

Year 11: Budgeting and Independent Living

Leaving school at the end of year 11 is an exciting and sometimes slightly scary time. As well as beginning to make decisions about your future education and career, it's a time when you have the chance to become more independent. You are likely to have more money to spend, with a part-time job alongside your college course or maybe you're doing an apprenticeship and you start contributing to your household's expenditure. Either way, it's time to learn about:



Budgeting:

[Barclays life skills](#) is a great place to start getting to grips with money; from understanding money terms to staying safe online. To help you plan your monthly expenditure try the

- [needs and wants tool](#)
- [budget planner](#)
- [money personality quiz](#)

Whether you're employed as an apprentice or doing a part-time job as you study, [The Mix can help you make the most of your earnings](#)

To help with travel costs in your area, enter your post code at [transport-16-19](#) and [16-25 railcard](#)



Where you live:

Most 16 and 17 year olds are still living at home but sometimes a young person may choose to, or need to, leave home when they are 16 or 17.

- [The Mix](#) has lots of general advice on housing, including '[can you afford it?](#)'
- [Turn2us](#) has information on [claiming benefits](#) when you are under 18
- Young people aged 16 and 17 are always entitled to accommodation. If you are worried about homelessness, read this guide [Do you need to leave home? Here's a guide to help - The Mix](#) and the [Shelter](#) website has useful advice and guidance on services that will help you find accommodation.
- [Shelter](#) also has [help and housing advice for care leavers](#). Also go to [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, Hampshire and the Isle of Wight



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