

i For information

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Financial Help for Young People

March 2006

This booklet tells you about the financial help you may be able to get if you are aged between 16 and 19



i For information

This booklet tells you about the financial help you may be able to get if you are aged between 16 and 19

This booklet tells you about the financial support which may be available to help you if you're aged between 16 and 19, for example with the costs of learning or training; to provide additional help if you are in a low-paid job; or to support you if you are looking for a job or course or are caring for someone else.

It sets out where you can go to get more information and how you can apply. It also contains some useful information about how any financial help you get will affect any benefits your parents, guardian or carer receives.

Please note:

If you are thinking about starting a new education or training course after you are 19, you may be eligible for different kinds of help. You can find out more at: www.direct.gov.uk

If you are thinking about going into higher education, you can find out more at: www.aimhigher.ac.uk

This booklet is for young people who are living, working or studying in England. If you live, work or study in Scotland, Wales or Northern Ireland and want information on financial help, please see page 56 for details.

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Help if you're in education or training



Education Maintenance Allowance (EMA)

What is it? Who's it for?

EMA is a weekly allowance of up to £30 which is intended to help you stay on in education or training after you reach school-leaving age. You may also receive bonuses if you remain on your course and make good progress.

You can get an EMA if your household income is £30,810 (this figure applies to the 05/06 tax year. Other tax years might also apply) or less and if you intend to:

- start a full time further education course at a school or a college

- take part in a Learning and Skills Council (LSC) funded Entry to Employment (e2e) programme. This is a work-based learning programme which will enable you to progress onto Apprenticeships, employment or further learning opportunities. Your local Connexions Service will be able to give you information about the opportunities that are available in your area
- become a Programme Led Apprentice. This gives you the opportunity to develop your vocational skills and employability through off-the-job training in a training centre or by gaining experience of work in a non-employed placement.

If you're a Programme Led Apprentice, you will not be paid by your employer straight away – Apprenticeships where you are paid by

your employer are called Employer Led Apprenticeships and you can find more information about these in *Section 2: Help if you're on an Apprenticeship* on page 22.

How do I qualify for an EMA?

First you must fill in an application form giving details of your household income. Application forms are available from a number of places including schools, colleges, many work-based learning providers and your local Connexions Service. You can also call the EMA helpline on 0808 1016219. If you received EMA last year you should automatically be sent a form to re-apply.

Do I need to do anything else?

You need to open a basic bank account to get your EMA payments. You must also sign an EMA contract with your school, college or learning provider. This contract sets out the rules for attendance and agreement on your coursework requirements and learning progress.

And is that it? There's no catch?

Well, it is a 'something for something' scheme. You must stick to your EMA contract – your weekly payment can be stopped if you don't do what you have agreed in the contract, for example if you don't turn up as you should without a good reason.

What happens if my EMA doesn't cover all my needs or meet my special circumstances and costs?

You may be able to get help from Learner Support Funds or from your learning provider – ask your school, college or learning provider about this and see page **10** for more information.

If you're on an LSC-funded Entry to Employment (e2e) programme or on a course that lead to an Apprenticeship you may be able to access additional funding from your learning provider for training related expenses like travel costs. In the event that your learning provider can't help you, contact your local Learning and Skills Council (you can find

details in the phone book). You will also receive all the equipment you need to keep you safe at work free of charge.

Depending on your circumstances, you may be able to claim benefits including Income Support and Housing Benefit and/or your family will be able to claim household benefits like Child Benefit and Child Tax Credit. *Section 4: What benefits might I be able to claim?* on page **28** tells you more about these and who you can contact for more information.

What happens if I am on benefits, like Income Support? Will I lose money if I apply for EMA?

No. You can get both EMA and Income Support.

If you are receiving Income Support and EMA but want to work too, the position is a bit more complicated. If this applies to you, you should speak to your local Connexions Service. *Section 4: What benefits might I be able to claim?* on page **28** tells you more about this.

What about if my parents are on benefits? Will they lose any money if I apply for an EMA?

No. Your family will not lose out on any benefits if you get an EMA. For example, it will not affect your parents' or carers' tax credits, Child Benefit or any other dependants' benefits they receive.

What can I spend my allowance on?

It's entirely up to you. However, we expect learners who get allowances to meet reasonable learning-related costs such as paying for books or transport.



Where can I find out more about EMA?

