LOCAL OFFER FOR CARE LEAVERS

Are you a Care Leaver 16-25? Then this local offer is to help you!

Welcome to Cumbria's Local Offer for Care Leavers website. Here you will find information about how different services across Cumbria are committed to helping all Care Leavers in Cumbria between 16-25 reach their full potential. If you are a Care Leaver, you can use this website to find out what support you are able to access. The County Council and its partners are committed to helping all Care Leavers achieve their dreams and build successful, progressive careers. This Local Offer has been created with input from Cumbrian Care Leavers and a variety of professionals who support Care Leavers across Cumbria.

As a Care Leaver you also have access to a Care Leavers' App which contains lots of useful hints and tips which will support you to transition into independent living. The app is available on both Apple and Android phones and you don't need an internet connection to access the content. It is also free to download and is available 24/7, so it can be used anytime and anywhere.

More information can be found at: https://www.focusgov.co.uk/projects/8-care-leavers-app

Accommodation

Moving into your own place and living independently can be a daunting experience, more so when you're doing this at a young age or have no immediate family to help if things go wrong. Cumbria County Council has started to work together with partner agencies to make this process as easy as possible for Care Leavers. This includes the following commitments.

- Council tax exemptions for Care Leavers regardless of location across Cumbria.
 This will mean one less bill to worry about for a few years. This will be available for all Care Leavers up to the age of twenty five across Cumbria. Your Personal Advisor will work with you to budget in Council Tax payments for when you turn twenty five;
- Priority status for housing, this will put you at the top of the waiting list and will reduce any disruption that you may face;
- Cumbria's digital badges scheme includes a housing badge which can help you
 with some of the skills you need to live independently. This will help to show
 potential landlords you are ready;
- Seven hours of targeted housing support for young people including care leavers as a priority group. This will help you plan for independent living and tackle any questions you may have. Your personal advisor will help you access this support.

For further information, please follow the links to these webpages:

Youth Homelessness: https://www.cumbria.gov.uk/yphousing/

Housing for Young People that are Leaving Care:

https://www.cumbria.gov.uk/yphousing/youngpeople/careleavers.asp

Options when deciding to move away from home:

https://www.cumbria.gov.uk/yphousing/youngpeople/moveout.asp

Although getting your own space may be an exciting time, other people in the local community may see you as a target for exploitation or disruptive behaviour. Please use the following tips to make sure you are safe at all times:

Keeping your home secure

Remember to lock all windows and doors when you are out and at night, this will keep your possessions secure and reduce the chance of burglary. If you suspect you have been burgled, contact the police immediately and your personal advisor as soon as possible.

Meeting new people

Participating in sports, social activities or work will give you the opportunity to meet lots of new people that you may want to spend more time with. Feel free to invite them around to your home, but ensure you know who is coming around and do this in a respectful manner as you may have neighbours. If you ever have a person in your house that is making you feel uncomfortable or is causing trouble, don't hesitate to phone the police.

Fire Safety and Carbon Monoxide

Accidents happen at home and houses are full of items which can a cause fire. Both Fire and Carbon Monoxide alarms are valuable detectors which can protect your health and reduce damage if accidents do occur.

Cumbria Fire and Rescue Service carry out Free Home Safety Visits which can help to deal with potential fire hazards in the home. You may also be eligible for a free battery powered smoke detector.

For more information on Fire Safety please visit the following webpage: https://www.cumbria.gov.uk/cumbriafire/services/safetyathome/homesafetyvisit.asp

For more information on detecting Carbon Monoxide, please visit the following webpage:https://www.cumbria.gov.uk/cumbriafire/services/safetyathome/carbonmonoxide.asp

<u>Furniture</u>

You may feel that buying furniture and home possessions can be expensive which can take a long time. However, there are lots of options available to buy affordable furniture which will meet your needs. Impact Furniture is a social enterprise operating across Cumbria which provides affordable and reliable furniture. They also offer a delivery service which is useful if you don't have your own transport. More information can be found here: https://www.impacthousing.org.uk/impactfurniture-services

