

Staffordshire Independence Programme



Answer Booklet

Modules 1-12



MODULE 1:

SHOPPING AND COOKING

Start Quiz:

Q1 – How many portions of fruit and veg should you be eating every day?

Answer – C (7) The government and NHS say that you should be eating a range of fruit and vegetables each day, although fruit contains a lot of sugar so it is best to eat more vegetables.

Q2 – Which one of these foods is most likely to contain the most bacteria?

Answer – C (frozen raw chicken) The key risk is Salmonella and Campylobacter; before cooking, defrost the chicken thoroughly. You should cook the chicken as soon as it is fully defrosted or store it in the fridge for no longer than 24 hours. When the chicken is fully cooked, the juices will run clear.

Q3 – Which of the following tips would save you money when doing your grocery shopping?

Answer – A (taking a shopping list with you every time) Taking time to create a meal plan and shopping list including the foods you want to buy will help you to stick to what you need rather than foods you see when you are in the shop.

- C (Check the best before and use by dates before buying your groceries) Taking the time to check these dates, especially on items like milk, bread and fresh fruit and vegetables will make sure you do not buy something that you will not be able to make use of.

- D (Consider buying some of your essential groceries from the frozen aisle) Sometimes buying certain frozen groceries can save you money in the long run because they will last much longer than fresh ones. Good examples of this are frozen vegetables and fruit.

- F (Never shop when you are hungry) Try to avoid going to the shop when you are hungry, e.g. before lunch. Research has shown that when people shop before a meal or when they are feeling hungry, they are much more likely to buy items that are not on their shopping list because they look tasty!

Q4 – True or False: You should always make sure that raw and cooked meat is stored separately in the fridge.

Answer – A (True) By storing your raw and cooked meat separately in the fridge, you will reduce the chance for bacteria to spread which can lead to food poisoning.

Q5 – How long can you store a pre-cooked meal in the freezer before eating it?

Answer – C (3 months) Guidelines suggest that if you batch cook a meal and store remaining portions in the freezer, you should leave it for no longer than 3 months for it to be safe to consume.



MODULE 2:

SETTING UP YOUR OWN HOME

Start Quiz:

Q1 – 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?

Answer – A (sofa)

- B (kettle)

- D (fridge)

- E (bedding)

The Setting up Home Grant is used to purchase essential items for your new home. In order to purchase as many items as you will need, do not be surprised if some of these items are second hand, as to buy some furniture new e.g. sofa, would likely use the majority of the Setting up Home Grant.

Q2 – When moving into your new home, it is best to:

Answer – C (buy all essential items and make a plan about other items and furniture you would like to buy in the future) By purchasing the essential items needed in your new home, you should be able to use your Setting up Home Grant. Having plans about what items you would like to buy in the future to make your home feel like your own will give you a goal to aim towards, and in order to do this, you could try putting aside a little bit of money each week/month.

Q3 – When looking for furniture for your new home, which shops should you try your best to avoid?

Answer – B (pay weekly shops) You should try to avoid pay weekly shops at all costs! Low weekly payments may make you think that you have gotten a bargain by buying a new TV or fridge from a pay weekly shop, however in reality you will be paying this amount back to the shop for a very long time with very high interest rates, it is much better to wait and save before buying items you really want.

Q4 – True or False: Purchasing home and contents insurance should not be a priority when you move into a new home.

Answer – B (False) When moving into a new property, it is essential that you purchase home and contents insurance. This insurance will not cost much, and you will have the option to pay small monthly instalments, but it will guarantee that you will be covered against a number of issues that could happen in your home.

Q5 – How is it best to shop for new furniture?

Answer – B (at different shops) Whilst it may be ideal to buy all of your furniture from the same shop that it can be delivered at the same time, you could be missing out some savings. To avoid this make sure you shop around before buying your furniture.

● MODULE 3:

DOING-IT-YOURSELF

Start Quiz:

Q1 – What colour is the live wire inside a plug?

Answer – C (Brown) In a plug, the brown wire is the live wire, the blue wire is the neutral wire, and the yellow/green wire is the earth wire.

Q2 – When using cleaning products, you will come across some that need diluting (adding water). What would you do in order to use a product with a dilute ratio of 1:10?

Answer – A (Mix together 1 part of product, and 10 parts water) The instructions contained on the bottles of cleaning products are there to ensure that people can use the products safely and effectively.

Q3 – True or False: Combining the two common household cleaning products; bleach and ammonia, is toxic?

Answer – (True) Combining these two products is toxic and can be damaging to the lungs. Therefore, avoid using these products together.

Q4 – Which of these would come in handy when bleeding a radiator?

Answer – C (Empty bowl) Bleeding a radiator involves emptying the stored water from inside. Therefore, you will need an empty bowl or large container for this job.

Q5 – Before drilling a hole into a wall, what would you do first?

Answer – B (Check for hidden pipes or cables and find a spirit level you could use) It is really important that you check whether there are any pipes or cables behind the wall you want to drill in to; if you do not check this, you risk causing a leak, among other issues. Using a spirit level will help ensure that the holes you make are even.

● MODULE 4:

HOME SAFETY

Start Quiz:

Q1 – In what situations should you contact the emergency services?

Answer – A (There is a strong smell of gas in your property) A strong smell of gas could be very dangerous, it is important that you do not investigate this alone.

- D (You return home to find the door ajar) If you have been out and return to find your door is slightly open (when you know you shut and locked the door before you left) this could indicate that you have been broken in to. It may be your impulse to go inside and see what has happened, but it is safest to call the emergency services in case there is someone inside the property.

Q2 – True or False: It is best to leave your house keys in a convenient spot near to the door in case you need to leave quickly.

Answer – B (False) Although it may make sense to leave your keys near the front door for the next time you leave, it is important to make sure that the keys are out of reach for any intruders.

Q3 – Which of the following are good ideas to maintain the safety of your property?

Answer – B (Only tell close family and friends when you are going on holiday) Advertising that you are not going to be in the property for a given amount of time could be seen by potential intruders, meaning your property could be made a target

- C (Ask any workmen or women to show you their ID before letting them into the property) If a workman or woman comes to your door, it is important to check that they are who they say they are before you let them into your property.

- D (Only let people you know into your property or communal areas in an apartment block) You would not usually let someone you don't know into your house, so think about this when you let people into communal areas of apartment blocks too. Once someone is in a communal area, they could potentially gain access to a number of properties.

Q4 – Your fuse box keeps tripping. What should you do?

Answer – B (Unplug everything and plug everything back in individually to see what it is that is tripping the electricity) Although this may be time consuming, it is important to figure out what is tripping the electricity so you can avoid using it. To do this, unplug everything, make sure your fuse has been switched back on, then systematically plug everything back in so you can see whether it trips the electricity. It is also important to add that it may not be one item that is responsible, e.g. if an extension lead is overloaded with different items the electric will often be tripped as a safety precaution to avoid a fire starting.

