

Year 13: Budgeting and Independent Living

Whether you're leaving college or finishing your first apprenticeship, at 18 you will be responsible for your own life, how you live it and how you earn and spend your money. Whether you continue into higher education or full-time employment, it's time to think about:



Budgeting:

[Save the student.org](https://www.savethestudent.org) has some great advice on money management as well as the best student deals and discounts [and](#) has an easy to use [budget planner](#)

If you're a student in higher education managing on a tight budget, [UCAS Money Management](#) will help you create a budget and stick to it as well as make the most of your student bank account.

Whether you are in full-time employment or doing a part-time job as you study, [The Mix can help you make the most of your earnings](#) with tips and advice on:

- [Handling your utility bills including how to get the best deals](#)
- [Understanding your payslips](#)
- [Ways to make extra money when you need it](#)
- Understanding [Universal Credit](#)
- Everything you need to know about using a credit card [credit cards](#)
- You may also need a [16-25 railcard](#)



Where you live:

Coping with housing problems can be stressful but [The Mix](#) has the information and support that you need with written articles as well as listening to young peoples' stories, including:

- [Can you afford to leave home](#)
- [Tips for finding student accommodation](#)

What happens if you are forced to leave home? [Here's a guide to help - The Mix](#)

[Shelter](#) also has advice on [homelessness](#) as well as what you need to know about [private renting](#) including: [tenancy deposits](#) and [eviction](#)

[Shelter](#) also has [help and housing advice for care leavers](#), as does the [information for those in care and care leavers](#) page on the **Hampshire Futures website**



Eating

Wherever you live and whoever you live with, learning to cook is an important skill in preparing to live independently

- [cooking basics](#)
- [the student food project](#)

and for some slightly more adventurous ideas [BBC Good Food student recipes](#)



Staying safe and well:

Living independently is not just about where you live and managing your money. It could also be the first time you are free to live your life the way you choose. It should be an exciting time and to help make sure that it is you may need some advice on

- [sex and relationships](#)
- [crime and safety](#)
- [mental health](#)
- [drink and drugs](#)

[No Limits](#) offers free and confidential information, advice, counselling, advocacy and support for young people under 26 in Southampton and Hampshire



Young people with SEND and disabilities:

For young people with special educational needs and disabilities, [Preparingforadulthood.org.uk](#) has [housing top tips](#) and a [no place like home guide](#)

[Contact.org.uk](#) has guidance and resources on topics such as:

- [Benefits & money](#)
- [Getting a job](#)
- [Independent living & housing](#)

The [SEND and inclusivity](#) page on the Hampshire Futures website has more useful resources