

Project Future – Being Independent (20 top tips for life after school)

<p>Food shopping Share a food shop with a friend or family member so you can buy in bulk, take advantage of 2 for 1 offers and then split the cost. Supermarkets often reduce fresh items at the end of the day, so shop then for good bargains.</p> <p style="text-align: right;">20 POINTS</p>	<p>Get a bank account Look around for the ones that are offering the best rates and, also, whether they have any incentives for young savers. It is relatively easy to switch if the account you have now is no longer the best option for you, so don't feel tied in.</p> <p style="text-align: right;">20 POINTS</p>	<p>Support services Whether you are training or employed, the company you work for is likely to have support services for its employees. Find out what these are and how to access them. Make sure you know who you should go to if you have any concerns, or are unsure about anything.</p> <p style="text-align: right;">20 POINTS</p>	<p>Present yourself in a positive way Be on time, smile and dress appropriately. Be mindful of how you speak to people and focus on learning or doing your job. Ask questions if you are unsure and show that you are keen and interested in what you are doing.</p> <p style="text-align: right;">20 POINTS</p>
<p>Be safe while socialising You're now over 18 and you will want to go out and socialise with friends, but you must stay safe. Do not drink to excess, know how you are getting home and let someone know where you're going and when you'll be back.</p> <p style="text-align: right;">20 POINTS</p>	<p>Personal belongings insurance If you are renting accommodation, the building and the landlord's contents will be insured. However, you may need to take out extra insurance for your personal items, such as phones and laptops. Shop around for the best deals.</p> <p style="text-align: right;">20 POINTS</p>	<p>Take vitamins When people first start a new job or training course, they often get ill as they come into contact with lots of new people. Buy a pack of multi-vitamins and take one vitamin tablet each day.</p> <p style="text-align: right;">20 POINTS</p>	<p>Have a sensible email address You probably already have an email address but if it is silly (or worse), you must set up a new one that you will be happy to use in the workplace now, and in the future. This is essential to presenting yourself positively.</p> <p style="text-align: right;">20 POINTS</p>
<p>Renting private accommodation Shop around for the best deals on gas, electricity and broadband, using price comparison websites. If you are earning, you will need to pay council tax but if you live alone, you can get a 25% discount.</p> <p style="text-align: right;">20 POINTS</p>	<p>Travelling on a budget Get a 16-25 Railcard, which will save you 1/3 on rail tickets for a year. The Megabus can also be very cost efficient. Check out other travel discounts for young people in your area.</p> <p style="text-align: right;">20 POINTS</p>	<p>Cooking Plan ahead and make a real effort to eat healthily. There are many websites and food apps to help you: www.bbcgoodfood.com has lots of recipes and will create a shopping list and estimate the cost of the shopping.</p> <p style="text-align: right;">20 POINTS</p>	<p>Invest in a pension Retirement is a long way away, but you need to start investing in a pension as soon as you can. The sooner you invest, the longer there is for your money to grow. Saving even a little when young, is worth it in the long run.</p> <p style="text-align: right;">20 POINTS</p>
<p>Work out a budget If you have an income, it can be tempting to spend liberally but you need to calculate and stick to a budget. Work out your outgoings (food, travel, phone etc) and then how much money is left over (and don't spend it all at once).</p> <p style="text-align: right;">20 POINTS</p>	<p>Furnishing your accommodation You can save money and still get the things you want using sites like www.freecycle.org. You could also visit the British Heart Foundation's furniture stores, which have excellent quality furniture, often new, at a fraction of the usual cost.</p>	<p>Stay in touch You probably have lots of ways of contacting friends via social media, but it can be nice to set up a family Whatsapp group, or regularly arrange a Zoom call so that relatives can keep in touch with how you are getting on.</p> <p style="text-align: right;">20 POINTS</p>	<p>Build your professional portfolio Have a folder (paper or electronic) where you can keep a record of all of the training you do and any additional experience you gain. Keep all certificates from courses you attend and keep a note of when and where they take place.</p> <p style="text-align: right;">20 POINTS</p>
<p>Beware of</p> <ul style="list-style-type: none"> - Credit cards - Purchasing expensive, non-essential items that you then pay back on a monthly basis with interest - Pay day loans <p style="text-align: right;">20 POINTS</p>	<p>Be financially aware There are lots of tips for getting the most out of your income at https://www.moneysavingexpert.com and good advice at http://www.nchafc.org.uk/8-great-financial-tips-for-young-adults/</p> <p style="text-align: right;">20 POINTS</p>	<p>Medical help If moving away from home, take a basic first aid kit and other things for personal wellbeing and safety. Register with a doctor and remember that the local pharmacy can provide lots of over the counter medical help and advice.</p> <p style="text-align: right;">20 POINTS</p>	<p>Feeling worried or uncertain You are embarking on the next stage of your life and it is perfectly normal to feel unsure at times. Others are feeling the same, so speak to colleagues and friends and ask to speak to your line manager or mentor. Share how you feel.</p> <p style="text-align: right;">20 POINTS</p>