On-Line Badge Academy

Cumbria also has an On-Line Badge Academy (Jetpack) which includes badges that you can work through and which will help you think about what skills or items you need to live independently and what help you can get. There are badges on pretenancy training as well as training on other subjects (identified by young people like you) including areas such as drugs and alcohol. This is an on-line resource and can be accessed flexibly on your own, with your Personal Advisor, in 1:1 sessions or in groups. The On-Line Badge Academy has developed the following:

- Badges under eight themes (Crime, Future Booster, Health & Wellbeing, Home & Living Alone, Leaving Care, Me Time, Mental Health, Relationships)
- Thirty Eight badges in total (within those themes), plus others transported across from other academies. A list of all badges can be found here:



If you complete the badges about living independently, you can share this when you are applying for housing and it shows the landlord that you are serious about wanting to succeed in your tenancy and have thought about what you need to live independently. If you successfully complete a badge, you will receive a certificate and you can show this to potential landlords or employers. Please follow this link for more information https://www.openbadgeacademy.com/jetpackdirectory

Education and Training

In Cumbria we are committed to ensuring that all our Care Leavers have the opportunity to access a career which they will enjoy. This could be through University, Training or an Apprenticeship. Regardless of the route, Cumbria will provide the support needed to help succeed in taking the next step to employment. We will provide support through the following methods:

Your Personal Advisor

Your Personal Advisor will work closely with Job Centre plus and Inspira to provide you with extra support when applying for jobs or training opportunities. They will also work hard to ensure you get access to any benefits you are entitled to. There is a person within each area who works in the local job centre and has a lead in helping care leavers. They are known as a SPOC (specific point of contact). The personal advisors know who these people are and can help you to link in with them to have the best experience possible.

There has been a protocol developed with the DWP to set out how we will work together with Care Leavers. More information on what the protocol covers will be provided soon.

Apprenticeships

The County Council has a wide range of rewarding apprenticeships on offer that lead to a fulfilling career right across Cumbria. As a County Council Apprentice you will:

- Make a real and positive difference to people and communities right across the county;
- Develop transferable skills that will be valuable for your future career;
- Work in a real fast paced environment working with skilled and knowledgeable officers who want you to succeed;
- Have a personal mentor who will support you to be the best you can be;
- Get the opportunity to access professional development opportunities which will help to further accelerate your career;
- Gain a recognised apprenticeship qualification with the opportunity to progress. (While there is no guarantee that a position would become available at the end of your apprenticeship, as an apprentice you will have access to the Council's internal job vacancies list which is only available to council employees, improving your chances of getting a permanent job.);
- Be supported with travel costs of up to £15 per week which will help you keep more of the money you make;
- Have contact with the County Council's dedicated apprenticeship team who will ensure your apprenticeship is as successful as possible;
- Get the right support to help you get a job at the end of the apprenticeship.

To access our apprenticeship opportunities please visit our apprenticeship website: https://www.cumbria.gov.uk/jobsandcareers/Apprenticeships/default.asp

Traineeships

We recognise that you may not be ready to go straight into an apprenticeship and may need extra time or support to make the step up. If so, we are still fully committed to supporting you to reach your potential through the County Council's traineeship scheme.

A traineeship is a step up programme into an apprenticeship or other training route. Through a traineeship you will gain work experience, English, Maths and ICT skills and other employability skills. All of which will support you become ready for an apprenticeship with the County Council or one of our partners.

Whilst on a traineeship, you may be eligible for a free bus pass to help over the cost of travelling throughout the programme. The offer is targeted and your personal advisor & apprenticeship team will offer you a free bus pass if you are eligible for the scheme. For information on traineeships please follow this link: https://www.cumbria.gov.uk/jobsandcareers/traineeships/default.asp

Work Experience Programmes

We also recongises that you may find the workplace daunting and how to make a good start maybe a little confusing. The County Council along with our NHS colleagues are working to create a series of short work experience programmes. Available right across the county, these include working in an acute hospital ward, in civil engineering or as a carer as examples of available opportunities.

The programme will give you the opportunity to learn and develop new skills, gain work related experience and allow you to get a taste of different careers to help to start to shape plans for your career.