You can find out more by telephoning the helpline for young people and parents at 0808 1016219. Your local Connexions Service, school, college or learning provider will also be able to advise you, or you can phone Connexions Direct on 0808 001 3219. There is also an EMA website:

www.direct.gov.uk/ema

Learner Support Funds

What are they?

Learner Support Funds are available in colleges and school sixth forms to help with the costs you may have when starting or following your course. They can be paid in

addition to Education Maintenance Allowance (see *Section 1: Help if you're in education* on page 04). These costs could include:

- books and equipment
- extras, like visits and field trips
- emergencies affecting your living or learning arrangements
- accommodation costs where you need to take up a course outside daily travelling distance
- transport, including fares to and from school, college or training centre.

Where do I apply for Learner Support Funds?

If you're at a college, you should speak to your student support or welfare officer. If

you're in the sixth form, get in touch with your year tutor, or the student awards or student support officer.

I'm receiving Learner Support Funds from the college (or local authority) but I still can't pay for everything I need. Is there any further help available?

Yes. First, talk again to your student support officer and explain the situation. If they cannot help, it may be possible to get help from educational trusts, charities or local authority awards.

You can get a list of educational trusts and charities from your local library, your college or your local Connexions Service.

Transport

I can't afford the bus fare to school (or college). What can I do?

If you are in a school sixth form, you should contact your local authority. If you are at college, contact your student support officer. They may provide you with help towards the cost of your fares.

If you are on an LSC-funded Entry to Employment (e2e) programme or are a Programme Led Apprentice, you should speak to your learning provider about what help they may be able to offer you.



Each year, local authorities publish a transport policy statement with details of the support you can receive while you are studying. The statement contains information on the services, discounts and concessions that are available in your area. You can look up the one for your area at:

www.dfes.gov.uk/financialhelp

Financial help for young people studying away from home

I want to attend a course but the college is too far from home to travel daily. Can I get help?

Yes. There are 51 specialist colleges that offer courses in agriculture, horticulture and art and design. You can get a list of these colleges by logging onto: www.dfes.gov.uk/financialhelp. If you need to study at one of these colleges, you should speak to the student support officer at the college for help.

If you do not intend to study at one of these colleges but still need to attend a course that's further away than you could travel to every day, then help may be available via a residential pilot scheme. You can either contact the college you wish to attend for more information and an application form or get in touch with the helpline by phone on 0161 234 7021 or by email to:

residential.edpilot@manchester.gov.uk

If you have to study away from home whilst on an Apprenticeship, your employer or provider may provide funding to cover this.

Childcare

I'm a parent. Can I get help with my childcare costs whilst I'm learning?

You may be able to get help with the costs of childcare whilst you're on your course.

Section 5: Help if you're a parent on page 40 has more information.





Dance and Drama Awards

I want to study at one of the dance and/or drama schools. Is there any funding available?

Yes, if you are offered a Dance and Drama Award by one of the schools eligible to offer them. The award will pay most of your tuition fees and allow you to apply for income-related support for living costs and the costs associated with your course. You must be aged 16 or over for dance courses and aged 18 or over for acting or stage management courses. The awards are highly competitive and you must compete for one by auditioning at one of the participating schools.

The booklet, Dance and Drama Awards, gives details on the schools eligible to offer awards and approved courses. You can get a booklet by calling 0845 602 2260 and quoting the reference D6. You can also find out more by visiting the website:

www.direct.gov.uk/danceanddrama or by contacting the Dance and Drama Awards helpdesk by email at: dada@lsc.gov.uk

Career Development Loans

What do I do if I'm not eligible for help or if I need some additional funds to do the course I want to?

You could consider a Career Development Loan (CDL). CDLs are available to students aged 18 or over and can help fund up to two

years' vocational learning or education, plus up to a further 12 months if the course includes practical work experience. You make no repayments during the period of learning covered by the CDL. The LSC pays the interest on the loan during the period of learning and for up to one month afterwards. You then repay the loan over an agreed period at a fixed rate of interest.

The CDL Brief Guide, which provides all the information you need to decide whether or not a CDL is suitable for you, and the CDL Application Pack, including full details of the programme, eligibility criteria, and application forms, are available from the CDL information line on 0800 585 505, or you can visit the website:

www.lifelonglearning.dfes.gov.uk/cdl

Fees

I'm 16 (or 17 or 18) and going to college (or staying on at school). Will I have to pay tuition or course fees?

Not unless you go to a private school or college.

What about registration, enrolment and examination fees?

