

# **Redundancy Information Pack**

The logo for Jobcentre Plus, featuring the text "jobcentreplus" in a sans-serif font. "job" is in black, "centre" is in yellow, and "plus" is in black. The text is set against a solid green rectangular background.

**jobcentreplus**

# Introduction

This is a guide for anyone who is facing redundancy or has recently been made redundant. It contains information about money matters and job search advice. It has been designed as a regional pack with general information about support available but there is also local information which has been supplied by your local District. This guide should be used as a starting point to finding out what is available and there are many other publications , web sites and organisations that will be of help to you .

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## Section 1

# Benefits Advice & Money Matters

## Useful Telephone Numbers

To make a new claim for Jobseekers Allowance, Income Support, Employment Support Allowance (ESA) or any other benefit you should telephone the contact centre Monday to Friday 8:00am to 6:00pm:

Telephone  
**0800 055 6688**  
Textphone Service  
**0800 023 4888**

Benefit Enquiries Line Monday to Friday 9:00am to 5:00pm on:

**0845 608 8597**

If you have a query about working Tax Credits please telephone the HM Revenue and Customs Tax Credit Helpline, Monday to Friday 8:00am to 8:00pm on:

**0845 300 3900**

If you have an enquiry regarding Employment Support Allowance (ESA) or Disability Living Allowance contact:

**0800 882 200**

If you have an enquiry regarding Pension Credit please telephone the Pension Service on:

**0800 99 1234**

## Welfare Benefits

### Jobseekers Allowance

Jobseekers Allowance (JSA) is for people who are available for and actively looking for (seeking) work.

- You may have to make a joint claim with your partner
- Usually you will attend your Jobcentre Plus office every 2 weeks, to show you are available for work and what you are doing to find a job

Benefit rates can change, and will depend on personal circumstances such as age, if you claim as a couple, are a lone parent, or have dependant children.

If you are making a claim for Jobseeker Allowance, you need to be aware that there are 2 types of JSA

**JSA C** – Contributions based, which is a flat rate benefit, dependant on if you have paid enough national insurance contributions in the last 2 relevant income tax years. You may be entitled to this even though you have a spouse or partner working and have savings. JSA(C) is paid for 6 months.

Single aged 16-24: £51.85 per week

Single aged 25 or over: £65.45 per week

**JSA IB** – Income based, which is a means tested benefit. You will not get this if you have a wife/husband or partner who is working over 24 hours per week.

If they are working less than this, their earnings will be taken into account.

If you have savings or redundancy money of £16,000 or over, you will not be entitled to JSA (IB).

Savings of between £6,000 and £15,999.99 will affect your benefit. The interest will be calculated and counted as income.

Even if you receive a lump sum you should make a claim for benefit on the first day that you are unemployed to ensure you receive any benefits to which you are entitled.

## **Passport to other Benefits**

If you receive Income based Jobseekers Allowance you may be entitled to:

- Council Tax Benefits
- Help with NHS health costs
- Free Prescriptions
- Help with Dental Treatment
- Help with Sight Tests
- Free School Meals
- Milk Tokens for children under school age

## **Income Support**

Income Support provides financial help for people between ages 16 and 60 who are on a low income. It can help you with day-to-day living expenses. It is not paid to unemployed people who must be available for and actively seeking work (they may be able to get Jobseekers Allowance instead).

You may not have to go to the Jobcentre Plus office regularly if you are:

- A lone parent
- Unable to work because you are caring for someone, or
- Registered Blind

If you have a partner who works an average of at least 24 hours a week you cannot usually get Income Support. People aged 60 or over may be able to claim Pension Credit.

Benefit rates are calculated based on specific circumstances. Contact Jobcentre Plus to find out if you qualify for this benefit. You can also download Income Support forms via [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk). To make sure you do not miss out on any benefits due to you, contact us immediately you are unemployed to find out if you need to fill in this form. Any delay may affect the first date from which you can claim benefit.

