financial difficulties, to help with things like accommodation, travel or support services.

Who can claim it? Students over 16 in further education or sixth form. You can claim it if you're receiving other funding, such as an EMA (see above), but it's intended for special needs and circumstances not covered by other grants.

How do I claim it? For more information speak to your school, college or local authority. You can find your local authority's details at: www.dfes.gov.uk/leagateway

What other allowances or benefits might I be able to claim?

Bridging Allowance: This pays a fixed daily rate to help you meet expenses (for example travel to interviews) while you are looking for a training place. For more information contact your local Jobcentre Plus office.

Housing Benefit: You can apply if you have to pay rent and are on a low income. You don't have to be claiming Income Support or JSA. Your local council will have more details.

Help with health costs: This includes free prescriptions and dental treatment. You can claim it if you or your partner are getting Income Support or income-based JSA.

Social Fund Crisis Loan: If you are in severe hardship you can apply for an interest-free loan from the Social Fund. You have to pay it back. To find out more, contact your local Jobcentre Plus or social security office.

Sure Start Maternity Grant: Up to £500 if you are expecting a baby and on a low income. You will also be entitled to Child Benefit and may be able to claim Income Support.

What if I have recently been in care?

There are new laws in place to make sure that social services provide care leavers with the support they need, both personally and financially. This means care leavers are no longer able to claim Income Support, JSA or Housing Benefit. Speak to your personal adviser or key worker about your financial situation and record it in your Pathway Plan.

Further information

For information and advice try Connexions Direct: www.connexions-direct.com

For information on work-based training including apprenticeships: www.apprenticeships.org.uk

For an overview of the financial support available: www.dfes.gov.uk/financialhelp

For an overview of benefits available: www.jobcentreplus.gov.uk