Your college will not usually charge you for these. However, reasonable attendance or completion of coursework may be a condition of entering you for exams, so your college may charge you if you do not meet these conditions. You may also be charged if you want to re-sit any exams – your college will tell you more about this if it applies to you.

Will I be expected to pay for any equipment that I need for my course?

A charge may be made for any clothing or equipment you need for health and safety reasons and which you keep until the end of your course. However, you should also have the option of borrowing these free of charge. You may be charged for overdue library books and for replacement items such as lost library cards or keys.

If you're on an Entry to Employment (e2e) programme or are a Programme Led Apprentice, all the equipment you need to keep you safe while at work will be provided.

I am an overseas student in the UK. Will I have to pay tuition or course fees?

It depends on your circumstances. As a general rule, if you are accompanying your parents who have leave to enter or remain in the UK, you will not have to pay tuition or course fees. For advice on your status in the UK, you should contact the Home Office by phoning 0870 606 7766 or visiting the website: www.homeoffice.gov.uk, or the British Council Information Centre (phone: 0161 957 7755; website: www.britishcouncil.org).

Connexions Card

What is a Connexions Card?

The Connexions Card is a free smart card available to all 16–19 year olds in England.

You can use it to collect points as a reward for good behaviour and achievement at the place you learn, whether it's a school, college or a work-based learning centre. You can also collect points for any voluntary activities you take part in.

You can exchange points for rewards, including discounts on travel, tickets to a concert or sporting event, CDs, books and loads more experiences such as the opportunity to go behind the scenes at a TV

station or present your own radio programme. You can also get discounts and special offers on the high street, including money off clothes, sports gear and mobile phones – look out for shops and businesses displaying the Connexions Card window sticker. The latest information on the rewards and discounts on offer is available at the Connexions Card website: www.connexionscard.com

Where can I get one?

If you have not already got a Connexions Card through your school, college or work-based learning centre, you can log onto the Connexions Card website:

www.connexionscard.com to find out how to apply. Alternatively, speak to your local Connexions Service, or call the free helpline on 0808 172 3333 to get an application form.

Child Benefit and tax credits

Will my parents be able to carry on receiving Child Benefit or tax credits if I stay on in learning?

If you're 16, 17 or 18 and learning full time, or are on an LSC Entry to Employment (e2e) programme or are a Programme Led Apprentice, your parents will be able to carry on receiving Child Benefit and Child Tax Credits for you. And if payment has been stopped because you had left education, they may be able to claim again if you return to it. *Section 5: Help if you're a parent* on page 40 will tell you more about this.



Financial Help for Young People

Help if you're on an Apprenticeship



Am I entitled to any help if I choose work-based learning like an Employer Led Apprenticeship?

Apprenticeships provide high-quality work-based training for you to achieve qualifications at Apprenticeship (Level 2) and Advanced Apprenticeship (Level 3 and above) levels. As an apprentice, you will either be paid a wage by your employer or, if you're not employed, will be entitled to apply for the Education Maintenance Allowance (see *Section 1: Help if you're in education* on page **04** for more information).

Employed apprentices receive a minimum of £80 for a full working week – some earn more than this, on average around £137 a week – or an equivalent amount if they work part time (fewer than 30 hours a week).

More information about Apprenticeships can be found at: www.apprenticeships.org.uk

Help if you're in low-paid work or a job without training

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What help can I get if I'm in a job that's low paid?

If you are working or you have a partner who is working, you may be able to get Working Tax Credit if your wages are low enough. You may also possibly qualify for Housing Benefit. *Section 4: What benefits might I be able to claim?* on page **28** will tell you more about this.

National minimum wage

Once you reach 16, you are entitled to a national minimum wage (NMW) unless you are on an Apprenticeship (see *Section 2: Help if you're on an Apprenticeship* on page **22**). The amount you are entitled to varies with age. At age 16, the rate is £3.00 an hour, while if you're aged between 18 and 21 the rate is £4.25 an hour (rate correct at March 2006). For more information, or if you think you are being underpaid, call the minimum wage helpline on 0845 600 0678. You can also check the latest information on the Department of Trade and Industry website: www.dti.gov.uk/er/nmw/index.htm

Time off work to study

If you are aged 16 or 17 and not already qualified to Level 2, you are entitled to paid time off to study for your first Level 2 qualifications. At 18, you may also have the right to complete any learning or training you've already started. For general information, see the Department for Education and Skills website:

www.dfes.gov.uk/tfst and for more detail, see the booklet (which is aimed at employers but still offers some useful information for you) that is available at:

www.dfes.gov.uk/tfst/eg1.shtml



What benefits might I be able to claim?