Q5 – What could be the consequence for advertising a house party at your property on social media?

Answer – G (All of the above) Although you may have a fun night, there are many consequences for hosting a large house party in your property as well as advertising the event on social media, including the examples in the question. Try to avoid doing this as the chances are you will be left to pick up the pieces after everyone has left and may lose your tenancy as result of it.

 **MODULE 4:**
HOME SAFETY

Health and Safety True or False:

1. It is best to avoid overloading an extension lead with plugs. – TRUE
2. The best place to leave your house keys are near the door. – FALSE
3. It is important that you make sure you have a clear fire exit from your property. – TRUE
4. You should regularly check your fire and smoke alarms to test that they are working. –
TRUE
5. Leaving a key with a close friend or family member is a good idea as it means you will not
have to rush them if you have to leave the house. – FALSE

● MODULE 5:

STAYING HEALTHY

Start Quiz:

Q1 – How often should you be attending the dentist?

Answer – A (Once a year) You should aim to attend the dentist once a year, unless the dentist advises you otherwise.

Q2 – True or False: Your mental and physical health can have big impacts on one another.

Answer – A (True) Both your physical and mental health can affect one another. If your physical health has taken a dip, this is more likely going to affect your mental health e.g. if you break your leg you would not be as mobile as normal, and this may make you feel low in mood and isolated. Your mental health will also have an impact on your physical health – research has shown that it takes longer to recover from a cold if you are experiencing low mood or depression.

Q3 – Which of the following might be useful in promoting good mental health?

Answer – A (Eating a healthy diet)

- B (Seeing a friend)
- C (Engaging with volunteering, education or employment)
- E (Exercise)

Q4 – Living independently can often be lonely. Loneliness can impact on your mental health. What can you do to reduce feelings of loneliness?

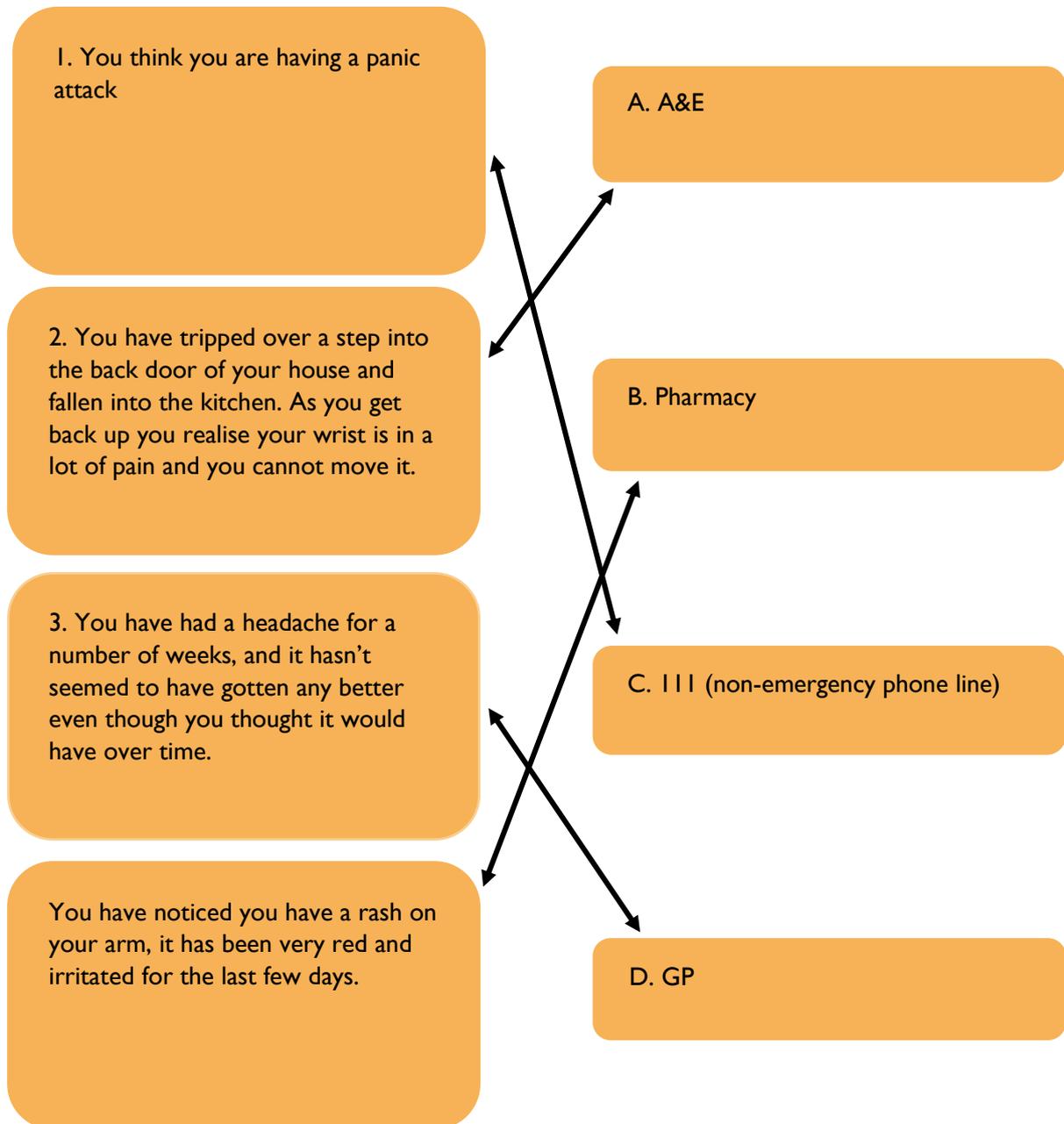
Answer – C (Try and join a local club and get involved in your community) One of the best ways to meet people living in the same area as you is to get out and explore local clubs and groups you can join. For example, joining a local football team could help you meet people in the area with a similar interest as you could be a positive influence and offer you some support in the future. Joining clubs and groups is also a great idea if you are starting university, there are groups available for pretty much every interest, and is a great way of meeting people in a similar position to you.

Q5 – Which of the following are good ways to stay active and exercise?

Answer – F (All of the above) You can exercise a number of different ways, and everyone is different. You could join a gym (which you will get support with from your Personal Advisor), go running in your local area or join a local sports club. You could even do a home workout, which means you wouldn't need to buy gym clothes as well!

● **MODULE 5:**
STAYING HEALTHY

What would you do?



● MODULE 6:

RELATIONSHIPS AND SUPPORT NETWORKS

Start Quiz:

Q1 – True or False: It is always best to have as many people around you as possible when living independently.

Answer – B (False) It may make you feel better by having lots of people around you, but when you live independently some of these people may not have your best interests at heart. It is much better to surround yourself with a smaller number of close friends and family who you can trust.

Q2 – Imagine someone who lives in your street starts an argument with you about not collecting your bin from the street straight after it had been emptied. What is the appropriate reaction to this?

