

The Big Wide World

Thurrock Council Aftercare Team's

Guide to independence

Money matters

Money is an important part of your future as you move into adulthood.

If you are living in a foster placement, residential care or supported accommodation, an allowance will be given to you weekly.

Once you reach the age of 18 years-old and you are no longer a Looked After Child, you will be entitled to claim Universal Credit. Your Personal Adviser will support you with this process.

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Getting money when in education

School 6th form colleges, 6th form colleges and further education

At college, young people can claim:

- Income Support / Universal Credit
- bursaries
- Care to Learn
- council tax support or exemption for those in Thurrock social housing

University

At university, young people can claim:

- funding from Student Finance
- university bursaries
- higher education payment from Thurrock Council
- Universal Credit for students who are part-time, on low income, a parent or disabled
- [Buttle UK](#) quality mark for care leavers
- council tax support or exemption for those in Thurrock social housing

Employment

On top of any wages or salary paid by your employer when you're in full-time or part-time employment, you may be able to access:

- Universal Credit
- childcare vouchers
- Working Tax Credits
- council tax support or exemption for those in Thurrock social housing

Apprenticeships

On top of the wage that you are paid whilst training on an apprenticeship, you can claim:

- Universal Credit
- bursaries
- council tax support or exemption for those in Thurrock social housing

Traineeships

When you are in a traineeship position, you can claim:

- Universal Credit
- bursaries
- childcare vouchers
- funding from the Aftercare Team for travel or equipment, as applicable
- council tax support or exemption for those in Thurrock social housing

Not in education, employment or training

When you're out of work due to sickness, or if you're unable to find work, you will be able to claim:

- Universal Credit
- PIP (Personal Independence Payments)
- council tax support or exemption for those in Thurrock social housing

When you're out of work due to being a parent or carer, you will be entitled to claim:

- Universal Credit
- Carers Allowance
- Child Benefit
- council tax support or exemption for those in Thurrock social housing

Types of benefit

Universal Credit

Universal Credit is a means-tested form of benefit for people of working age who are receive a low income. Universal Credit will be paid monthly, 5 weeks in arrears, directly into your bank account. It will be left to you to pay all your own bills, including your rent.

As a Care Leaver, when you make your claim for Universal Credit you must inform the Department of Work and Pensions (DWP) that you are a Care Leaver.

Sanctions will apply if you receive Universal Credit or other government benefits and do not comply with the DWP's rules. The DWP will require you to:

- attend the Job Centre Plus on time
- look for up to 8 jobs a day
- bring in documents, when requested
- attend courses, when requested

Applications for Universal Credit must be completed online at [GOV.UK: Universal Credit](https://www.gov.uk/universal-credit).

Housing Benefit

Housing Benefit is administered by the council. It is available to assist with your rental costs if you receive a low income. You can be employed or unemployed.

This benefit is means-tested and takes into consideration your income and capital.

Council tax support or exemption

Council tax support is administered by the council. It is available to assist with your council tax bill if you receive a low income and can vary depending where you live. You can be employed or unemployed.

This benefit is means-tested and takes into consideration your income and capital. It is available to people who live in rental properties and to home owners.

From 1 April 2018, Care Leavers living in their own social housing in Thurrock are exempt from paying council tax up to the age of 21 years-old. You will not have to pay council tax if you live in a hostel or a house in multiple occupation (HMO).

Tax credits

There are 2 types of tax credits:

- Child Tax Credit
- Working Tax Credit

Child Tax Credit

Child Tax Credit is a benefit to assist with the costs of bringing up a child. You need to be responsible for a child and in receipt of a low income.

You do not need to be working to eligible. Eligibility takes into consideration your work, how many children you have, when they were born and whether they have a disability.

Working Tax Credit

Working Tax Credit is a benefit to assist people who work and receiving a low income.

Eligibility takes into consideration how many hours of paid work you do, whether you have a disability, whether you have children, and the cost of any childcare provided by approved childcare services.