We are keen to give all our Cumbrian Care Leavers the best possible opportunity to access one of our work based learning schemes. (Apprenticeships, Traineeships and Work Experience). We therefore offer guaranteed interview schemes to all our Cumbrian Care Leavers to ensure you have the highest chance of success in starting out in your career.

GLL:

Branded across Cumbria as Better, GLL is a UK based social enterprise delivering a range of leisure, health and community services. GLL current operate eleven leisure centres or sporting facilities throughout Cumbria. As a social enterprise they are committed to offering everyone across Cumbria the chance of a progressive career regardless of background. Opportunities that you can access include the following:

Apprenticeships: GLL is a key leisure provider across Cumbria who recongises the potential of all Care Leavers in helping them to build further on their successes. GLL are working to ensure that all care leavers get a full time, permanent job once they

finish their apprenticeship. This will give you the opportunity to options available right across the county. Information on jobs and careers can be found here: https://www.better.org.uk/jobs

Work experience: GLL recognise that care leavers may find it hard to access work experience for a variety of reasons. GLL will work with the University of Cumbria, all Cumbrian Colleges and the County Council to ensure that you get priority access to work experience programmes.

Bring a friend for free scheme: GLL also recongises that going to the ym or for a swim is a good way to meet new people and build friendships. In 2019 GLL will introduce a targeted scheme giving you offers so you can encourage friends to come to a GLL site with you. We hope that this will help you and your friends stay active and build a wider network of friends.

Although GLL operate across most of Cumbria, we don't want our Care Leavers in Barrow to miss out. The Council and GLL are therefore working with Life Leisure who run leisure centres in Barrow to create a similar offer for Care Leavers in the area. More information will be available soon.

Health Services

We recognise that your physical and mental wellbeing is of high importance to ensure you can succeed in any activities you undertake. This includes knowing what services you can contact, staying active and moving into adult based services if appropriate.

Public Health Offer

Cumbria's Public Health team is committed to ensuring that as a care leaver you are healthy and know how to look after yourself effectively. The Public Health Team's 5-19 offer will help you in your first few years of independence and covers things such as maintaining a healthy weight, mental health and wellbeing and avoiding risky situations. Further information can be found here https://www.cumbria.gov.uk/ph5to19/

Supporting you to access Health Services

Leaving Care - Health Passport from the Children Looked After Nurse

In Cumbria, we have the expertise of a designated Children Looked After (CLA) Nurse who supports you until you turn 18. They are responsible for several things, including booking you in for your annual health assessment and sometimes travelling to visit you if there is an urgent need.

Shortly before you turn 18, the CLA Nurse will put together a Health Passport, which is basically your health autobiography with details of all the major events in your life

that relate to your physical and mental health, as well as other important information for you, such as:

- NHS records;
- · CLA Health Assessments;
- Current GP.

The CLA Nurse, after putting together the Health Passport, will send it out directly to you before you reach adulthood. The Health Passport will contain the information in this document: -



However, if you don't receive your Health passport when you leave care don't worry. If you contact your personal advisor they will be able to contact the CLA Nurse and get one issued to you. Also, if you lose your health passport or need a new copy in the future your personal advisor should still have a copy on file or they can contact the CLA Nurse who can get you a copy.

Accessing a Doctor and Registering with General Practice

As a Care Leaver you will be allocated a named Doctor / GP by your Medical Practice. This Doctor will help you with health issues if they arise. Information about how to access a Doctor / GP service is available at: - https://www.nhs.uk/using-the-nhs/nhs-services/gps/how-to-register-with-a-gp-practice/

Accessing Out of Hours Health Services (CHOC)

CHOC – is Cumbria Health On Call and is a service which provides out of hours care for any urgent but non-life-threatening conditions. You can call the NHS 111 helpline 24 hours a day, 365 days a year. Calls are free from landlines and mobiles. Telephone staff will assess your symptoms and immediately direct you to the best medical care. Information about CHOC is available at: - https://www.chocltd.co.uk/