Answer – D (Listen to your neighbour's side of the argument whilst being assertive and sticking up for yourself where needed) Getting along with your neighbours is important as they are usually going to be your closest support if you need it The best way to react to this type of conflict would be to respectfully listen to what your neighbour has to say as there will be a reason for how they are feeling. Although you should listen, you should also stand up for yourself where appropriate whilst trying to avoid escalating the situation.

Q3 – You have been friends with Sam for 12 years and went to school together. When you move into your property, you begin to notice that Sam is always there, and that they have not actually been home for 4 days. They have now asked you for a key for when you are out, what should you do?

Answer – A (Approach the subject sensitively but tell Sam that you have noticed they have been spending a lot of time with you in your property, and that you could get into trouble for someone else living in the property without declaring it) Although they have been your friend for a long time, it is important that you speak with them about what is happening and the potential impact this could have on you. Having someone else stay with you for more days than allowed by your landlord will breach your tenancy agreement, which in some cases can lead to eviction. Not only this, but the Department for Work and Pensions (DWP) and your local Council will identify that there is another adult living in the property, which when declared appropriately, would alter the support you receive as well as your Council Tax bill. As well as this, common sense says that it will cost more to house and feed two people than one, so there could also be heavy implications on your finances and ability to budget.

Q4 – Within your social media accounts, what information should you NOT include as public?

Answer – A (Your address)

- D (Your mobile number)
- E (When you are going on holiday)

These are details that should not be posted on social media, as this personal information can have consequences if it gets into the wrong hands. So be wise on social media and make sure that your profiles are private.

Q5 – Which of the following would help you build a strong support network?

Answer – A (Identify your friends who are positive influences on you and spend time with them)

- B (Visit family members you haven't seen in a while)

- C (Explore activities in your local area that you enjoy where you might meet people)

- E (Look into volunteering, education or work opportunities where you might meet people)

Knowing a range of ways to boost your support network is really important for when you are living independently.



MODULE 7:

UNDERSTANDING THE MOVE TO INDEPENDENCE

Start Quiz:

Q1 – True or False: When looking for somewhere to live, there will be properties in the area you want to live in.

Answer – B (False) Normally there are more people in need of properties than there are properties, especially one-bedroomed accommodation.

Q2 – As a Staffordshire Care Leaver you will have a link to all of the districts in Staffordshire, as well as the town you live in now. What are all of the districts?

Answer – A (Stafford, Cannock, Staffordshire Moorlands, Lichfield, Tamworth, Newcastle-under-Lyme, East Staffordshire, South Staffordshire)

Q3 – What type of property could you apply for after your 18th birthday?

Answer – C (Both of the above) When you turn 18 you will have the option to apply for social housing and bid on suitable properties or look for private rented accommodation.

Q4 – What are some of the things your landlord would expect from you?

Answer – B (Stick to the tenancy agreement) When you move into a property you will be given a tenancy agreement, which is an agreement between yourself and your landlord, which you will sign and must adhere to. If you do not adhere to your tenancy agreement, your landlord may end your tenancy.

- E (To respect your neighbours) Your landlord will expect you to get on with your neighbours, including loud music or parties late at night can be reported to your landlord and this could risk you losing your tenancy, so respecting those who live around you is very important.

- F (Keep up to date with all bills) All landlords will expect their tenants to stay up to date with all of their household bills, and there will be no support from them to help make sure you pay on time. This is especially true for your rent. If you get behind with your rent payments, your landlord has the right to end your tenancy because of the arrears built up.

- G (To communicate with them and let them know if anything changes to your personal circumstances) As a tenant, it is expected you will communicate effectively with a number of people, including your landlord. It is essential that you let them know any changes that have occurred e.g. a new mobile number or email address, or that your partner has moved into the property.

Q5 – True or False: When you are bidding for social housing, you can decline as many properties as you want until you find one you like.

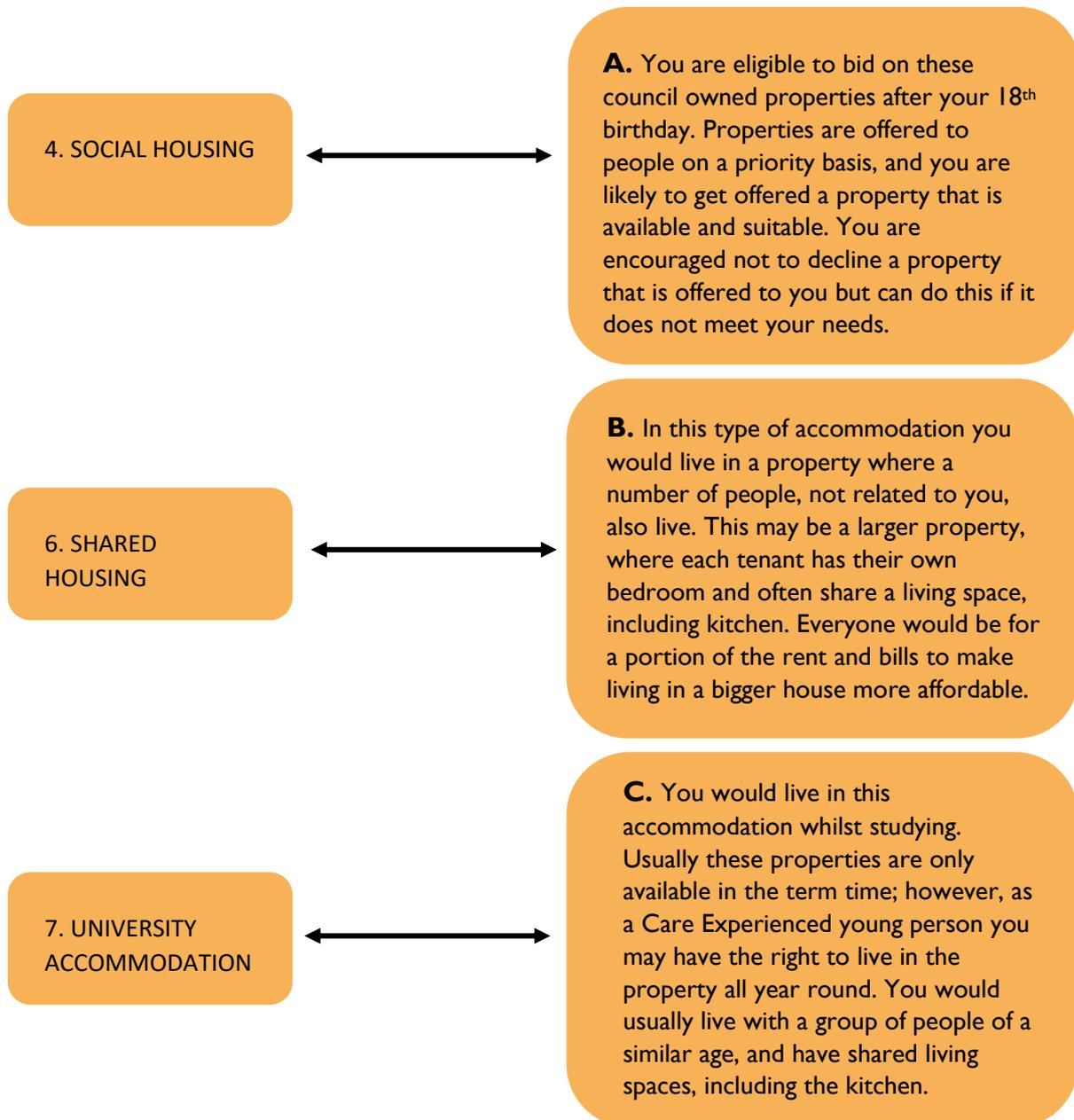
Answer – B (False) If there is a genuine reason a property is not suitable; you have the right to decline it e.g. a wheelchair user can decline the offer of a property on the third floor of an apartment block. However, you can only decline two properties before having to accept the third so it is best to be realistic that your dream home is something to work towards and not something you will be offered in the first instance.



