



KICUP SKILLS

ALL ABOUT MONEY

RECOMENDED AGE 13+

*KICup stands for Kids in Care, the up represents the high aspirations we have for you. This name was created by care experienced people within Three Circles Fostering.



MONEY, MONEY, MONEY!



Debt, bills, saving, goals...

We've all got them. Money can be stressful, whether it's getting it or making the most of it. MyBnk helps young people across the UK understand and manage their money. Their experts have created a range of tools to enable you to do just that. They have created lots of E-Learning modules for you to complete. They also have loads of other useful tools and guides on their website. <https://www.mybnk.org/yp/>

Modules they cover include:

- Skill Up - Get £ Powers
- Borrowing & Debt
- Your Income
- Being on Benefits
- What is a Scam?
- Household bills - Get the Skills
- Budgeting - How to
- Being Informed - Know Your Rights
- Banking - Clock It
- Make Money Work - Take Control

How do I work through the modules?

Click <https://www.mybnk.org/yp/> and click 'E-Learning'. You will then see a list of the courses available to you. Click the view more button to be directed to the start of the module. More info on the next page.



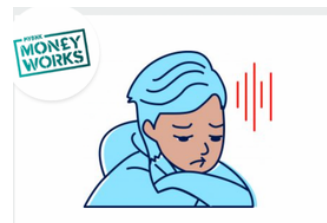
ACCESSING THE MODULES

*Click the links to be directed to the module

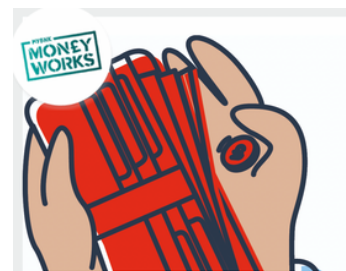
- **Skill Up - Get £ Powers:** An online course to help build your confidence and gain the skills to protect yourself from financial harm. Covers budgeting, financial knowledge, independent living, digital finance skills and debt prioritisation. 8 x 10 minute modules.



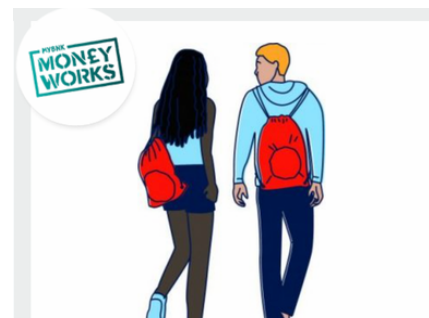
- **Borrowing and Debt:** There may be times when you need to borrow money to be able to afford essentials in the short term. It's really important that you know the basics before you borrow money, so take a moment to make sure you are clued up. 10 minute module.



- **Your income:** Now let's take a look at the money that you're earning. 10 minute module.



- **Being on benefits:** Benefits are designed to be a safety net in a number of ways. It can sometimes be tricky to understand what you qualify for, so let's take a look at benefits in more detail. 10 minute module.

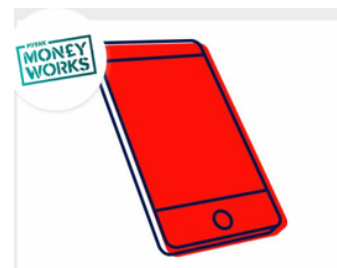
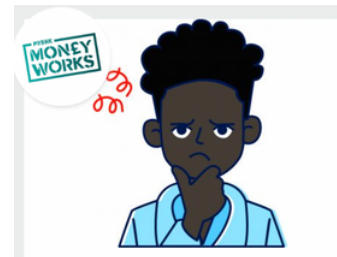
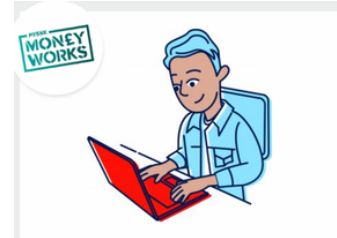


- **What is a scam:** Sometimes people may try to steal from you, but there are ways to protect yourself. Let's look at how to do this. 10 minute module.



ACCESSING THE MODULES

- **Household bills - get the skills:** When you're moving out of home for the first time, you may be surprised by some of the bills that you need to pay. Let's take a look at the bills you need to be paying. 10 minute module.
- **Budgeting how to:** Budgeting is not always the most exciting thing to do, but it is a really important way of ensuring that your finances are healthy. Let's take a look at the basics of budgeting and some simple ways that you can do it. 10 minute module.
- **Your rights:** You have a lot of rights when it comes to your money, however it can be easy to feel uncertain on where you stand. Let's dig into the detail of what rights you have when it comes to your money. 10 minute module.
- **Banking it:** Banks use lots of jargon that can be confusing to understand, but it's important to be clued up on how things work. Let's go through some of the basics. 10 minute module.
- **Make money work** - take control: A short sharp four part guide with handy tips, websites and apps to help you budget your money, keep tabs on spending and get good deals on products whilst avoiding scams and knowing how to borrow safely. 4, 15 minute modules



GETTING HELP AND ADVICE

If you need an advocate or information about your rights contact:

- Coram Voice
 - www.coramvoice.org.uk/alwaysheard
 - help@coramvoice.org.uk
 - Freephone: 0808 800 5792 / 07758 670 369

For legal advice and information contact:

- Child Law Advice Service (Coram Children's Legal Centre)
 - www.childlawadvice.org.uk
 - 0300 330 5480
- Law Stuff (Coram Children's Legal Centre)
 - www.lawstuff.org.uk
- Find a solicitor (Law Society)
 - www.lawsociety.org.uk/find-a-solicitor

For immigration advice contact:

- Migrant Children's Project (Coram Children's Legal Centre)
 - www.childrenslegalcentre.com
 - mcpadvice@coramclc.org.uk
- Children's Advice Project (Refugee Council)
 - www.refugeecouncil.org.uk
 - 0207 346 1134
- Find a solicitor (Law Society)
 - www.lawsociety.org.uk/find-a-solicitor

For housing and homelessness advice contact:

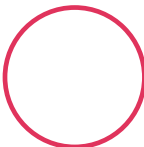
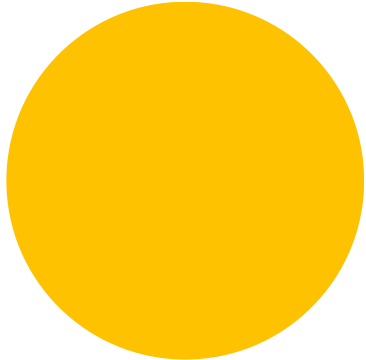
- Shelter
 - www.shelter.org.uk
 - 0808 800 4444

For care leavers with disabilities contact:

- SCOPE
 - www.scope.org.uk
 - 0808 800 3333
- Mencap
 - www.mencap.org.uk
 - 0808 808 1111
- MIND
 - www.mind.org.uk
 - 0300 123 3393 or email info@mind.org.uk

Other advice and support services for care leavers:

- Help at Hand (Children's Commissioner)
 - <https://www.childrenscommissioner.gov.uk/help-at-hand/>
 - 0800 528 0731
- Care Advice Line (Become)
 - www.becomecharity.org.uk/help-advice/care-advice-line/
 - 0800 023 2033



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Where possible, we have utilised [language that cares](#) through this document

