

# Staffordshire Independence Programme



## MODULE 2:

### *SETTING UP YOUR OWN HOME*

If you do not already know, this module will help you to:

1. Identify the difference between essential and non-essential household items;
2. Compare the cost of essential household items to find where you could save money e.g. charities;
3. Understand your entitlement as a Staffordshire Care Leaver;
4. Budget for essential vs. non-essential household items;
5. Understand the importance of contents insurance.



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First off, let's see what you already know...

1. As a Staffordshire Care Leaver you will be entitled to a Setting up Home Grant when you leave your foster or residential home. What items can be bought for your new home using this?
  - a. Sofa
  - b. Kettle
  - c. 50" HD Television
  - d. Fridge
  - e. Bedding
2. When moving in to your new home, it is best to:
  - a. Buy all the items and furniture you need up front straight away as you want it to feel like home
  - b. Only buy the essential items, worry about additional items and furniture later
  - c. Buy all essential items and make a plan about other items and furniture you would like to buy in the future
  - d. Buy all your household items and furniture from pay weekly shops
3. When looking for furniture for your new home, which shops should you try your best to avoid?
  - a. IKEA
  - b. Pay Weekly Shops
  - c. Charity Shops
  - d. Freecycle
4. True or False: Purchasing home and contents insurance should not be a priority when you move into a new home.
  - a. True
  - b. False
5. How is it best to shop for new furniture?
  - a. All at the same shop
  - b. At different shops



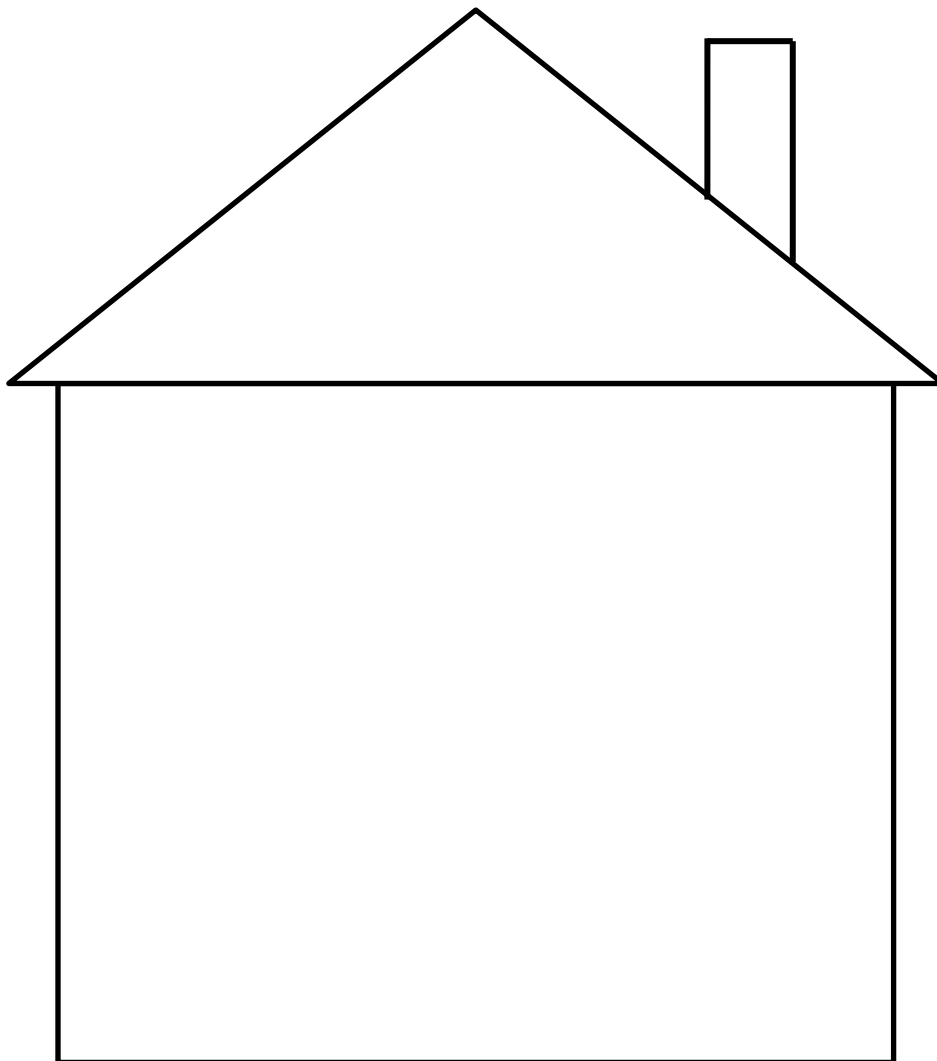
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#### What would be your dream home?

Think about your dream home... What rooms would you have in your dream house? What items would you have in all of the rooms?

Write your thoughts inside this house:





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#### How much would my dream home cost?

Now that you have thought of your dream home including the rooms, furniture and items you would want inside, pretend you are shopping for these items... have a look at where you would be able to buy them from and how much these items cost.

#### *Shopping List*

What room is it for?

Where are you buying it from?

How much does it cost?

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Why don't you add up the cost of the items you have found to see how much they would cost you...