MODULE 7:

UNDERSTANDING THE MOVE TO INDEPENDENCE

Accommodation Options

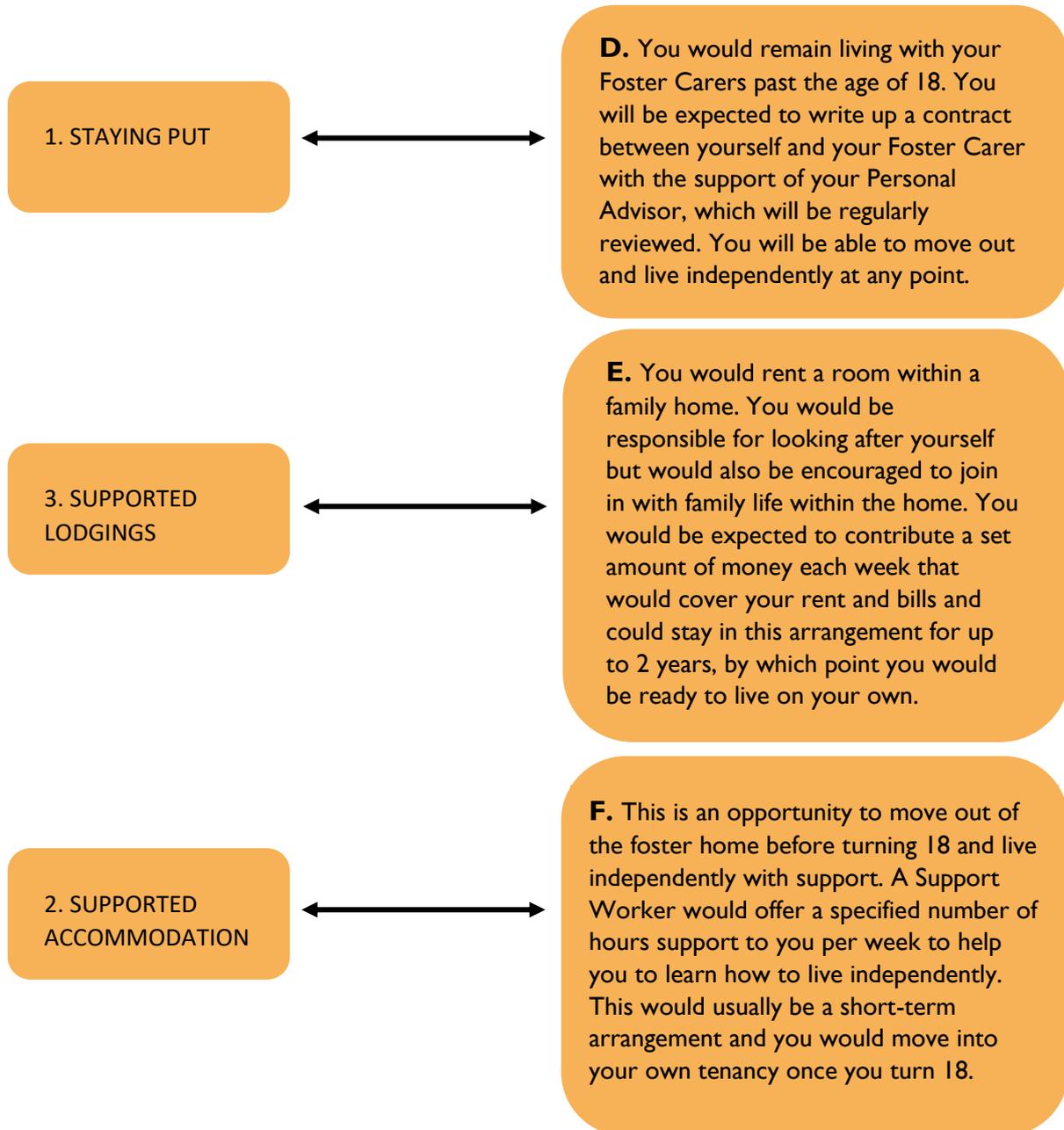




MODULE 7:

UNDERSTANDING THE MOVE TO INDEPENDENCE

Accommodation Options





MODULE 7:

UNDERSTANDING THE MOVE TO INDEPENDENCE

Accommodation Options

5. PRIVATE RENTING



G. This is an arrangement between you and a landlord. With this accommodation option there may be more of a variety of choice out there for you, but it may also be more expensive. To find a property you would need to search estate agents. You would be expected to name a guarantor (someone who would pay the rent should you not be able to), as well as pay a deposit and usually one month's rent up front before moving in.



MODULE 7:

UNDERSTANDING THE MOVE TO INDEPENDENCE

Pros and Cons

	Accommodation Type	Pro or Con?
Offers you the chance to learn independence skills with a level of support based on your needs.	Supported Accommodation	PRO
No deposit or guarantor is needed for this type of accommodation.	Supported Accommodation	PRO
The house will often be decorated and furnished when you move in.	Supported Accommodation	PRO
You will be able to have your own space.	Supported Accommodation	PRO
It is likely you will have to move house again once you turn 18.	Supported Accommodation	CON
It is not unlikely for you to feel lonely living in this type of accommodation.	Supported Accommodation	CON
No deposit or guarantor is needed for this type of accommodation.	Supported Lodgings	PRO
The house will often be decorated and furnished when you move in.	Supported Lodgings	PRO
Household jobs can be split among those living in the house.	Supported Lodgings	PRO
You will have a Support Worker who will spend a specified number of hours with you per week to support you in learning how to live independently.	Supported Lodgings	PRO
This type of accommodation will give you the opportunity to live with other people.	Supported Lodgings	PRO
You will have to follow a set of rules, and respect others living in the home.	Supported Lodgings	CON
You would have one room within a family's home, where you are likely to spend most of your time.	Supported Lodgings	CON
You would be guaranteed somewhere to live all year round, close to where you are studying.	University Accommodation	PRO
Rent will be cheaper as there will be others paying into them (not halls).	University Accommodation	PRO
The house will often be decorated and furnished when you move in.	University Accommodation	PRO
Household jobs can be split among those living in the house.	University Accommodation	PRO
There is opportunity to make friends with those you live with.	University Accommodation	PRO
It is usual for bills to be included in the amount you pay for rent, so will be taken in one payment.	University Accommodation	PRO