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If you are aged between 16 and 19, you may be able to get some financial support from Jobcentre Plus. Some benefits depend on particular circumstances, for example, if you are disabled, not well enough to work or are a parent. Others are paid to you if you don't have enough money to live on.

First things first

For a lot of people, claiming benefit can seem difficult and daunting but don't put off contacting Jobcentre Plus as your benefits usually begin from the day you first get in touch. And getting certain benefits can open the door to other help, including help to stay in education if that's what you want to do.

How do I make a claim?

You need to ring Jobcentre Plus (you can find the number of your local office in the phone book) and tell them you'd like to make a new claim. You will be asked for some details about you and your circumstances. If you are 18 or over, they will arrange to call you back within 24 hours to talk through the details they need to complete a claim form for you. A copy of the completed form will be sent to you to check and take to an interview at your Jobcentre Plus office. If you are 16 or 17, you should be called back by a specialist adviser within four hours to discuss your situation and complete a claim.

You can find out more about making a claim, and information about what to do when you leave school at: www.jobcentreplus.gov.uk

Can I claim Income Support or Jobseeker's Allowance?

Income Support is paid to people aged 16 and above if they aren't able to work, for example lone parents, people who are sick or disabled or carers. Some young people on training courses or in full-time education can claim Income Support too.

Jobseeker's Allowance (JSA) is paid to people aged 18 and above who are looking for, and are able to, work. It is not generally paid to 16 or 17 year olds except in exceptional

circumstances, for example, estrangement from your family and severe hardship as a result.

In these circumstances, remember that the more information you can give Jobcentre Plus about the breakdown between you and your family or carer and the difficulties you are in, the easier it will be for them to make a decision. You won't necessarily need someone to back you up, but if you do, you can ask someone who knows about your situation such as an adult relative (it doesn't need to be your parents and Jobcentre Plus won't contact your parents unless you ask them to) or someone from the Connexions service, social services, the voluntary sector or an advice centre.

If you are under 18 and are between jobs or training, you may also be able to claim Young Person's Bridging Allowance.

I'm 16 (or 17 or 18) and want to do a full-time course – can my parents still claim benefits for me?

Yes – if your course leads to GCSE or A-levels or equivalent, GNVQ at Levels 1–3 or equivalent, or you want to do a work based learning programme like Entry to Employment (e2e) or are a Programme Led Apprentice, your parents will continue to receive Child Benefit and Child Tax Credit for you. *Section 5 Help if you're a parent* on page 40 tells you more about this.

I'm not in education, training or work and my parents can't afford to support me. Is there any help I can get?

You may qualify for Jobseeker's Allowance (JSA) for a short while after your parents' Child Benefit for you has ended or if it will prevent severe hardship. You should get in touch with Jobcentre Plus for advice. If you decide you want to return to education or training, your parents may be able to start getting Child Benefit and Child Tax Credit again.



I'm 16 (or 17) and I'm not able to live with my parents (or carer) any more – can I get any support?

Yes, if you're still in non-advanced education or in training, or if you are sick, disabled or a lone parent, you might be able to get Income Support. Your local Jobcentre Plus office will tell you more about this.

If you are unemployed and living away from your family or carer, you may be able to get Jobseeker's Allowance (JSA), depending on your circumstances. To get JSA, you'll need to register with the Connexions Service and have an interview at the Jobcentre Plus office.

I'm receiving Income Support and EMA but I'd like to work to support myself too. Can I do this?

It depends on how much you earn. If you earn too much, you will lose your entitlement to Income Support. And if you live independently, receipt of Income Support is used as proof that you are entitled to EMA. So, this means that if you stop getting Income Support you may not be entitled to EMA any more. You should speak to your local Connexions Service or get in touch with your local Jobcentre Plus office for more information.

I'm getting JSA because I'm living away from my family (or carer) but I want to go back into full-time education.

You won't be able to carry on getting JSA because to claim it you must be available for work, which you won't be if you're in full-time education. So, you need to talk to your Connexions Service adviser, tell your local Jobcentre Plus office what you want to do and make a claim for Income Support instead. This is important because once your claim has been agreed, you'll also be able to get Education Maintenance Allowance (see *Section 1: Help if you're in education* on page 04).

