

# Help yourself... if you're 18–24

If you are thinking about studying further or looking for work, this leaflet goes through some of your options and outlines the help you may be able to get.



# 1 Studying full-time

If you decide to go on to higher education to study full-time, you may be able to get:

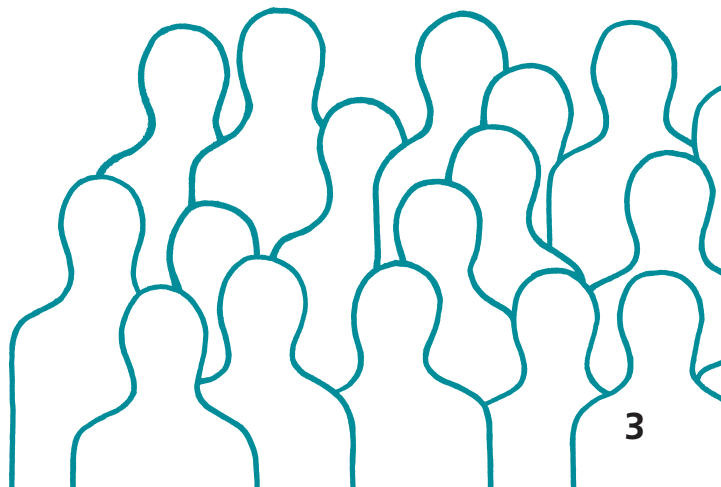
- student grants and loans. You may get extra help if you have a child or are disabled. See the student finance calculator on Directgov for more information
- bursaries and scholarships from your university or college. Some social work and health courses also have their own schemes – see the student finance calculator on Directgov for more information
- benefits – most full-time students cannot claim benefits. But if you are a lone parent or are disabled ask at your local Jobcentre Plus office. Couples who are both students and have a child may also be able to claim through the summer holiday
- exemption from council tax if you live in halls or everyone in the house is a student. If you live with someone who isn't a student, the council tax may still be reduced – talk to your local council
- help with health costs such as free prescriptions, dental treatment and eye tests – phone the health costs advice line on ☎ 0845 850 1166. In Wales, prescriptions are free for everyone and dental check-ups are free if you are under 25
- help with travel costs – see Directgov for things like a young person's railcard
- extra help from your college or university if you are facing hardship
- help from educational trusts and charities – visit [www.turn2us.org.uk](http://www.turn2us.org.uk) to find a list of possible funders.

Government schemes are subject to change. Check out the latest situation on Directgov: [www.direct.gov.uk](http://www.direct.gov.uk)

## 2 Studying part-time

If you are studying part-time, check if you can get:

- help with fees and course costs – see the education and learning section of Directgov
- benefits – this will depend on your circumstances. If you claim jobseeker's allowance (JSA), you may have to rearrange your course if you are offered a job – ask at your local Jobcentre Plus office
- help with health costs such as free prescriptions, dental treatment and eye tests – phone the health costs adviceline on ☎ 0845 850 1166. In Wales, prescriptions are free for everyone and dental check-ups are free if you are under 25
- help with travel costs – see Directgov for things like a young person's railcard
- extra help from your college or university if you are facing hardship
- help from educational trusts and charities – visit [www.turn2us.org.uk](http://www.turn2us.org.uk) to find a list of possible funders.



### 3 Alternatives to higher education

If you don't want to stay in higher education there are other options to help improve your skills and increase your chances of getting a job. Some courses are free or you may be able to get help with the costs. Check out Directgov or [www.careerswales.com](http://www.careerswales.com)

You may also want to consider:

- Apprenticeships train you for a specific career with a mixture of learning on the job and attendance at college. Find out more at [www.apprenticeships.org.uk](http://www.apprenticeships.org.uk) in England, [www.careerswales.com](http://www.careerswales.com) in Wales.
- Do you have an idea for starting up your own business? You may be able to get a grant or loan to help you – try the Prince's Trust or Livewire – see useful contacts.
- Volunteering can help you get new skills, build your confidence and get useful work experience. See [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk), [vinspired.com](http://vinspired.com) and [www.do-it.org.uk](http://www.do-it.org.uk)

## 4 Looking for work

If you are looking for a job, your local Jobcentre Plus office can advise you about schemes to get you into work and help you can get with the costs of looking for work, for example, travel costs.

You may get JSA if you:

- are 18 or over
- work less than 16 hours a week and, if you have a partner, they work less than 24 hours
- are fit for work, available for work and looking for work.

The amount you get depends on your circumstances. Don't delay making a claim. Phone ☎ 0800 055 6688 or claim online at [www.direct.gov.uk](http://www.direct.gov.uk)

Your Jobseeker's Agreement outlines the steps you will take each week to look for work. You will normally have to sign on every two weeks and attend more in-depth job search reviews regularly. If you don't take action recommended by Jobcentre Plus, your benefit may be reduced or stopped (sanctioned). Get advice if this happens to you, you can find your nearest Citizens Advice Bureau (CAB) at [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## 5 Working

When you first start work, find out from your local Jobcentre Plus office if you can get:

- a job grant – a one-off payment to help with the costs of starting work
- extended help with housing costs
- housing benefit and council tax benefit.

You have a legal right to:

- be paid the national minimum wage. Phone the Pay and work rights helpline on ☎ 0800 917 2368 or visit [www.direct.gov.uk](http://www.direct.gov.uk)
- not work more than 48 hours a week on average (there are exceptions)
- paid annual leave of 5.6 weeks, this works out as 28 days if you work 5 days a week (5.6 multiplied by 5)
- join a trade union
- not be discriminated against because of things like your sex, disability, race, sexual orientation, religion or belief, or age. See Adviceguide for information on the Equality Act, 2010 that comes into force on 1 October.