The type of accommodation will give you the opportunity to live with other students.	University Accommodation	PRO
You may not have the choice of who you live with.	University Accommodation	CON
You will have to share a kitchen and common areas with people you may not know well.	University Accommodation	CON
There may be challenges if you do not get on with you the people you live with.	University Accommodation	CON
You have to be at university to qualify for this type of accommodation.	University Accommodation	CON
It is likely to be more expensive than a shared house.	University Accommodation	CON
You have more choice over where you would like to live.	Private Renting	PRO
You can organise viewing for several flats or houses before you choose which one you want to move into.	Private Renting	PRO
You will be able to have your own space.	Private Renting	PRO
You would usually have to pay a deposit and one month's rent upfront before moving on.	Private Renting	CON
Landlords can be difficult to get hold of to fix broken things.	Private Renting	CON
If there are damages to the property when you move out, your landlord has the right to not return your deposit to you.	Private Renting	CON
It is likely you will need someone to act as your guarantor to pay your rent if you are unable to.	Private Renting	CON
It is not unlikely for you to feel lonely living in this type of accommodation.	Staying Put	CON
No deposit or guarantor is needed for this type of accommodation.	Staying Put	PRO
You will be able to live in the home you know with the people you close to.	Staying Put	PRO
Your Foster Carer will be able to encourage your independence but will be there when you need them.	Staying Put	PRO
This option means you could stay at home until you feel more ready to leave and live independently.	Staying Put	PRO
You will have to follow a set of rules and respect others living in the home.	Staying Put	CON
You will have to attend regular review meetings about where you are living with the people you live with and your Personal Advisor.	Staying Put	CON
You may have to follow some rules you do not have a say in.	Staying Put	CON
The council must fix any problems in the flat/house whilst you are living there.	Social Housing	PRO
If you are claiming Universal Credit, this will usually cover the full rent and any service charges.	Social Housing	PRO
You will be able to have your own space.	Social Housing	PRO
No deposit or guarantor is needed for this type of accommodation.	Social Housing	PRO

Applying for this type of housing can be a lengthy process.	Social Housing	CON
There are often not many choices in the properties you are eligible to move into.	Social Housing	CON
Properties are allocated to people in terms of priority, meaning that other people may get an offer before you.	Social Housing	CON
You may be required to pay one week's rent up front before moving into this type of accommodation.	Social Housing	CON
It is not unlikely for you to feel lonely living in this type of accommodation.	Social Housing	CON
Rent will be cheaper as there will be others paying into them.	Shared Accommodation	PRO
The house will often be decorated and furnished when you move in.	Shared Accommodation	PRO
Household jobs can be split among those living in the house.	Shared Accommodation	PRO
There is the opportunity to make friends with those you live with.	Shared Accommodation	PRO
You may not have a choice of who you live with.	Shared Accommodation	CON
There may be challenges if you do not get on with the people you live with.	Shared Accommodation	CON

● MODULE 8:

MANAGING YOUR TENANCY

Start Quiz:

Q1 – What is Anti-Social Behaviour?

Answer – D (Any behaviour that causes, or is likely to cause, distress or alarm to an individual, community or environment) When living independently it is important to know what anti-social behaviour is, and to be mindful of this in respect of your neighbours. It is equally important to remain mindful that your behaviour can be disruptive to your neighbours, but also that your neighbours can be disruptive to you, and if you find yourself experiencing problems such as:

- Nuisance, rowdy or inconsiderate neighbours
- Vandalism, graffiti and fly-posting
- Street drinking
- Environmental damage including littering, dumping of rubbish and abandonment of cars
- Prostitution related activity
- Begging or vagrancy
- Fireworks misuse
- Inconsiderate or inappropriate use of vehicles (Police.UK)

You have the right to report any anti-social behaviour you experience to your local council or the police using the non-emergency phone line (101).

Q2 – What can risk you losing your tenancy?

Answer – A (Rent Arrears) Falling behind on your rent, especially by a lot, causes risk of you losing your tenancy

- B (Anti-Social Behaviour) If you are disruptive to your neighbours and receive complaints about anti-social you could be at risk of losing your tenancy – it must be noted that if you are evicted for this reason, housing associations and councils will be less to support in finding you new accommodation, or may not place you on their waiting list in the future.

- C (Breaking your tenancy agreement) Your tenancy agreement will include a number of things your landlord expects of you, including paying your rent on time, as well as looking after the property. If you breach this agreement, your landlord will have the grounds to evict you.

- D (Fraudulent applications) This includes giving false information to your landlord, or council/housing association when applying for housing or signing the tenancy agreement.

- E (Starting demolition or major works on the property) Should you wish to complete any work on the property it is important that you ask your landlord whether you are allowed to make modifications to the property and inform them of what you intend to do.

- F (Deliberately overcrowding the property) If you encourage lodgers to stay in your property or consistently have lots of people in the property you could risk losing your tenancy.

Q3 – True or False: If you are over the age of 18 and lose your tenancy as a result of anti-social behaviour, you will be classes as ‘intentionally homeless’ and you are not entitled help from your Leaving Care Personal Advisor to seek alternative accommodation.

Answer – A (True) If you become intentionally homeless as a result of something you have/have not done/said then it is not the responsibility of your Leaving Care Personal Advisor to support you in finding future accommodation.

Q4 – If you are unable to make a rent payment one month, who is best to go to for support?

Answer – D (To a close friend/family member) If you are struggling to meet your rent payment and need to borrow some money, it is best to ask someone you know and trust to lend you money on a short-term basis. If you are claiming Universal Credit this should not be an issue as the support you receive should cover the cost (or the majority of the cost) of the rent. It is not advisable to go to the bank for a loan as there will be a strict repayment plan that you would need to adhere to, however the worst option you could take is to take out a pay day loan as they will charge a lot of interest alongside paying back the loan.

Q5 – Why is it important to get along with your neighbours?

Answer – D (All of the above) It is important to get along with your neighbours as best as you can for the reasons listed.

● MODULE 8: *MANAGING YOUR TENANCY*

Finding somewhere to live

Housing Officer will phone you to organise a viewing of the property.



Meet the Housing Officer at the property.



As you go into the property, question whether communal corridors to look safe and well kept.



Look around the property and identify any repairs that need doing.



Find out if the gas/electricity in the property is on a meter, and which company this is supplied by.



Find out what decorating needs to be done.



Meet the Housing Officer to sign the tenancy agreement and collect the keys.



Let the Housing Officer know if you intend to take the offer of the property. If you would not like to, you must give a good reason as to why you are turning it down.