## **Employment Support Allowance (ESA)**

If you cannot work because of ill health or a disability, you may be able to claim ESA. This is a contribution based or income related benefit paid at a set rate. It gives people of working age a replacement income when they cannot work or look for work, due to ill health or disability.

## **Disability Living Allowance**

If you have severe difficulty walking, need help getting around or need looking after, you may be able to claim Disability Living Allowance. This is a set rate of benefit and is not usually affected by savings or any other money you have coming in.

## **Carer's Allowance**

You may be able to get Carer's Allowance if you are caring for someone in receipt of:

- Disability Allowance
- Attendance Allowance
- War Pensions Constant Attendance Allowance
- Industrial Injuries Disablement Benefit, or
- Constant Attendance Allowance

## **Pension Credit**

Pension Credit is an entitlement for people aged 60 or over living in Great Britain. This could mean extra money for you every week. Pension Credit guarantees everyone aged 60 and over an income of at least:

- £130.00 a week if you are single
- £198.45 a week if you have a partner

Also, if you or your partner are 65 or over you may be rewarded for saving for your retirement, up to:

- £20.40 if you are single
- £27.03 a week if you have a partner

If you apply for Pension Credit and are eligible, you may receive a payment backdated for up to 3 months from the day you first applied.

To apply for Pension Credit, you must be at least 60 or within four months of your 60th birthday. It does not matter if your partner is under 60.

From 6 April 2010 the State Pension age for women will gradually start to increase from the current State Pension age of 60. The age from which people can get Pension Credit will increase in line with this. You can find out the age at which you will be entitled to Pension Credit and State Pension by entering your date of birth in the [State Pension age calculator](#)

We use “partner” to mean your husband, wife or civil partner, or the person you live with as if you are married to them or as if you are in a civil partnership with them.

To apply for Pension Credit call **0800 99 1234**

Lines are open Monday to Friday between 8.00am and 8.00pm.

*\*\*\*If you continue to work past pension age and do not wish to continue to pay NI contributions you need to contact 0845 3021 479 and request an Age Exemption Certificate. You will need to give your National Insurance Number when you contact them. You will be sent a certificate that you pass on to your employer so that they do not withhold future NI contributions.\*\*\**

## **How to make a benefit claim**

You will need to call our contact centre on the number below to make a benefit claim. ***Do not go to your local Jobcentre at this stage; an appointment will be made for you at the end of your telephone call.***

**Phone: 0800 0 55 66 88**

**Text phone: 0800 0 23 48 88** if you are deaf, hard of hearing, or have speech difficulties.

Phone lines are open from 8am to 6pm, Monday to Friday.

The call will take about 40 minutes. You should call from:

- home, if possible; or
- from somewhere where you are comfortable and where other people cannot overhear your personal information.

You will speak to an operator who will guide you through making a claim. During the call you will be asked to provide information including:

- Your National Insurance number;
- Details of your rent or mortgage;
- Details of your past or present employment; and
- Details of other income and savings.

Please make sure that you have this information handy when you call.

The operator will tell you what will happen next with your claim. For example, they may make you an appointment to see an adviser at your nearest Jobcentre Plus office to help with your search for work. They can also tell you who to contact if you have a question about your benefit.

We can only accept calls from the person who is making the claim, unless you have made previous arrangements with us for someone to act on your behalf.

## **National Insurance Contributions**

National Insurance Contributions (NICs) are automatically paid and deducted from earnings when they reach the earnings threshold (this amount changes yearly).

NICs count towards entitlement to contributory benefits such as Jobseekers Allowance and Employment Support Allowance. In addition they count towards your State Pension.

The number of qualifying years you need for a full State Pension depends on your age and whether you are a man or a woman.

Men born before 6 April 1945 usually need 44 qualifying years.

Women born before 6 April 1950 usually need 39 qualifying years.

Men born after 5 April 1945 need 30 qualifying years.