Personal Independence Payment (PIP)

PIP is a benefit for people who are between 16 years-old and 64 years-old who have additional care needs due to an illness or disability.

This benefit is not means-tested, so your income and capital is ignored. There are 2 parts to this benefit, the daily living component and the mobility component. For more information about PIP, including how much you may get, go to [GOV.UK: Personal Independence Payment](#).

Claiming this benefit can lead to entitlement or increased entitlement to means-tested benefits.

Disability Living Allowance (DLA)

DLA is a benefit for children who have additional care or mobility needs. It has 2 parts, the personal care component and the mobility component.

This benefit is not means-tested. Your child must be under 16 years-old to claim with additional age rules for the mobility component.

Help paying for childcare

If you are parent or carer, you may be able get help paying for childcare. The type of help and how much you may get will depend on your circumstances and the age of your child. To find out about different types of help, go to [GOV.UK: get childcare](#) and read 'Get help paying for childcare'.

Rent

This is the cost of where you live. Your rent could be paid to a private landlord, a housing association or the council. It can be paid in a number of ways, depending on whom you rent from.

If it's private, the landlord must give you a Rent Book and will make arrangements with you about when you pay and how much.

If you rent from a Housing Association, you will be given a Rent Payment Card. You can pay over the phone, at the post office or by direct debit.

If you rent a council property, you will be given a barcoded letter. With this, you can pay your rent over the counter at any shop with the Pay Point sign, at the Post Office, over the phone or online using a credit or debit card, by direct debit or by standing order.

If you're claiming benefits, you can also claim Universal Credit to help with your rent and council tax payments, but you might be expected to pay a 'top-up' payment of between £10 and £15 a week, plus £5 each week towards your council tax. If you're not working, make sure you claim housing benefit or your landlord will expect you to pay the full price of the rent.

One thing's for sure, you may find yourself homeless if you don't pay your rent.

Council tax

This is a charge from Thurrock Council – or the council where you live – to pay for street lighting, police, rubbish collection and many other services. It can be paid by direct debit, or at any Pay Point, or over the phone or online using a debit or credit card.

If you're claiming housing benefit, you can apply for council tax support as well. As a Thurrock Council care leaver, you are exempt from paying council tax when you're living in your own social housing within the borough. This will be from the age of 18 until you reach 21 years-old.

Gas and electric

This is paid to utility energy companies – such as British Gas, E.On or Octopus. If you receive a bill through the post, you can either pay by direct debit, cheque, postal order, or maybe by phone or online using a debit or credit card. During the winter months your gas and electricity bills will be more expensive

Flats usually have a card/key meter. This is a little box somewhere in or outside the flat, which has a display on it to show how much credit you have.

You can add more credit by taking the card/key to a local Pay Point shop – several newsagents in Thurrock offer this service. You simply give the shopkeeper the card/key and the amount you want to put on your meter, then the shopkeeper will give the card/key back with a receipt. When you get home you put the card/key in the meter and it adds the credit on.

Card/key meters have 'emergency' credit, usually up to £5. This is in case you run out at night when the shops are shut. Depending on the energy tariff you are on, there may also be a weekly standing charge.

If you do use emergency credit, something important to remember is that next time you top up your card/key in a shop, the weekly standing charge and then the emergency payment will be taken first.

You **must** pay enough to get back in credit or you won't have any gas or electric. For example, if you use £4 emergency credit, you must put at least £4 on the card/key next time. If you put less on, it won't work.

Water

This is paid to private companies – such as Essex and Suffolk Water, Thames Water or Anglian water. If you do have to pay for your own water, you may have two different bills from different companies. This is because one company may supply your clean water and another may get rid of your waste water.

Your bills can be paid by cheque or postal order when you receive a bill through the post, or by direct debit, which makes things a lot easier. You may also be able to pay by phone or online using a debit or credit card.

If you rent your property from Thurrock Council, the charge for water may be part of your rent.

