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## Learning and Work Institute

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**L&W** LEARNING AND  
WORK INSTITUTE

# MANAGING MYSELF FRAMEWORK

Young Adult Carers – Making the Transition to Adulthood

# MANAGING MYSELF FRAMEWORK

## Managing money

### MODULE

This module aims to provide young adult carers with the knowledge they need to manage their money effectively.

#### LEARNING OUTCOME

As a result of doing this unit I will be able to:

- Know about the benefits I am entitled to as a young adult carer and how to access them
- Know the basics of personal finance including opening an account, paying bills and monitoring income and spending
- Plan and budget so that money can be managed and debt can be avoided or minimised
- Understand the opportunities and risks associated with borrowing money
- Know where to go for independent advice on money matters when needed

### TOPICS AND QUESTIONS TO CONSIDER

#### Learning the basics:

- What is the process for opening a bank account?
- Why does it help to have one?
- What are the different ways of paying bills etc?

#### Find out about difference sources of income:

- How does employment affect your finances? (including tax, national insurance, pensions deductions)
- What does employment-related terminology, e.g. 'pro-rata', mean?
- What benefits are you entitled to?
- What is Carer's Allowance and are you eligible for it?
- Which sources of income does your household currently receive?
- Are you claiming everything you could be?

#### Managing outgoings:

- What are your current outgoings and in what categories?
- Which of these are crucial and which are nice-to-haves?
- How can you create a budget to help you manage your money?
- How do you compare utility services to get the best deal?
- How can you reduce your outgoings?
- How can you find bargains and get freebies?

#### Saving and borrowing:

- Why is it important to save money when you can?
- What are the different ways of saving money?
- What are the different ways of borrowing money and the risks associated with these (including credit cards, loan agencies, interest rates and impact on credit scores)
- Where can you find debt advice?

## Keeping healthy and feeling well

### MODULE

This module aims to help young adult carers consider the things in their lives that impact on their health and wellbeing and make a plan to manage these.

#### LEARNING OUTCOME

As a result of doing this unit I will be able to:

- Identify both the positive and negative effects of my caring role and responsibilities on my mental and physical health
- Know how to stay healthy, how to manage health risks and where to get support in doing this
- Know what is meant by a balanced diet and lifestyle, how to make choices and take responsibility for their consequences
- Confidently communicate with doctors and other health professionals concerning the health and well-being of those I care for without compromising confidentiality

### TOPICS AND QUESTIONS TO CONSIDER

#### Mental health and wellbeing:

- How do you rate your current mental health and wellbeing?
- How does being a carer make a difference to your mental health and wellbeing?
- How does caring have a positive impact on your mental health and wellbeing?
- How does caring have a negative impact on your mental health and wellbeing?
- What can you do to look after your own mental health and wellbeing?
- What support could you access to help improve your mental health and wellbeing?
- What might help you to manage stress?
- What do you need to do to improve your own mental health and wellbeing?
- What support might you need to achieve this?

#### Physical health:

- Why is it important to be physically active?
- How can you make sure you get time to exercise around your caring responsibilities?
- How can you eat healthily on a budget?

#### Using health services:

- What is the process for registering as a carer with your GP?
- How does GP confidentiality work?
- What is the process for registering with an NHS dentist?
- What is the difference between NHS and private dental practices?

#### Supporting the person you care for:

- How can you get information about the condition of the person you care for?
- How can the person you care for give their GP permission to share information with you on their condition?
- What are the signs to look for to spot changes in the health and wellbeing of person you care for? (e.g. spotting signs of addiction, declining mental health)
- How do you deal with these changes?

## Housing and accommodation

### MODULE

This module aims to help young adult carers understand the practical steps they need to take in order to move into and manage their own home.

#### LEARNING OUTCOME

As a result of doing this unit I will be able to:

- Recognise the possible tensions and dilemmas associated with living independently and having caring responsibilities
- Understand the benefits and risks of living independently
- Know the processes associated with renting a property and setting up a home of my own or living with others
- Manage a budget so that I can control the costs of running my own home

### TOPICS AND QUESTIONS TO CONSIDER

#### Your housing plans:

- Where are you currently living and who do you live with?
- Do you plan to move into your own home in the future?
- How does your caring role affect your plans about where you live?

#### Moving into your own home:

- What are the different types of accommodation?
- What is the process of renting/buying a property, including social housing?
- What are the different ways of finding flat mates?

#### Managing a home:

- What are tenancy agreements and how do they work?
- What are your rights as a tenant?
- How can you keep on top of rent/mortgage payments and other household costs?
- If you need to get things fixed in your home or make a complaint who can you speak to?