Women born after 5 April 1950 need 30 qualifying years.

You can check your National Insurance Contribution Record or request a State Pension Forecast.

A State Pension Forecast gives you an estimate of your:

- Basic State Pension;
- Additional State Pension (also called the State Second Pension and formerly known as the State Earnings Related Pension Scheme [SERPS]).
- Your current number of qualifying years;
- An estimate of the current value of your State Pension based on the information currently held on your NI number;
- An estimate of how much State Pension you may get at State Pension age based on assumptions that have been made about further NI contributions you may make or be credited with between the time the forecast is issued and when you reach State Pension age;
- A forecast of how much you could get by putting off claiming your State Pension, if you have asked for it;
- Information on how you may be able to improve your basic State Pension;
- The effect on your additional State Pension if you are contracted out, either through a company pension scheme or a personal pension;
- Information on whether you can improve your State Pension by using your late or former spouse's or civil partner's NI contributions.

To get a forecast online all of the following must apply:

- You live in the UK;
- You are more than four months away from State Pension age;
- You are not widowed/your civil partner has not died.

To get a forecast by post or telephone all of the following must apply:

- You live in the UK;
- You are more than 30 days away from State Pension age.

You will need the following information to apply for a forecast:

- Your National Insurance Number (and your spouses or civil partners);
- The type of National Insurance contributions you are paying;
- Details of any marriages, civil partnerships or annulments;
- Details of any time you have spent working abroad;
- Details of your current salary if you are paid by an employer.

If you have not paid or been credited with the full amount, a reduced pension is payable depending on the number of years paid. A pension forecast can be obtained by completing form BR19. This will provide you with a breakdown of the number of years you have paid or credited with NICs up to the end of the previous tax year in which the request has been made. It will also detail the amount of Retirement Pension you can expect to receive if no more contributions are paid, or what you will receive if you continue to pay or be credited with NICs up to Retirement Age.

NICs are paid when you are in work and earn above a certain level. For period when you are out of work NICs can be credited to your account in certain circumstances:

1. Credits can be paid if you are incapable of work due to illness.
2. Credits are paid to those who are claiming Carers Allowance because they are caring for someone in receipt of Attendance Allowance or Disability Living Allowance that includes the middle or higher rate care component.
3. From age 60 – 65 accounts are automatically credited for men if they are not in employment and not registered for work or signing sick.
4. Individuals may also buy their own NICs. These contributions count towards State Retirement Pension only BUT not towards contributory benefits such as Jobseekers allowance or Employment Support Allowance.

## Working Tax and Child Tax Credits

### Thinking about starting work, or been offered a job?

You may be worried about making ends meet until your first wage packet, or maybe you are not sure if it is the right job for you.

Your JCP adviser will be able to provide you with a **Better off Calculation** which will give you an estimate of how you could be better off working.

Tax credits top up your wages if your pay is low – they are designed to make it worthwhile to work rather than be on benefits.

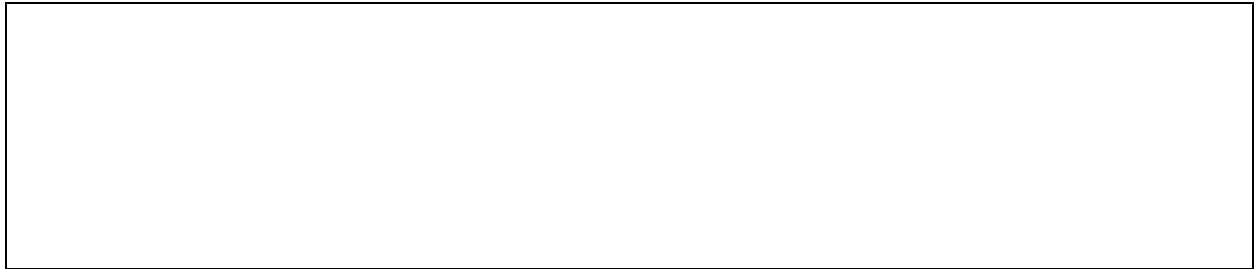
Working Tax Credit is for people on low incomes, **even if you do not** have children. You may qualify even if you are self employed.