Accessing Accident and Emergency Health Care or Hospital Services

Cumbria has a range of hospitals located across Cumbria that can be accessed if you experience an emergency or serious incident. Information about hospital services can be found here:

- North and West Cumbria: http://www.ncuh.nhs.uk/our-services/index.aspx
- South Cumbria is available at: https://www.uhmb.nhs.uk/our-services/
- Minor Injuries: (Penrith, Keswick and Workington): https://www.cumbriapartnership.nhs.uk/our-services/community-

health/our-community-health-services/community-hospitals/minor-injuriesunit

Paying for prescriptions

Ensuring you keep up with your prescriptions is important as this will help you to stay in good health. If you are a Care Leaver below the age of 19 and are in full time education or training you will be exempt from paying prescription costs. However, if are you in receipt of benefits you may also be eligible for help with prescription costs through the NHS low income scheme. For more information please follow this link: https://www.nhsbsa.nhs.uk/nhs-low-income-scheme Your GP will also be able to help you apply if you are eligible.

Mental Health and Well-Being Support

If you think you are having problems with your mental health and wellbeing it is important that you contact your GP in the first instance. They will be able to advise you on a range of services that you can access. Information on Mental Health services in Cumbria can be found here: https://www.cumbriapartnership.nhs.uk/our-services/mental-health

There is also a range of advice and support available to help you manage any mental health conditions proactively. Self Help Information can be found through the following link: https://www.cumbriapartnership.nhs.uk/our-services/mental-health/self-help

The National Health Service also offers a range of National Helplines and Resources that you can access to find more information about mental health and services you can access: https://www.cumbriapartnership.nhs.uk/our-services/mental-health/connect

If you have been using CAMHS services, we want to ensure that you have all the support needed to transition to adult mental health services when you move to independent living. The following leaflet sets out how we will support you in transitioning from CAMHS to Adult Mental Health Services. Mental Health Leaflet

Sexual Health Services in Cumbria

If you are concerned about any aspect of your sexual health then you can make an appointment to access your nearest Sexual Health Service. If you access a service, this will be treated in confidence.

Treatment and advice on sexual health across Cumbria is provided in a variety of settings to meet the need. These include Sexual Health Clinics (combined GUM and Contraceptive Services), GP Surgeries, Community Pharmacies, and Inspira (previously Connexions).

All these services are completely confidential and can be accessed through your doctor or GP. More information can be found here: https://www.cumbriapartnership.nhs.uk/our-services/specialist-services/cumbria-sexual-health

Accessing help and support from Alcohol and Drug Services

Although Alcohol is legally available, along with Drugs, prolonged and extensive use can cause harm to your health and can result in a range of other social and personal problems.

If you feel that you are struggling with Alcohol and/or Drugs, Unity is an Alcohol and Drug Recovery Service operating across Cumbria. Unity will help you understand the issues that are causing your problems with Alcohol and or Drugs and give you support to manage these issues.

We will do this with our team of Experienced Staff, Peer Mentors & Volunteers and will link you in with other recovery-focused community based groups and a range of partners relevant to your own recovery. This visible Recovery Network will be your foundation for getting and staying well.

This service is for anyone over 18 who needs help relating to alcohol or drugs - through our service across Cumbria and in various other community settings. Further information about the service is available at: - https://www.gmmh.nhs.uk/unity

Care Leavers with a Long Term Condition

We recognise that you may be managing a long term condition which may impact on your health and wellbeing. Doing this independently may seem a daunting task, your GP and a range of services will support you with a range of advice to manage any conditions that you may have. Information on Cumbria's local offer can be found here:http://localoffer.cumbria.gov.uk/kb5/cumbria/fsd/family.page?familychannel=5-5&loboolean=1

Young people with Special Educational Needs or Disabilities (SEND)

We also recognise for those moving into independence living, having a learning disability may make the process more complicated. Cumbria County Council publishes a separate local offer for our young people who have a learning disability. The website provides a wealth of information about opportunities and services tailored to you. We recommend you have a look at the website if you have ever had a Statement of Educational Needs, or an Education Health and Care Plan (EHCP) as you may be able to make use of some of the services offered.