Is there any way I can get JSA and study?

You may be able to study for up to 16 tutored hours a week if you're claiming Jobseeker's Allowance (JSA), as long as you are still available for work. If you study for longer, you may qualify for Income Support, depending on your circumstances.

When can I go onto the New Deal for Young People?

If you're 18 and you've been claiming Jobseeker's Allowance (JSA) for six months, you can go onto New Deal and get training and support to help you find a job. If you're leaving care, or have a child, or have a disability or difficulties with reading and writing, you may be able to join the New Deal

sooner. You can find more information on the New Deal website: www.newdeal.gov.uk

I'm a lone parent

If you're a lone parent, you can claim Income Support whether you're in education or not. You may also be able to get Child Tax Credit and Child Benefit and/or get help from the New Deal for Lone Parents. If you work for at least 16 hours a week (in addition to your further education studies), you could be entitled to Working Tax Credit too. You can get more information from Jobcentre Plus or, for Tax Credits, visit the website:

www.hmrc.gov.uk and click on 'tax credits'. Alternatively, call the tax credit helpline on 0845 300 3900 (textphone 0845 300 3909).

See also *Section 5: Help if you're a parent* on page 40.

I'm working but my wages are low. Am I entitled to claim anything?

If you are working or have a partner who is working, you may be able to get Working Tax Credit if your wages are low enough. You may also be able to get Child Tax Credit as well as Child Benefit if you have a child. For more information visit: www.hmrc.gov.uk and click on 'tax credits' or call the tax credit helpline on 0845 300 3900 (textphone 0845 300 3909). If you have rent to pay, you may qualify for Housing Benefit.

I have to care for a relative

If you are spending at least 35 hours a week caring for someone who is recognised as disabled, you may be able to claim Carer's Allowance and/or Income Support. Even if you are only temporarily caring for a member of your family who is ill, you might be able to get Income Support. Get in touch with your local Jobcentre Plus office to find out more.

You can also find useful information on the Carers UK website: www.carersuk.org

I'm disabled or too ill to work.

There are several different benefits you can get and most of them can be paid even if you are still in education. At 16, your main benefits are likely to be Disability Living Allowance, Incapacity Benefit and Income Support.

You or your parents may also be able to claim Housing Benefit, Council Tax Benefit and Social Fund payments. Your main carer may also be able to claim Carer's Allowance.

If you are working for at least 16 hours a week (in addition to any time spent in education or training) and have a disability that puts you at a disadvantage in getting a job, you could be entitled to Working Tax Credit too. To get more information, visit: www.hmrc.gov.uk

and click on 'tax credits' or call the tax credit helpline on: 0845 300 3900 (textphone 0845 300 3909).

See also *Section 6: Help if you have a disability or learning difficulty* on page 44.

I'm leaving care.

If you're 16 or over and have been looked after for 13 weeks or more since your 14th birthday, you're entitled to services under the Children (Leaving Care) Act 2000. This means your local authority should be advising you and helping you with a pathway plan to help you get on. They should also give you financial support up to your 18th birthday (in

some cases, it may carry on after that). This means you cannot normally claim means-tested benefits, although if you are either a lone parent or too ill to work, you may be able to claim Income Support. You may also be able to get early access to the New Deal for Young People. Your local authority or Jobcentre Plus office will be able to tell you more. If you want to continue learning, you will be eligible to claim Education Maintenance Allowance (see *Section 1: Help if you're in learning* on page 04) at the maximum rate.

Can I get any help with my rent?

If you're responsible for paying rent, you may be able to claim Housing Benefit if your income is low, whether you're working, in training or on benefits. You cannot get Housing Benefit if you are living with your parents or any other close relative and paying rent to them.

Something unexpected has happened and I need some financial help to sort it out. Is there anything I can apply for?

If you're in learning, your college or school may be able to provide you with some help from Learner Support Funds. You should speak to your student support or welfare officer to explain your situation and what help you might need.

You may also be able to get help from the Social Fund. The Fund is intended to help you pay for one-off costs and events you cannot afford. If you get Income Support, Jobseeker's Allowance or some other benefits you may be entitled to:

- a maternity grant if you are having a baby
- funeral expenses if you are responsible for paying a close relative's funeral bill
- community care grants if, for example, you're moving into a place of your own for the first time
- budgeting loans
- crisis loans, especially if you're waiting for your weekly benefit to be paid.