Child Tax Credit is a payment to support families with children. The amount will depend on your annual income.

### **Changes at Home and Work.**

If your circumstances change it can affect the amount of money you should be getting. So please contact the Tax Credit Office as soon as possible to tell them about any changes

### **Local HMRC enquiry centre offices.**



If you want to contact HMRC you can use our website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) click on "Contact us" on the front page. Dependent on the nature of the enquiry the matter might be resolved over the telephone or, if this is not possible, arrangements may be made for a meeting in one of the enquiry centres.

## **Money Matters**

### **Lump Sum Payment**

If you receive a lump sum it may include a 'Payment in Lieu of Notice' as well as a redundancy payment. These may affect your benefit entitlement. You need to think carefully about how you use a lump sum. If you have to claim benefits in the future the Department for Work and Pensions may need to know how you spent it. You could seek advice from an independent advice agency.

### **Adjusting your budget**

One of the most worrying aspects of redundancy and unemployment is the need to adjust to reduced income, balance the budget and manage debt. It is important to follow some simple rules:

### **Sort out your important bills and draw up a personal budget**

List your income and spending. Allocate money to your important bills and see what is left for your less important bills or other non-priority debts. You should always pay your important or priority bills first, such as your mortgage or rent, fuel, water, council tax, fines and child support. After you have sorted out your priority bills and taken into account your normal household bills and expenses, you can approach your other creditors and offer to make a payment. These creditors will be more interested in getting something from you rather than take any action against you. If you offer to pay less than the interest being charged, ask the creditor to suspend the interest.

### **Mortgage/Secured Loan**

You must pay your monthly mortgage. If you are having difficulty, contact your lender to discuss interest only payments, temporary suspension/reduction in payments, extend the term of the mortgage, freezing endowment payments and other options.

### **Rent**

You must pay your rent. Ask your local council about Housing Benefit.

Local Council Websites

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### **Council Tax**

You must pay your current bill. Ask your local council about Council Tax Benefit.

- websites listed above.

### **Gas/Electric/Water**

On-going consumption. Consider paying through a budget scheme or through a card/token meter. Paying by direct debit is cheaper.

EDF Energy Trust [www.edfenergytrust.org.uk](http://www.edfenergytrust.org.uk)

### **Magistrate Court Fines**

Always pay something. Send a letter to the court explaining your circumstances together with a personal budget and offer of payment.

### **Hire Purchase**

Seek advice from your creditor. Non-payment could mean your goods repossessed.

### **Maintenance/Child Support**

If you are paying maintenance and child support through the Child Support Agency, you should ask for a re-assessment because your income has dropped. If you are paying through any other arrangement that you have made on your own, you may wish to re-negotiate.

## REMEMBER

- Don't pay unimportant debts first just because they make the most noise.
- Don't borrow more money to pay off your debts.
- Don't ignore your problems. They won't go away, they will only get worse

If you need help, you can go to any of the advice agencies listed in the useful contacts section to get help with sorting out your debt problems, contacting creditors, completing paperwork.

### Protecting your Pension Rights

If you have been paying into a company pension make sure you find out about your accrued rights. Advice on pensions can be obtained from Occupational Pensions Advisory Service (OPAS). Contact details can be found in the useful contacts section of this pack.

## The Online Benefits Adviser and Jobseeker's Allowance Online

Both these services are available via the Directgov website ([www.direct.gov.uk](http://www.direct.gov.uk))

### Benefits Adviser

You can use the Benefits Adviser to find out what benefits, pensions and tax credits you may be eligible for. The service checks eligibility against 27 benefits, credits and pensions. These are listed in Annex A.