This local offer contains a section called preparing for adulthood that has lots of useful information targeted at young people with a learning disability who are planning to transition to independence. The section is tailored at anyone between the ages of 17 to 25 years.

Cumbria's local offer for young people with a disability can be accessed by visiting: http://localoffer.cumbria.gov.uk/kb5/cumbria/fsd/home.page

Dentists

Once registered, you should see a dentist regularly for check-up, even if you are free from any apparent problems with your mouth or teeth as this helps you and your dentist to keep your mouth, teeth and gums in good health. Your dentist will help you by advising how often you need a check-up. If you are under 18 or under 19 in full time education or training you can qualify for free NHS dental treatment. If you are entitled to free NHS dental care, you should be able to claim back the cost of any treatment by keeping all receipts. For more information, see help with dental costs through the following link. However, you may have to budget for any associated costs if you are over nineteen. If you have to pay for your dentist costs, the following provide information on what you can expect https://www.nhs.uk/using-the-nhs/help-with-health-costs/get-help-with-dentalcosts/

If you become pregnant whilst still been classed as a Care Leaver, you are enitled to free NHS dental treatment during pregnancy and any treatment commenced before your child's first birthday. Details on who is eligible for free dental care can be found here: https://www.nhs.uk/common-health-questions/dental-health/who-is-entitled-to-free-nhs-dental-treatment-in-england/

However, if your teeth, mouth or gums is causing uncomfortable pain or discomfort you can access unscheduled or emergency dental care. Please call the following dental direct numbers for these services.

North Cumbria: 01228 603900

• South Cumbria: 01539 716822 (after 5.30pm call 01229 402680)

General Dental Information and Oral Health Messages

For more information on keeping your teeth, mouth and gums healthy, helping to prevent disease, please see the guide included below.



For lifestyle tips for healthy teeth, you can also visit the NHS Choices website which contains more information: Please follow this link: www.nhs.uk/Livewell/dentalhealth/Pages/Keepteethhealthy.aspx

Important to maintaining a healthy mouth and teeth is ensuring you eat the right amounts of different food groups. Overall you should be ensuring you have a balanced diet which is low on sugar with plenty of fruit and vegetables. The Eatwell Guide shows the proportions of different types of foods which are needed to have a well-balanced and healthy diet. More information can be found here:

www.gov.uk/government/uploads/system/uploads/attachment_data/file/510366/UPDATED_Eatwell-23MAR2016_England.pdf

Eye Tests and Visiting an optician

Visiting an optician for an eye test regularly is important in ensuring you keep your eyes healthy and that any abnormalities and conditions are picked up, examples include cataracts or glaucoma. An optometrist or ophthalmic practitioner will examine your eyes, and if necessary, for glasses and contact lenses. If required, they may refer you to your GP or a hospital eye clinic for further investigations. Sometimes you'll be referred to a specialist optometrist for a referral refinement. Don't worry, any required treatment or referrals will be explained to you fully so you understand what this means for your eyes. If you are unsure where your nearest opticians is, please use the following guide as а starter. https://www.nhs.uk/Services/Trusts/Opticians/DefaultView.aspx?id=89646

Our eyes rarely hurt, even if there is something wrong with them, so ensuring you have regular eye tests is important to help detect any potentially harmful conditions. You should get your eyes tested every two years to ensure they are healthy and not at risk. Your ophthalmic practitioner or optometrist will advise if you need your eyes tested more often.

You may also be eligible for a NHS funded eye test. Please see the following link for further information: https://www.nhs.uk/using-the-nhs/help-with-health-costs/free-nhs-eye-tests-and-optical-vouchers/ However, if your optometrist or ophthalmic practitioner can't see a clinical need, then you will have to pay for the test privately.