Your local Jobcentre Plus office will be able to tell you more.



Financial Help for Young People

Help if you're a parent

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I'm thinking about going back to education. Is there any help available for my childcare costs?

Yes. Care to Learn is a childcare funding scheme for young parents. It provides help with paying childcare and travel costs and can also give you access to advice and support.

Care to Learn is available if you are caring for your own child or children and are under the age of 20 on the day your course starts. You can do any publicly funded learning (including work-based learning – see *Section 1: Help if you're in education* on page 04) and the course you choose doesn't have to lead to a formal qualification.

You can get more information about Care to Learn by phoning the helpline on 0845 600 2809 or visiting the website at: www.dfes.gov.uk/caretolearn

I'm a lone parent. Am I eligible for any help?

Depending on your circumstances, you may be able to claim Income Support, get help from the New Deal for Lone Parents, or be entitled to Working Tax Credits or Child Tax Credit. *Section 4: What benefits might I be able to claim?* on page 28 gives more information.



**I'm 16 and want to do a full-time course.
Can my parents still claim benefits,
including Child Benefit, for me?**

Yes. If you are in full-time education which can take you up to A-level or GNVQ at Level 3 or equivalent, or on a work-based learning programme like an Entry to Employment (e2e) programme or are a Programme Led Apprentice, your parents will still be able to claim Child Benefit, Child Tax Credit and any other dependants' benefits that they receive.

If your course continues after you reach age 19, your parents can continue to get Child Benefit and Child Tax Credits. But once you complete the course or you reach age 20, your parents will stop receiving Child Benefit, Child Tax Credits or any other dependants' benefits for you. You can find more information at: www.hmrc.gov.uk

Help if you have a disability or learning difficulty

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I have a disability and/or learning difficulty that makes it more expensive for me to learn. What help is there for me?

If you are finding it difficult to learn due to a disability and/or learning difficulties, or you need help with literacy, numeracy or language, your school, learning provider or college should be able to help you. Let them know as soon as possible what your needs are – you may be able to get help with travel, specialist equipment or specialist support and so on. You can also contact your local Connexions Service or local Learning and Skills Council for advice.

Further help and information is also available from Skill, the National Bureau for Students with Disabilities, which produces a range of

publications and information booklets. You can get in touch with them by email: info@skill.org.uk or via the free telephone helpline: 0800 328 5050 (voice) or 0800 068 2422 (text). The helpline is open on Tuesdays from 11.30–13.30 and Thursdays from 1.30–15.30. You can also visit the website at: www.skill.org.uk for more information.

I'm disabled or too ill to work. What help can I get?

There are several different benefits you can get, though at age 16 the main ones are likely to be Disability Living Allowance, Incapacity Benefit and Income Support. See *Section 4: What benefits might I be able to claim?* on page **28** for more information.

Help if you're an asylum seeker or refugee



I'm an asylum seeker (or a refugee) in the UK. Can I apply for help if I want to learn?

It depends on your status in the UK. You may be able to get help from the Home Office or from learner support funds. Refugees may be eligible for Education Maintenance Allowance too. See *Section 1: Help if you are in education* on page **04** and *Section 8: Who can I speak to if I need more information and advice?* on page **48** to find out who to contact for more information.

If you need advice on your status in the UK, contact the Home Office on 0870 606 7766 or visit the website at:

www.homeoffice.gov.uk

You can also get advice from The Refugee Council by phoning them on 020 7501 0990 or visiting their website at:

www.refugeecouncil.org.uk

Who can I speak to if I need more information and advice?



Connexions Service

The Connexions Service is for everyone aged 13–19 or up to age 25 for people with a disability or learning difficulty. Connexions Service personal advisers are there to talk to you and offer you any advice, guidance and support you might need – in confidence.

Connexions personal advisers work in schools and colleges, on the high street and in the wider community. They can give you a wide range of advice, including information on careers, relationships, childcare and benefits and can tell you about the opportunities available to you when you leave education and training. They can also help when you receive your exam results, whether you have done better than expected or if things haven't

gone quite to plan, and can help you find any specialist help and advice you need.