By providing information about your current circumstances you can find out which benefits you may be entitled to. In addition, you can also enter potential new circumstances to see how this affects your benefits: for example, you can see if you would be better off in work. Any financial information provided is an estimate only.

The Benefits Adviser provides secure, online access to information and services in a way that is attractive and easy to use, delivering an efficient and personalised service.

## Jobseeker's Allowance Online

You now have the option to claim contributions based Jobseeker's Allowance (JSA) online via the Directgov website (see above for link).

You are entitled to contributions based JSA if you have been employed in the last 2 relevant tax years (currently April 2008 to April 2010) and have been paid or credited with National Insurance contributions on those earnings.

This online service is an extra option for how to claim; you can still use existing methods if you prefer.

You can give us your claim information online (complete the form) at a time and place that suits you. You can also save the form to come back to at any point within 7 days.

This service is initially for contributions based JSA customers. The service will be extended to include income based JSA claims in 2010.

## Annex A

The 27 benefits, pensions and credits that the Benefits Adviser checks eligibility against are:

Attendance Allowance	Bereavement Payment
Bereavement Allowance	Carer's Allowance
Child Benefit	Child Tax Credit
Constant Attendance Allowance	Council Tax Benefit
Disability Living Allowance	Employment Support Allowance
Guardians Allowance	Housing Benefit
Incapacity Benefit	Income Support
Industrial Injuries Disablement Benefit	Jobseeker's Allowance
Maternity Allowance	Pension Credit
Second Adult Rebate	State Pension
Statutory Adoption Pay	Statutory Maternity Pay
Statutory Paternity Pay	Statutory Sick Pay
War Widow's or Widower's Pension	Working Tax Credit
Widowed Parents Allowance	

The 11 benefits, pensions and credits the Benefits Adviser shows an estimate of the amount of benefit you may be entitled to are:

Carer's Allowance	Child Benefit
Child Tax Credit	Council Tax Benefit
Employment Support Allowance	Housing Benefit
Income Support	Jobseeker's Allowance
Pension Credit	Second Adult Rebate
Working Tax Credit	

## Annex B

You are eligible to contributions based JSA if you have met 2 contribution conditions:

To satisfy the first condition you must have:

- Paid Class 1 contributions on earnings of at least £2100 in either of the last two relevant income tax years.

To satisfy the second condition you must have:

- A combination of paid Class 1 contributions on earnings and/or awarded credits of at least £4200 in both years.

By credits we mean credits that are awarded whilst claiming JSA, Employment Support Allowance or periods of approved training.

### How is my [redundancy](#) pay calculated?

Provided you have two years' continuous service with your employer, under the Employment Rights Act 1996, service from the age of 18 and up to the age of 65, counts for statutory redundancy pay . This is calculated as follows:

- half a week's pay for each year of employment between ages 18 to 21
- one week's pay for each year of employment between ages 22 to 40
- one and a half week's pay for each year of employment between ages 41 or over but under 65
- there is a statutory maximum limit to a week's pay. This is set annually and is £310 per week as of 1 February 2007. A week's pay is the amount payable for normal working under the contract of employment in force at the time of calculation.

### ***How much tax do I pay on my redundancy payment?***

The first £30,000 of redundancy pay is tax free, but the rest may be taxed.

If you have to pay tax, it counts against your tax bill in the year you receive the money, not the year you were made redundant. If it is paid in instalments, then the £30,000 exemption can be carried forward.

Confusion can arise when your contract of employment says you are entitled to a period of notice, but your employer says you can leave immediately and gives you your wages for that period in one lump sum. Your employer might call this redundancy pay. However the tax office will still treat it as normal pay for your notice period and deduct tax and national insurance.

Any statutory redundancy pay to which you may be entitled is in addition to this payment in lieu of notice. The redundancy pay is only taxable after the first £30,000.

Tax will also be levied on any compensation you win if you successfully sue your employer for failure to give you proper notice, or not enough notice pay, or none at all.

You may be able to reduce your tax liability by paying some of your redundancy pay into a pension.