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|---|--|
| Total cost of items for your dream home |  |
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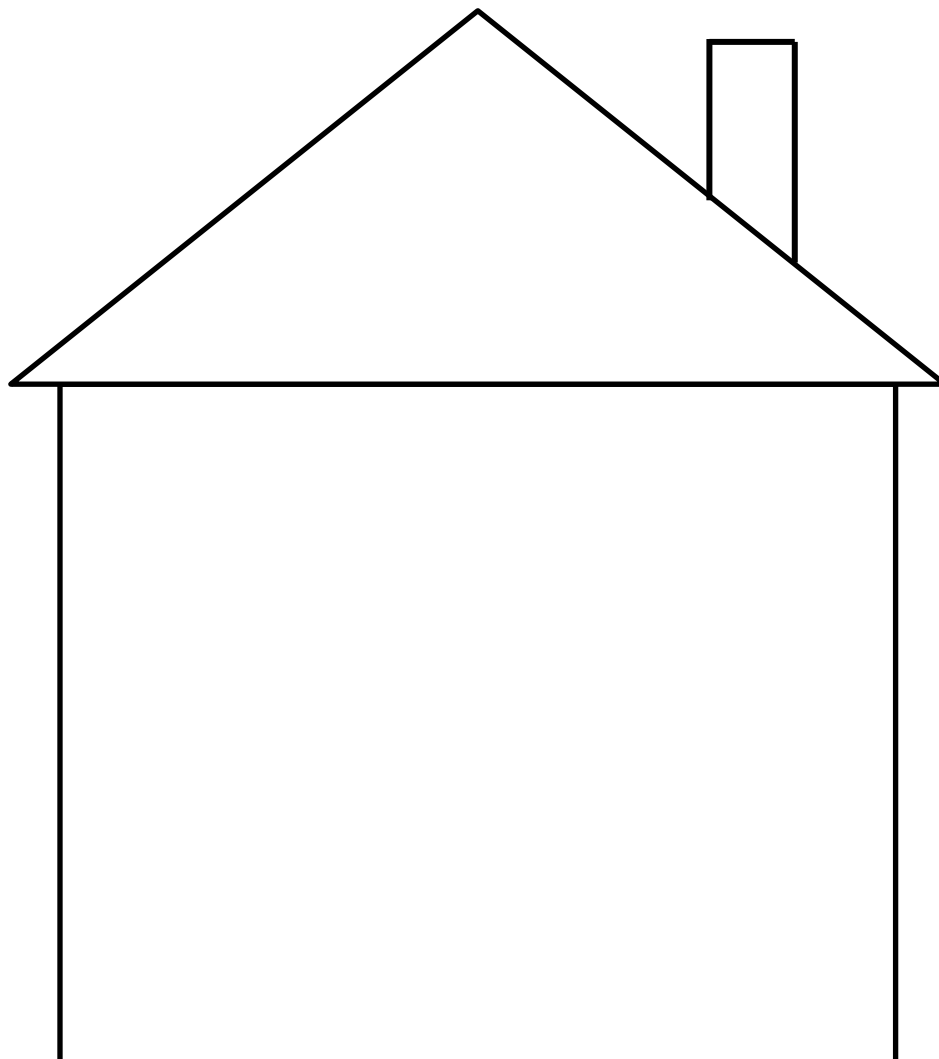
#### Dream vs. Reality

Take a look back at the dream home you have created. Is the cost of the items you would like inside more or less than you thought it would be?

Think back to Scott and Sam in module one, they were both trying to make their money stretch to make sure they could pay their rent and bills and feed themselves for the month. Do you think it would be realistic for them to try and create their dream homes and buy everything they wanted for it?

Unfortunately, very few people can move into their dream home straight away, most people have to work hard to earn money, so they afford the finer things in life.

It is therefore better to set your sights on a more realistic view of what your first home will look like when you move into independence; what do you think this home will look like? Write your ideas down in the house below:



## ● MODULE 2: *SETTING UP YOUR OWN HOME*

### Setting up Home Grant

As a Staffordshire Looked after Child, you will be entitled to a Setting up Home Grant when you move into independence.

This is a grant up to the value of £2,000 depending on your needs.

When you decide to move into your own home, your Personal Advisor will support you in buying essential furniture and household items.

For more information about the Setting up Home Grant, how much is available, and what you can use this grant to purchase, please read the Staffordshire Local Offer, which can be found at <https://www.staffordshire.gov.uk/Care-for-children-and-families/Leavingcare/Local-Offer/Care-Leaver-Local-Offer-FINAL-V-3-17.12.2018.pdf>.



### Staffordshire's local offer for Care Leavers





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#### TOP TIPS:

1. Refurbishing and upcycling second-hand furniture or household items is a good way to achieve a look in your house without having to spend a lot of money buying everything new. There are a lot of resources online about upcycling if you google it!
2. The British Heart Foundation is a good place to start looking for household items you want!
3. When you move into your first property you will be tempted to buy some of the things you listed in your 'dream home' but it may be a good idea to question *use over style*...
4. *'A home isn't built in a day, it is built over years'*



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#### Useful links –

Look at what you are entitled to as a Staffordshire Care Leaver in more detail:

- <https://www.staffordshire.gov.uk/Care-for-children-and-families/Leavingcare/Local-Offer/Care-Leaver-Local-Offer-FINAL-V-3-17.12.2018.pdf>.

Look at different shops where you could buy furniture and other household items:

- <https://www.moneysavingexpert.com/shopping/freecycle/>
- <https://www.gumtree.com/for-sale/england>
- <https://www.ikea.com/gb/en/>
- <https://www.trade-secret.co.uk/buying-furniture-top-tips/>
- [Charity shops, furniture and electrical shops and online | British Heart Foundation \(bhf.org.uk\)](https://www.bhf.org.uk)