You can find your local Connexions Service in the phone book or by clicking on 'local services' on the Connexions Direct website at: **www.connexions-direct.com**

Connexions Direct

Connexions Direct is part of Connexions and provides high-quality information, advice and support for young people aged 13–19, or up to age 25 for young people with a disability or learning difficulty by phone or via the website. You can get in touch with them by phoning 0808 001 3219), texting 0776 641 3219 or by visiting the website **www.connexions-direct.com**

You can request a call-back, email queries or enter into a one-to-one confidential web chat with a Connexions Direct adviser.

learndirect

learndirect can give you advice on getting financial help and can supply a lot of other information about studying and career opportunities. You can contact learndirect on the free telephone helpline (0800 100 900) or visit the website at: **www.learndirect.co.uk**

Your school, college or learning provider

Your careers teacher/adviser or personal tutor will also be able to offer you help and advice. Your school or college careers library should have lots of careers information you can access too.



Useful contacts



Apprenticeships (see page 22): Find out more about Apprenticeships via the website: www.apprenticeships.gov.uk

Care to Learn (see page 41): Find out more by logging onto the website at www.dfes.gov.uk/financialhelp or by ringing the helpline on 0845 600 2809.

Career Development Loans (see page 16): For a free copy of the CDL Brief Guide or Application Pack, call the CDL information line on 0800 585 505 or visit the website at: www.lifelonglearning.dfes.gov.uk/cdl

Carers UK (see page 35): Carers UK is a campaigning, policy and information organisation for carers. Find out more on their website: www.carersuk.org

Child Benefit (see pages 20 and 43): To get more information and to make a claim, visit: www.hmrc.gov.uk and click on 'child benefits'.

Child Tax Credit and Working Tax Credit (see pages 20, 31, 34, 35, 36 and 43): To get more information, visit: www.hmrc.gov.uk and click on 'tax credits' or call the helpline on: 0845 300 3900 (textphone 0845 300 3909).

Connexions Service and Connexions Direct (see page 49): Further information can be obtained from the website at www.connexions-direct.com or by ringing 0808 001 3219 (calls are free from a landline).

Connexions Card (see page 19): Further information can be obtained from the helpline on 0808 172 3333 and from the website: www.connexionscard.com

Dance and Drama Awards (see page 16): You can get an information booklet by calling 0845 602 2260 and quoting the reference D6, or you can visit the website: www.direct.gov.uk/danceanddrama

Department for Education and Skills (DfES): The DfES is the government department responsible for policy on education and skills. The website: www.dfes.gov.uk provides a range of information for young people and parents. Alternatively, you can contact the DfES by phone: 0870 001 2345

Education Maintenance Allowance (see page 05): For more information, call the helpline for young people and parents on 0808 101 6219 or visit the EMA website: www.direct.gov.uk/ema

Jobcentre Plus (see Section 4 – page 28): To find out more about what to do when you leave school and how to make a claim for benefits go to: www.jobcentreplus.gov.uk

learndirect (see page 50): For information on financial help, studying and career opportunities, call free on 0800 100 900 or visit the website: www.learndirect.co.uk

Learning and Skills Council (LSC): The LSC is responsible for planning and funding education and training for young people over

the age of 16 in England (excluding those in higher education). You can contact the LSC by calling 0870 900 6800 or by emailing info@lsc.gov.uk. You can also visit the website: www.lsc.gov.uk where you'll find more information about support for learning and contact details for the 47 local LSC offices throughout England.

New Deal for Lone Parents (see page 34) and New Deal for Young People (see page 34): Information on all the New Deal programmes can be found at: www.newdeal.gov.uk

Skill: the National Bureau for Students with Disabilities (see page 45). Call the free helpline on 0800 328 5050 (voice) or 0800 068 2422 (text) or email them at: info@skill.org.uk or visit the website: www.skill.org.uk



Wales, Scotland and Northern Ireland

Young people in Wales, Scotland and Northern Ireland wanting information on financial help in further education should contact:

Wales

National Assembly for Wales

Cardiff Bay

Cardiff

CF99 1NA

Tel: 029 20 825111

Website: www.learning.wales.gov.uk

Scotland

Students Awards Agency for Scotland

Gyleview House

3 Redheughs Rigg

South Gyle

Edinburgh

EH12 9HH

Tel: 0845 111 1711

Website: www.saas.gov.uk

Northern Ireland

Department of Employment and Learning

Adelaide House

39–49 Adelaide Street

Belfast

BT2 8FD

Tel: 028 9025 7538

Website: www.delni.gov.uk

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For copies of our publications in alternative formats or languages call the LSC Helpdesk on 0870 900 6800

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This information is also available at:
www.direct.gov.uk/youngpeoplefinance

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