<http://www.worksmart.org.uk/money/redundancy>

## **Cutting your fuel bills...**

### **Regional/National schemes**

- **Warm Front Grant**

A Warm Front grant is nationally available and can total up to £3500. Some homes that need oil central heating may receive a grant up to £6000. It can be used to provide loft/cavity wall insulation and heating system improvements, as well as draught proofing and hot water tank insulation. In addition you can get free energy efficiency advice and two low-energy light bulbs. The grant is available to those on income related benefits that are over 60 or have a child under 16, or those in receipt of disability benefits/premiums.

- **Magic Boiler Scheme**

This scheme provides energy efficient A-rated condensing boilers and accessories at discounted prices.

- **Grants from your fuel supplier**

Many fuel suppliers currently offer discounts and special deals for energy efficiency improvements, including low energy light bulbs, insulation measures, high efficiency boilers and energy saving appliances. Currently a number of these companies are offering insulation measures free to private householders who are aged over 70 or in receipt of benefits. For more details contact your fuel supplier (there should be an energy efficiency advice number on your fuel bill).

- **Switching supplier**

Use a switching company to try and get a cheaper tariff for your gas and electricity. They can provide information on gas and electricity tariffs, including

'green' tariffs and can change supplier for you online or over the phone, making your bills more affordable.

<a href="http://www.uswitch.co.uk">www.uswitch.co.uk</a>	0800 4047908
<a href="http://www.moneysupermarket.com">www.moneysupermarket.com</a>	0845 3451296
<a href="http://www.saveonyourbills.co.uk">www.saveonyourbills.co.uk</a>	0845 1235278
<a href="http://www.switchwithwhich.co.uk">www.switchwithwhich.co.uk</a>	0800 533 031
<a href="http://www.theenergyshop.com">www.theenergyshop.com</a>	0845 3307247
<a href="http://www.moneyexpert.com">www.moneyexpert.com</a>	0800 5427217

If you would like to speak to a friendly, trained adviser for further details about any of these options or for more general advice on how to save energy, money and the environment, call 0800 512 012.

This free phone line is provided by the South West Energy Saving Trust advice centre, which is a free and impartial energy advice service and is available to all domestic households in the region. It is part of a national network of advice centres managed by the Energy Saving Trust.

## Debt Advice - Useful Contacts

### ▪ **Citizens Advice Bureau (CAB)**

Your local CAB is a good place to find free advice on legal, money and other problems. You can find your local CAB in the phone book or on their website.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### ▪ **National Debtline – 0808 808 4000**

National Debtline offers free, confidential and independent help over the phone for people in England, Scotland and Wales. You can call their helpline and also download publications from their website.

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

### ▪ **Consumer Credit Counselling Service (CCCS)**

The CCCS also has a helpline, providing free, independent and impartial advice to people who have debt problems. **payplan 0800 917 7823** [www.cccs.co.uk](http://www.cccs.co.uk)

- **Payplan 0800 917 7823** Payplan provides free advice on debt and budgeting, including free debt management plans and IVAs (Individual Voluntary Arrangements) without upfront fees [www.payplan.com](http://www.payplan.com)

- **Shelter** – for housing debt advice and for advice and support on finding a place to live. **0808 8004444**  
[www.shelter.org.uk](http://www.shelter.org.uk)

- **Tax Credit Helpline**  
**0845 3003900**  
[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

### ▪ **Community Legal Advice (CLA)**

Community Legal Advice offers free, confidential help with debt, welfare benefits, tax credits, housing, education and employment problems call on **0845 345 4 345**.

[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

### ▪ **Consumer Financial Education Body(formerly FSA) -**

Phone the helpline on 0845 606 1234. The CFEB produces several guides on how to manage your money and these are available on line at [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)

### ▪ **Advice UK**

AdviceUK is a network of independent advice centres. To find your nearest member agency, visit the AdviceUK website or [www.adviceuk.org.uk](http://www.adviceuk.org.uk) **020 746 95700**.