TV licence

If you want a TV at home, the law says you must have a TV licence. If you are caught without one, you may be fined or even go to prison. For the current cost, go to [TV Licensing: types and costs](#).

Your licence fee can be paid all in one go at a Pay Point shop, or you can set-up a direct debit so money is taken out each month. It can also now be paid online.

As long as the address where you live is licensed, you're also covered to watch TV outside your home using any device powered solely by its own internal batteries. This includes your mobile phone, laptop and tablet.

It is important to know that watching TV without a valid license is a criminal offence. This can lead to prosecution, a court appearance and a large fine.

Household contents insurance

You don't have to have insurance by law but we believe it's worth having, just in case anything is stolen from your flat or damaged. If you're not insured, there's not much you can do about it.

If you have insurance, most companies will replace damaged or stolen items on a 'like for like' basis, so make you sure you keep receipts somewhere safe, just in case the worst happens and you have to make an insurance claim.

Speak to your Personal Adviser about getting insurance, if you're interested.

If you rent a council flat, the council offers a discounted rate of insurance for tenants. Ask the housing officer for details when you move in.

Phone – landline

In addition to your mobile, you might want to have a fixed landline at home. Phone companies charge for this and prices vary from company to company.

Like most bills, they can be paid by cheque, postal order or direct debit.

Direct debits

These days most bills can be paid by direct debit.

A direct debit is an arrangement between you and a company where they take money directly from your bank or building society account to pay for services, usually once a month. This saves you the hassle of remembering to make payments when your bill arrives.

You have to be 18 years-old before you can set up direct debits.

If you don't have enough money in your account to cover your direct debit payments, then you will be charged.

Your Personal Adviser can help you to open a bank or building society account and set-up direct debits once you have forms of identification (ID).

Bank or building society account

It is likely that you will have a bank or building society account before your case is transferred to the Aftercare Team. If not, we will help you get one.

When opening an account it's important to decide which bank or building society you want to use and what sort of account you need.

You can look online or visit your local bank or building society to find out about the different types of account available – most will have leaflets you can take.

When deciding, you should consider:

- is there a branch near the place I'm living?
- can I access my account in a branch or only online?
- what fees or charges will I have to pay?

To open an account, you will need to provide:

- two types of ID, such as a passport, birth certificate or driving licence
- either an official letter with your name and address on it, or a letter from your Social Worker or Personal Adviser explaining who you are
- information about yourself, including how much money you receive and when you receive it – for example, you might get paid on the first day of every month if you're working

You can fill in the application form online or at a branch – remember to take your ID and other documents you may need.

A bank or building society can refuse to open an account without having to give a reason why.

Once the account is opened, the bank or building society will send you your cash card and PIN separately in the post.

The PIN they will give you is a random 4-digit number. The first time you use the card at a cash point you will get the option to change the PIN– it will say PIN services on the screen.

You should change your number to something you will remember easily in your head, although try to avoid putting in your date of birth as that could be a bit too obvious.

Most importantly, never keep your PIN and card together. If your wallet or purse is stolen, the thieves might find your PIN inside and be able to empty your bank account within minutes.

Most bank and building society accounts are free **but** you'll have to pay if you:

- use your overdraft
- spend more money than you have in the bank – including your overdraft, if you have one
- use a credit card and don't pay the whole bill by the date it's due

If you spend more money than you have in the bank, you can be charged for

- every direct debit the bank pays
- every time the bank writes to tell you you're overdrawn
- interest on the money you've spent but didn't have in your account

Identity theft

Identity (ID) theft is a serious problem these days and you have to be on your guard. When you've got your own place and you're receiving bills and bank statements through the post, you need to be careful about how you get rid of these things once you've finished with them.

If you throw out a bank statement with your other rubbish, someone could go through your bin bags and make a note of your bank details from the statement. They can use these details to buy things without you knowing – on the internet, for example.

You should separate any paperwork with personal details from your other rubbish. You should then tear up this paperwork into tiny pieces before you throw it away. Better still, you can buy a small shredder for about £20 and shred your paperwork instead.