Complete Universal Credit and Council Tax application forms, you should be able to do this online or over the phone.



MODULE 8:

MANAGING YOUR TENANCY

Tenant vs. Landlord Responsibilities

Tenant Responsibility	Landlord Responsibility
Keeping the property well decorated	Fixing the lift
Letting the landlord know if there is any major repairs that need to be done	Regularly checking the property for any repairs that need to be done
Getting a plug for the bath	Giving notice before doing a repair on the property
Making sure the property is not overcrowded	Cutting the grass in the communal garden
Paying for one month rent upfront before moving into the property	Repairing the fence
Keeping the windows clean	Repairing a large crack that has appeared on the front path
Fixing a broken toilet seat	Fixing an intercom system to the flat
Regularly clearing litter out of the garden	Repairing a leaky roof
Plumbing in a washing machine	Arranging for some loft insulation to be placed
Adjusting a door to fit over a new carpet	Fixing a cracked sink
Letting someone know that the lift is broken	Fixing any electrical problems
Letting the gas engineer into the property to do an annual gas check	Giving you notice before increasing the rent or asking you to move out
Keeping the garden tidy	
Covering the cost of a lost key	
Making sure the property is not damaged by other people	
Keeping the property clean	

● MODULE 9:

GETTING TO KNOW YOUR BILLS

Start Quiz:

Q1 – Which of the following has the worst consequences for not paying on time?

Answer – A (TV Licence) If you do not pay your TV licence and watch live TV you are likely to be detected and investigated. If you are found to be watching, recording or streaming programmes without a licence you could be fined up to £1 000, plus additional legal costs associated with the fine.

- B (Council Tax) As a Staffordshire Care Leaver your council tax will be paid for by Staffordshire County Council until your 21st birthday, therefore you do not need to worry about this... yet! If you miss one payment, you will be granted 7 days to make the payment. If you are unable to make the payment, the council can take money from you; either from your wages or from the benefits you receive. Failing this, bailiffs can be sent to your property to reclaim the amount of money owed.

Q2 – If you arrange with your electricity company that a £50 payment is taken from your bank account each month, what time of payment is this?

Answer – C (Direct debit) The same amount of money would come out of your bank account each week/month on a specified day/date. When a direct debit is set up, the money will be sent automatically therefore you do not have to remember to make the payment yourself. However, if you do not have enough money in your bank account when the direct debit is due to be taken, your bank may charge you so it is important you have enough money in your account when bills are due to be paid.

Q3 – Which of the following could help you to reduce your utility bills?

Answer – A (Use economy settings on your washing machine)

- C (Use a price comparison site to find cheap suppliers)*
- F (Only filling the kettle with the water you need)*

Q4 – As a Staffordshire Care Leaver, what is the utility bill you will not have to pay until after your 21st birthday?

Answer – C (Council Tax) As of 2017, Staffordshire County Council covers the cost of council tax for their Care Leavers up until their 21st birthday. This was introduced as method of helping young people avoid debt that results from the non-payment of this bill.

Q5 – Who should you Not seek help from if you are struggling to pay your utility bills?

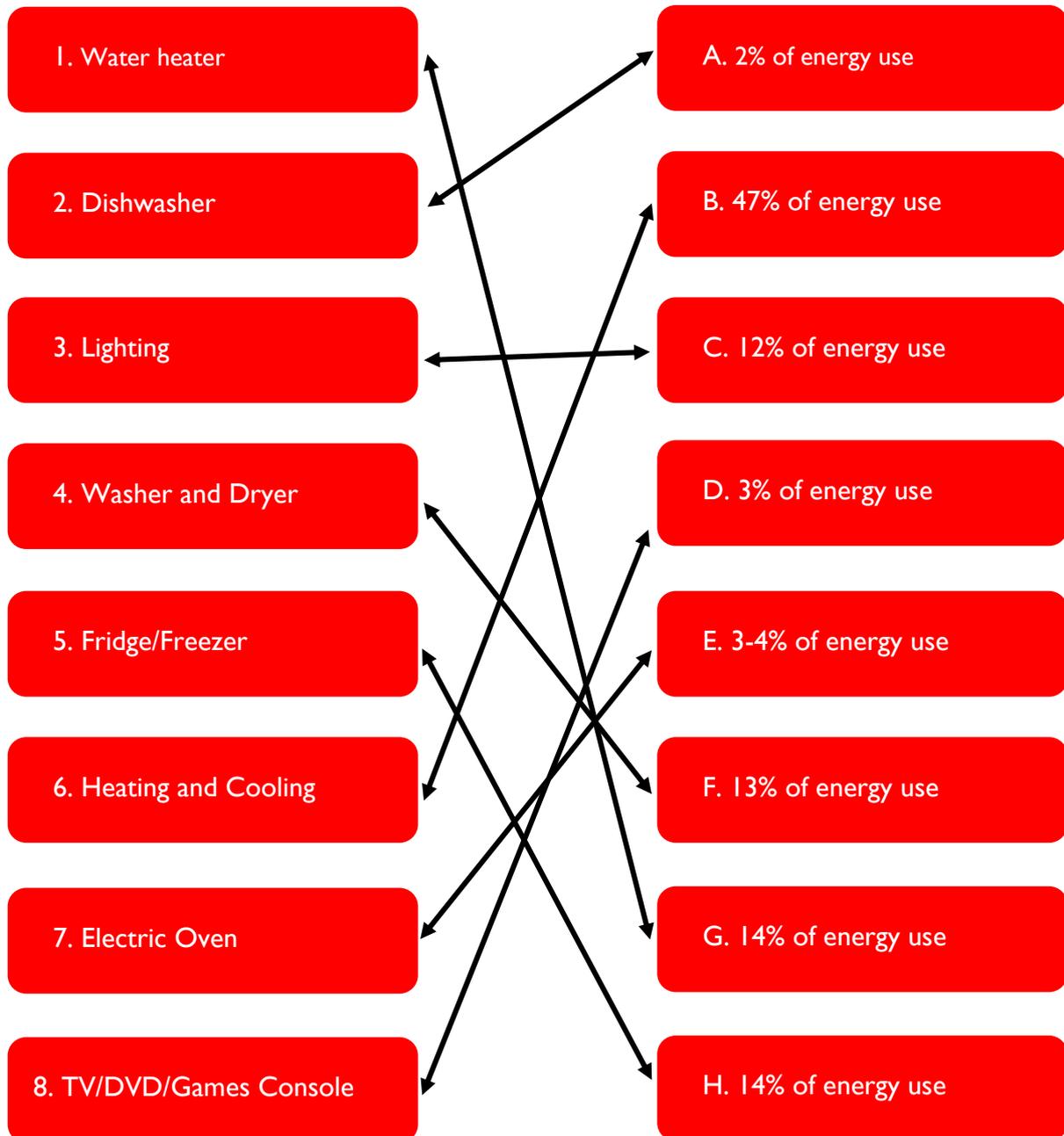
Answer – A (Payday loan) If you are ever struggling with money, try to avoid borrowing money from a Payday lender as they have very high interest rates, which often makes repayment next to impossible.