### ▪ **Uk Credit Union Ltd –**

**01706215082**  
[www.UKCU.UK](http://www.UKCU.UK)

- **TUC** – Advice on tax and benefits  
[www.tuc.org.uk](http://www.tuc.org.uk)

### ▪ **Income Support, Employment & Support Allowance and Jobseekers Allowance**

For information and advice, or to make a claim phone Jobcentre Plus on **0800 055 6688** or visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

- **Direct Gov**  
[www.direct.gov.uk](http://www.direct.gov.uk)

# Support Services & Finding your way back into work

## Section 2

### Useful Contacts, Websites and Telephone Numbers

Internet access may be available through your local library or Community Centre if you do not have access to a computer.

#### Employment

Jobcentre Plus	<a href="http://www.direct.gov.uk">www.direct.gov.uk</a>
Jobseeker Direct	0845 606 0234
Textphone	0845 606 5255
European Employment Service	<a href="http://europa.eu.int/eures/">http://europa.eu.int/eures/</a>

#### Training and Careers Information

Learndirect	<a href="http://www.learndirect.co.uk">www.learndirect.co.uk</a>
Learndirect Helpline	0800 101 901
Next Step	<a href="http://www.direct.gov.uk/nextstep">www.direct.gov.uk/nextstep</a>
Next Step Helpline	0800 100 900

#### Money Matters and Redundancy Advice

The Insolvency Service	<a href="http://www.insolvency.gov.uk">www.insolvency.gov.uk</a>
Redundancy Payments Helpline	0845 145 0004
Advisory, Conciliation and Arbitration Service	<a href="http://www.acas.org.uk">www.acas.org.uk</a> 0845 747 4747
Occupational Pensions Advisory Service	<a href="http://www.opas.org.uk">www.opas.org.uk</a> 0845 601 2923
The Pension Service	<a href="http://www.pensionguide.gov.uk">www.pensionguide.gov.uk</a> 0845 606 0265
Online Advice	<a href="http://www.adviceguide.org.uk">www.adviceguide.org.uk</a>
Union Redundancy Information	<a href="http://www.worksmart.org.uk">www.worksmart.org.uk</a>
Free Legal Advice	<a href="http://www.communitylegaladvice.org.uk/index.jsp">www.communitylegaladvice.org.uk/index.jsp</a>

## **Details of local support**

### **Rapid Response Service**

This service is delivered by Jobcentre Plus with support from their partners. It is available to anyone under threat or notice of redundancy as well as employees who have been made redundant in the previous 13 weeks. The service can provide job search advice, individual action planning and vocational training.

### **District Redundancy Contacts and details of RRS**

### **Response to Redundancy (R2R)**

This service is funded by the Skills Funding Agency and makes provision for employment and skills training for jobseekers under notice of redundancy or redundant.

### **Local Colleges and Training Providers**

**Next Step**

This is the national adult careers service and is available to all adults over19. Their service is accessed on line, by telephone or face to face

District Next Step details

**Professional & Executive Support**

Jobcentre Plus has contracted with professional recruitment agencies who work with senior managers/ professionals /executives to provide 1-2-1 support following redundancy.

District provision

**Local Jobcentre Plus offices**

**Local Councils**

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**Local Recruitment Agencies**

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## **VOLUNTEERING ORGANISATIONS**

If you would be interested in finding out about volunteering opportunities within your local area please contact the national organisation below and they will instruct you further.

### **Volunteering England**

Regents Wharf  
8 All Saints Street  
London N1 9RL  
United Kingdom

0845 305 6979

[volunteering@volunteeringengland.org](mailto:volunteering@volunteeringengland.org)

<http://www.volunteering.org.uk/>



## **APPRENTICESHIP INFORMATION**

If you would be interested in finding out about apprenticeship opportunities within your local area please contact the national organisation below and they will instruct you further.