Some employees also have the right to ask for time off work for training. Directgov has more information as well as sample application letters you can download.

Adviceguide has further information about your rights at work at [www.adviceguide.org.uk](http://www.adviceguide.org.uk) or visit [www.thesite.org](http://www.thesite.org)

## 6 If you are disabled or caring for someone

If you are disabled, a Disability Employment Adviser at the local Jobcentre Plus office can help you with any difficulties you might have in starting work. You may be able to claim:

- disability living allowance (DLA) for help with getting around and taking care of yourself. To claim, phone ☎ 0800 882 200
- employment and support allowance (ESA) if you are too ill to work. To claim, phone ☎ 0800 055 6688
- working tax credit if you work more than 16 hours a week and your disability made it more difficult for you to get a job – contact HM Revenue and Customs (HMRC) for more information
- Social Fund grants and loans to help with one-off expenses if you get certain benefits.

If you are caring for someone who is disabled you may be able to get carer's allowance and income support (IS).

For help claiming or advice if you are turned down, find your nearest CAB at [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## 7 If you are pregnant or have a child

If you are pregnant or have a child, you may be able to get:

- income support (IS), Sure Start maternity grant, Social Fund loans and grants to help with one-off expenses – check with Jobcentre Plus
- child benefit, child tax credit – check with HMRC
- housing benefit and council tax benefit from your local council
- Healthy Start vouchers – phone ☎ 0845 607 6823 or visit [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)
- help with childcare costs if you are studying or training – ask your college
- help with childcare costs while you are training or looking for work – ask your local Jobcentre Plus office
- child maintenance from an absent parent. For help, phone the Child Support Agency: ☎ 0845 713 3133 or visit [www.csa.gov.uk](http://www.csa.gov.uk)

For help claiming or advice if you are turned down, find your nearest CAB at [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## 8 Help with housing

If you pay rent and council tax, find out from your local council if you can get:

- housing benefit – the amount may be restricted to the cost of a single room in a shared house so it may not cover all your rent
- a council tax reduction – you may get a discount if, for example, you live alone
- council tax benefit
- extra help with housing and council tax benefit in exceptional circumstances. This is called a discretionary housing payment.

Most full-time students cannot get housing and council tax benefit (see page 2).

## 9 Get help

Adviceguide has lots more information on young people's rights including factsheets on benefits you can claim – see [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

You can also find your nearest CAB if you need further help or advice.

See useful contacts for other organisations that may be able to help.

## 10 Useful contacts (Check call rates before dialling)

**www.thesite.org** support and guidance for young people on a wide range of topics. Includes podcasts, video and your questions answered

**www.lifetracks.com** advice and information to help you make decisions about work, study or training

**www.do-it.org.uk** find local volunteering opportunities online

**www.whataboutmoney.info** free, impartial information on money and financial matters for 16–24 year olds. Includes voxpops and interactive tools

**www.moneymadeclear.org.uk** interactive tools for budgeting and borrowing, information and leaflets

**Careers Wales** [www.careerswales.com](http://www.careerswales.com)

bilingual careers information and advice

Helpline: ☎ 0800 100 900

**Community Legal Advice** [www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

free legal help, adviser search in England and Wales

Helpline: ☎ 0845 345 4345

Minicom: 0845 609 6677 (if you have difficulty hearing or speaking clearly)

**Department for Work and Pensions** [www.direct.gov.uk](http://www.direct.gov.uk)

Disability benefit enquiry line: ☎ 0800 882 200 (DLA)

Textphone: 0800 243 355 (if you have difficulty hearing or speaking clearly)

Carer's allowance unit: ☎ 0845 608 4321

Textphone: 0845 604 5312 (if you have difficulty hearing or speaking clearly)

**Directgov** [www.direct.gov.uk](http://www.direct.gov.uk)

work and careers, money to learn, online benefits adviser, how to claim benefits

**HM Revenue and Customs** [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

income tax, national insurance, tax credits, child benefit

Tax credits helpline: ☎ 0845 300 3900

Textphone: 0845 300 3909 (if you have difficulty hearing or speaking clearly)

Child benefit helpline: ☎ 0845 302 1444

Textphone: 0845 302 1474 (if you have difficulty hearing or speaking clearly)

**Jobcentre Plus** [www.direct.gov.uk](http://www.direct.gov.uk)

benefits for people of working age. For Social Fund payments, contact your local Jobcentre Plus office

Benefit claim line: ☎ 0800 055 6688 (IS, JSA, ESA)

Textphone: 0800 023 4888 (if you have difficulty hearing or speaking clearly)

**National Debtline** [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

free independent debt advice line: ☎ 0808 808 4000

**Prince's Trust** [www.princes-trust.org.uk](http://www.princes-trust.org.uk)

practical and financial support for young people including help to start a business. Helpline: ☎ 0800 842842

**Shell LiveWIRE** <http://shell-livewire.org> (no www)

online community for young entrepreneurs starting or running their own business

**Shelter** [www.shelter.org.uk](http://www.shelter.org.uk)

housing advice for young people

General helpline: ☎ 0808 800 4444 (England), ☎ 0845 075 5005 (Wales)

**v** <http://vinspired.com> (no www)

connects young people with volunteering opportunities in England.

# Our principles

The Citizens Advice service provides free, independent, impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

# Our aims

- Provide the advice people need for the problems they face.
- Improve the policies and practices that affect people's lives.

## **Produced by Citizens Advice**

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[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Bilingual version (Welsh/English) also available

Further copies of this leaflet are available to order from:  
[www.citizensadvice.org.uk/publicity\\_materials\\_order](http://www.citizensadvice.org.uk/publicity_materials_order)

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