MODULE 9:

GETTING TO KNOW YOUR BILLS

How much energy do you use?





MODULE 10:

YOUR LOCAL COMMUNITY

Start Quiz:

Q1 – True or False: To gain access to free Wi-Fi in your community, it is usually easiest to go to the library and make use of their resources.

Answer – A (True) Gaining access to free Wi-Fi is usually easiest by visiting your local library, however there are also some shops/restaurants that have Wi-Fi in now such as McDonald's and some supermarkets, however to use their Wi-Fi for free, you will often have to be a paying customer.

Q2 – When you move into a new property, which of the following is it most important to locate first?

Answer – A (Doctors)

- D (Job Centre)

When you move into your own property whether it is in the same area or an area that is new to you, you will need to register with a local GP or let your current GP know that you have moved address. If you are claiming benefits, it is crucial that you identify where your local job centre is and how you will get yourself to any appointments you have there, as well as informing them that you have moved address.

Q3 – Why is it important to try and get along with your neighbours?

Answer – E (All of the above) There are many reasons why it is important for you to get along with your neighbours. That does not mean to say you have to be good friends with them but being in each other's good books is ideal. Your neighbours are more likely to do you a favour if you have a positive relationship with them, and as they are often going to be the people closest to you if you needed support this will benefit you, however if you do not, it is important to understand that this could cause potential issues in the future. For example, a neighbour you do not get on with may complain to your landlord if you have a number of friends over to your house at the weekend and make noise.

Q4 – How can you find out about opportunities that are going on in your local area that you could get involved with?

Answer – F (All of the above) There are a lot of ways you can find out about things that are going on in your local area; there is likely to be a lot of information online, especially on social media. However, your Personal Advisor will also be able to help you find out about activities/groups in the area that you may be interested in getting involved with.

Q5 – True or False: To access a food bank, you will usually need a referral. You could get this from your GP, Personal Advisor or Citizen's Advice.

Answer – A (True) It is typical of a food bank to ask for a referral before you attend, which will come from your GP, Personal Advisor or Citizen's Advice, they will ask you why you need to access the food bank. Once you do this, you will be able to go to a food bank. It should be noted however that there are some food banks that do not require a referral, so it is always best to check.

● MODULE 11:

BENEFITS, BUDGETING AND BUYING INTO YOUR FUTURE

Start Quiz:

Q1 – Which of the following are not benefits in the UK?

Answer – B (National Credit) Universal Credit is a benefit that is available in the UK and is a single benefit that incorporates what used to be six separate benefits

Q2 – Benefit fraud includes giving the Department for Work and Pensions (DWP) false information or not updating them when your circumstances change. What will happen if you are found guilty of benefits fraud?

Answer – B (Loss of benefits for up to three years)

- C (A fine of between £350-£5,000)
- D (Prosecution)
- E (Criminal record)
- F (Repayment of overpaid benefits)

If you make a fraudulent claim, which includes not telling the DWP of any changes to your circumstances, you risk all of these consequences.

Q3 – True or False: If you do not have a bank account, your benefits can be paid to you in cash.

Answer – B (False) Benefits will never be paid to you in cash, it is crucial that you have a bank account at the point of applying for Universal Credit if you are eligible to do so, otherwise there will be no way of the money being sent to you, or for you to access it.

Q4 – Who has to pay for Council Tax?

Answer – A (Anyone over the age of 18) After turning 18, people are expected to pay their council tax or to make a contribution towards it, depending on their living situation. However, as a Staffordshire Care Leaver, you will have your council tax paid for you until your 21st birthday, to avoid missing payments and ending up in debt, which can have severe consequences.

Q5 – You receive your first Universal Credit payment on 6th April, when will you receive your next payment?

Answer – C (6th May (1 month later) Universal Credit works differently to how other benefits have in the past, as it is paid every month rather than every 2 weeks. This was put into place so that Universal Credit replicates payment you would receive in employment.

● MODULE 12: *AVOIDING DEBT*

Start Quiz:

Q1 – If you are worried about debt, which of the following is good advice?

Answer – A (Find a local support agency or call a national helpline straight away)

- D (Call the Department for Work and Pensions/your local Job Centre)
- E (Seek support from your Personal Advisor)

If you find yourself in a situation where you need to borrow some money, or are struggling with debt, the options above are the best way of seeking the appropriate support. As stressful as this may be, avoid borrowing any amount of money from a Payday lender as this may be a short-term solution and pay off existing debt, but with high APR rates you would soon be back in debt.

Q2 – If you pay £5.60 per week for 156 weeks for a TV, how much money will the TV have cost you in total?

Answer – B (873.60)

Q3 – There are a number of options for borrowing money if you find yourself struggling, which of the following should you avoid?

Answer – B (Payday lender)

Q4 – If the APR on a loan was 15%, how much interest would you pay on a loan of £100 over one year?