Leisure and Wellbeing

Access to Leisure Services

GLL recongises that you are just as interested in Health, Wellbeing and Leisure as anyone else your age. GLL therefore offer a range of benefits to Care Leavers to help them with their health and wellbeing. This includes the following:

- GLL Better Health and Fitness Membership: GLL offers a priority discount membership scheme to all Care Leavers; this will be open to all Care Leavers up to the age of 25;
- GLL Discount Card: All Care Leavers will be offered a GLL discount card giving you up to 30% off activities at GLL Centres across Cumbria;
- Volunteering Opportunities: GLL recongises that volunteering is a useful way of gaining work experience for Care Leavers & boosting skills and confidence. GLL will link their new volunteering portal with Care Leavers so they are aware of future opportunities for learning and development.

Health and Wellbeing Coaches (HAWCs)

Run by the County Council, you will also have access to HAWCs or Health and Wellbeing Coaches. HAWCs are a referral service that can be accessed through your personal advisor and can take a wider view of you to advise what help and support is available to deal with problems early. More information on HAWCs can be found here: Summary of Health and Wellbeing Coaches

Accessing Counselling Services (Physical)

Developing emotional resilience is important in dealing with life's ups and downs, however we realise that life can get so difficult that you may need help to deal with how your feeling. There are a range of support services in place across Cumbria that offers free, impartial and confidential counselling services. These include the following:

First Steps: Run by Cumbria Partnership Foundation NHS Trust, Run Steps provides free talk therapies to people over the age of 18 across Cumbria. The service can help you with a range of mental health problems such as anger, sleeping problems or depression as examples. A range of sessions are available throughout the day so the service is flexible to your commitments. The service can be accessed through your GP or via an online / paper referral. More information can be found here: https://www.cumbriapartnership.nhs.uk/our-services/mental-health/our-mental-health-services/first-step

Mind Counselling Services: Mind Cumbria offer district based counselling services to help people to access support within their local community. Mind have five offices, (Carlisle & Eden, West Cumbria, South Lakeland, Ulverston and Furness) that will help you to understand your issues and signpost you to appropriate help and support. More information can be found here: http://www.mindincumbria.org.uk/default.aspx

PAC therapy: PAC or Promoting Autonomy and Change are a charity that operates from Carlisle that provides free counselling for young people. Sessions vary depending on the client's needs and the service accepts young people up to the age of 25 if they have left care. You can refer yourself to the service, more information can be found here: https://pactherapy.org/

Accessing Counselling Services (Online)

Kooth Online Counselling for U18s: Kooth is an online counselling and emotional platform for children & young people under the age of 18 which is accessible through mobile, tablet & desktop which is free at the point of use. The service allows you to chat to councillors online, read articles on different issues that you may be facing written by other young people facing the same issues and get support from other young people. To access the service, please follow this link: https://kooth.com/

Qwell Counselling for over 18s: Qwell is a free NHS backed counselling service for people who are over the age of 18. Qwell offer a confidential and online based service that provides an online chat service, messaging system and peer forums so you connect with other people. Qwell also offer a themed magazine so you can get more information on areas that you may be interested in. Follow this link to find out more information: https://qwellcounselling.com/

Finances and Welfare

We want you to have the skills to manage you money effectively, plan for future events and be able to access a range of activities & events that you enjoy. We also want you to be confident when contacting your bank and to live in such a way that you don't fall into debt and financial hardship.

Cumbrian ISA:

Cumbria currently offers all eligible care leavers an ISA after they have been in care for one year. This is managed via the Share Foundation, more information can be found here, https://sharefound.org/. For young people in Cumbria who are aged 16-18 and have such an ISA there is potential to increase your savings. If you engage in and complete the required modules of the 'Stepladder of achievement scheme' you can potentially add another £1800 to the account. To apply for the scheme, please follow this link: https://stepladderplus.sharefound.org/

Money Management Courses:

As set out earlier on in this Care Leaver Offer, the County Council's digital badges scheme also includes badges on money management. Completing this badge will help to complement the skills you get from the 'Stepladder of achievement scheme'. Completing the badge will help you to build skills and knowledge in effective money management. Linked to this is an Open University course which you can access for free that helps you improve your budgeting skills. The budgeting course can be found through the following link: https://www.open.edu/openlearn/money-business/personal-finance/managing-my-money-young-adults/content-section-overview

16-19 Bursary Fund

Government also provide financial help if you are planning to stay on at school, move into further education or start a training course. If you are over 19 you could still be eligible for the bursary if are continuing on the course over the age of 19 or have an EHCP. The bursary will be applied for and awarded to your training provider to help you overcome any barriers you may face. However, please be aware that this

bursary isn't applicable if you decide to start an apprenticeship. Under this bursary, there are two funds available:

- A bursary of up to £1200 for defined vulnerable groups;
- Targeted bursaries that universities, colleges or training providers can award to help meet costs such as transport, meals, books and equipment.