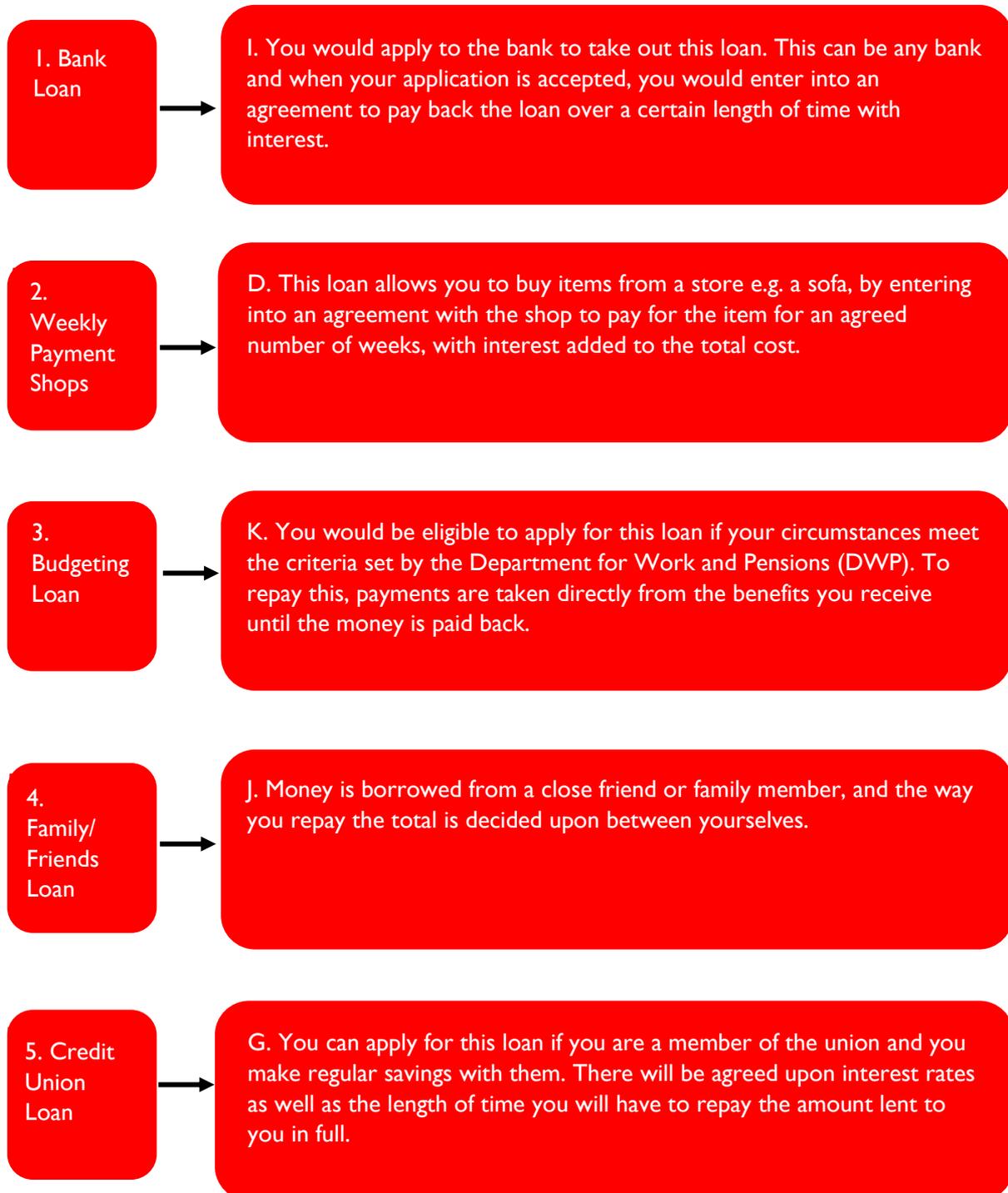
Answer – B (£15) Make sure you calculate the APR rate on any item that you buy under a repayment agreement. High APR rates, like those found at Weekly Payment Stores can often mean you will pay much more in total than you would by saving and buying the same item up front.

Q5 – What impact could debt have on you in the future?

Answer – D (All of the above) Getting into debt is a very serious thing. It is often highly stressful when it happens but will also follow you around. Having debt against your name will look bad, especially for any future credit applications, as creditors conduct a search on your credit history and to find your credit rating before deciding whether to give you a loan or enter into an agreement with you, e.g. a mortgage.

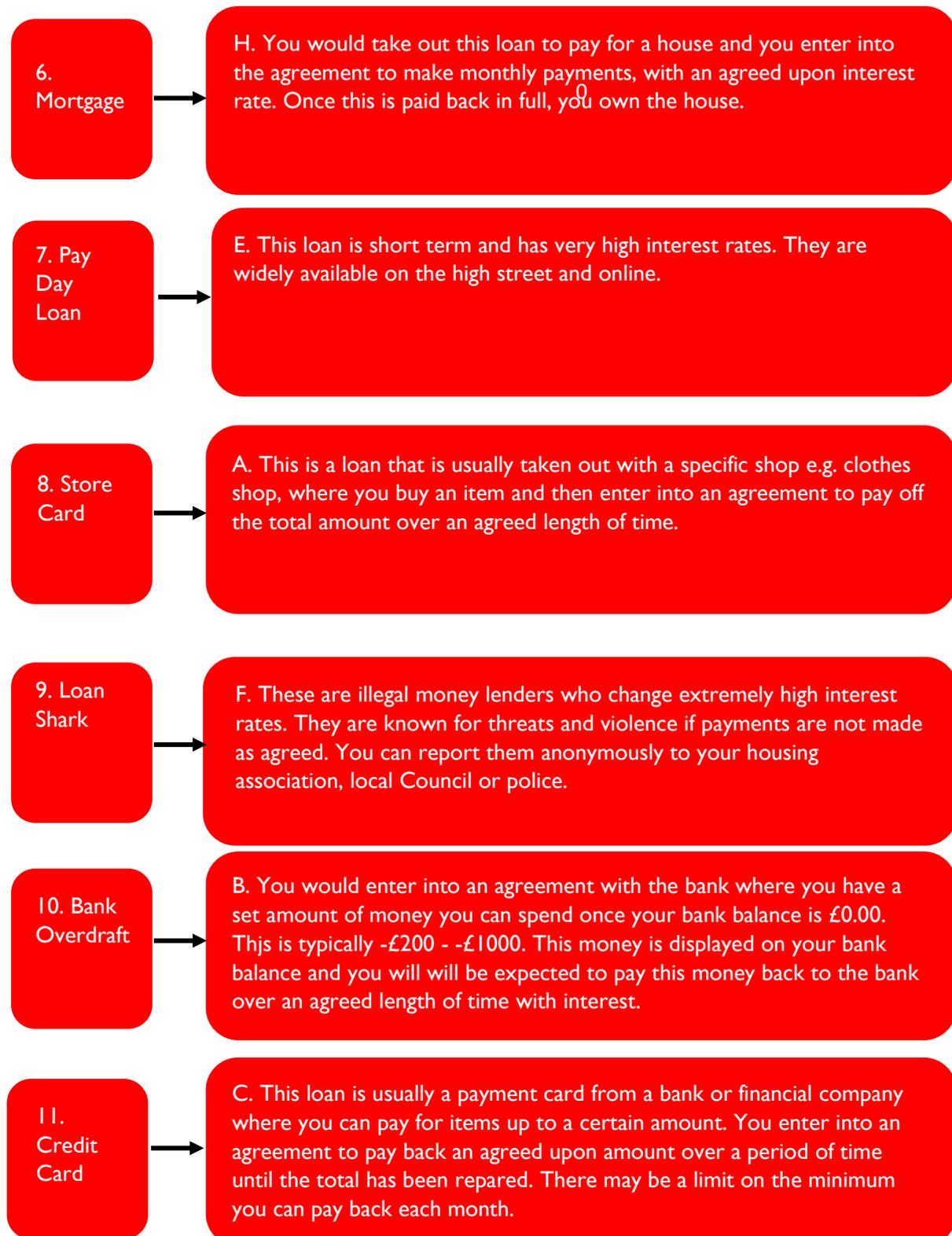
● MODULE 12: *AVOIDING DEBT*

Where can I get a loan from?



● MODULE 12: *AVOIDING DEBT*

Where can I get a loan from?



● **MODULE 12:**
AVOIDING DEBT

If you need to take out a loan...

MOST SENSIBLE

4. Friends/Family Loan

8. Store Card

3. Budgeting Loan (DWP)

11. Credit Card

6. Mortgage

10. Bank Overdraft

1. Bank Loan

5. Credit Union Loan

2. Weekly Payment Shop

7. Pay Day Loan

9. Loan Shark

LEAST SENSIBLE