Please follow this link if you want to find out more information: https://www.gov.uk/1619-bursary-fund/eligibility

16-24 Bursary Fund

If you are a Care Leaver and you decide to undertake an apprenticeship, Government will provide you will a £1000 bursary to help with practical costs and to successfully transition into work based learning. The bursary will be provided to any care leaver who starts an apprenticeship and is between the ages of 16-24. This will come to you as a one off payment from your training provider. Your personal advisor will support you in accessing this payment from your advisor. More information can be found here:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/730063/Apprenticeship_funding_policy_in_England_from_August_2018.pdf

Credit Unions:

Credit Unions are member-owned financial institutions designed to offer more affordable sources of credit to those who may be on lower incomes. However, you need to remember that taking a loan from a credit union is still a form of debt, so it may be worth speaking to an advisor at the credit union and your personal advisor before applying for a loan. There are a number of credit unions in operation across Cumbria such as:

Carlisle and District Credit Union: https://www.carlislecu.com/

Eden and South Lakes Credit Union: https://www.edensouthlakeland.com/

West Cumbria Credit Union (Affinity): https://www.affinitycu.co.uk/

Barrow Credit Union: https://www.barrowdistrictcu.co.uk/

<u>Welfare</u>

As a Care Leaver over the age of sixteen, you will be eligible for support in accessing benefits and welfare services. Accessing the benefits you are entitled to can help with the costs of day to day living which will give you more money in your pocket to do the things you enjoy. For more information on benefits services you can access, please visit the following links

Ways to Welfare Service: https://www.cumbria.gov.uk/welfare/

Community Support Service: https://www.cumbria.gov.uk/welfare/support.asp

Additional support

Cumbria Care Leavers Forum

Cumbria has its own Care Leavers' Forum which works as a group to represent the voice of all Care Leavers. The group looks to ensure that the transition for Care Leavers is as smooth & successful as possible and your concerns are heard by services across Cumbria. It is also an opportunity to meet other people who are Care Leavers. Find out more information about Cumbria's Care Leavers' Forum on the following website:

https://www.cumbria.gov.uk/childrensservices/strategyandcommissioning/cicc andclf/cicc.asp

Leaving Care Guide

Cumbria also wants its Care Leavers to feel fully supported and confident to move into Adult Life, although we know that there might be a number of challenges along the way. To support you as a Care Leaver, we have included a link to the County Council's leaving care guide where you can find help on successfully moving to independence.https://www.cumbria.gov.uk/eLibrary/Content/Internet/537/6374/6 987/42331113640.pdf

LGBTQ

No one should feel ashamed of their sexuality or hide their orientation from anyone. We want you to feel proud and accept who you are, however we recognise that this isn't always easy and people can react in different ways. You should never feel alone if you are confused about your sexuality or are unsure of your feelings. The following services and centres currently operate across Cumbria:

OutREACH is the main service provider for LGBTQ services across Cumbria. They offer free impartial advice & support for all young people across Cumbria and can signpost you to services in your local area. For more information please visit the following link: http://www.outreachcumbria.co.uk/

Registering to Vote

As long as you are over the age of eighteen you have the democratic right to vote in an election in your local area or in a national election such as the general election or a referendum. However you have to register to ensure you are eligible to vote. Please follow the link to register to vote: https://www.gov.uk/register-to-vote, once you have registered to vote your relevant Council will send you information about relevant votes that are coming up. However, if you change your name, address or

nationality you will have to register again. Your Personal Advisor will be able to help you if you are unsure.