### **National Apprenticeship Service (NAS)**

National Helpdesk  
02476 826482

[nationalhelpdesk@apprenticeships.gov.uk](mailto:nationalhelpdesk@apprenticeships.gov.uk)

<http://www.apprenticeships.org.uk/>



## **FURTHER EDUCATION**

For a list of further education institutions within your local area please refer to the database held by the following organisations:

### **Higher Education Funding Council for England (HEFCE)**



Northavon House,  
Coldharbour Lane,  
Bristol,  
BS16 1QD,  
Tel: 0117 931 7317  
E-mail: [hefce@hefce.ac.uk](mailto:hefce@hefce.ac.uk)  
<http://www.hefce.ac.uk/>

### **whatuni.com**

<http://www.whatuni.com/degrees/home.html>  
<http://www.whatuni.com/degrees/university-colleges-uk/university-colleges-england/3/1/universities.html>

## **DISTANCE LEARNING**



### **The Open University**

Student Registration & Enquiry Service  
PO Box 197  
Milton Keynes  
MK7 6BJ  
United Kingdom  
Tel: +44 (0)845 300 60 90  
<http://www.open.ac.uk/>

## **Welfare Organisations**

Being made redundant can be a worrying time for many people. If you are feeling worried, anxious, stressed or depressed then there are a whole range of organisations and people who can provide support to help you get through a difficult period.

### **Citizens Advice Bureau (CAB)**

CAB provide free, confidential and independent advice from over 3,000 locations including in The Bureau, GP Surgeries, Hospitals, Colleges, Prisons & Court. Advice is available face-to-face and by telephone. They may also offer home visits and email advice. It's easy to get in touch.

To find out your local CAB centre please follow the link below:

<http://www.citizensadvice.org.uk/index/getadvice>

You can also look up redundancy support information online.

## **NHS**

NHS offers a wider variety of support and services. From specific advice and guidance around troubles and anxiety relating to redundancy and the recession it also covers a range of counselling and therapies. For further information about the services available to you see:

<http://www.nhs.uk/Livewell/Onabudget/Pages/Creditcrunchstresshelp.aspx>

If you're feeling stressed because of job insecurity, redundancy, debt or financial problems, don't wait for things to get really bad before seeking help. Call the NHS Credit Crunch Stress line on 0300 123 2000 Daily, 8am-10pm

Find more information on [www.nhs.uk](http://www.nhs.uk)

## **Samaritans**

The Samaritans provide completely confidential emotional support 24 hours a day by phone, face-to-face, email and letter and allow callers to talk openly about their worries and concerns without fear of being judged.

Contact details as follows:

National number: 08457 90 90 90

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

Website: <http://www.samaritans.org/>

## **Depression Alliance**

Depression Alliance work to relieve and to prevent depression by providing information and support services to those who are affected by it via our [publications](#), [supporter services](#) and network of [self-help groups](#) for people affected by depression. For more information about how they could help you see their website:

<http://www.depressionalliance.org/>

## **England Office**

Depression Alliance

20 Great Dover Street

London

SE1 4LX

Email: [information@depressionalliance.org](mailto:information@depressionalliance.org)

## **Obtaining Access to a Personal Computer (PC) and setting up an E-mail Account**

Access to a PC can be obtained through a number of places. If you are eligible, Programme Centres, run for Jobcentre Plus customers, can provide access to a PC. An alternative is access through libraries. There may be a small charge for this, but in some libraries the service is free. You will probably need to book in advance to use the PC. Libraries generally allow from 30 minutes to 2 hours per person – check with your local library for their terms and conditions.

If you complete an application or CV 'on-line' you will need to have an e-mail address to allow the employer to notify you if you have been successful.

There are numerous ways to access and obtain an e-mail address.

Most of the major internet providers offer a free e-mail service.

**It is important that you check the terms of e-mail services, to ensure you are getting a free e-mail service.**

The website below lists the accounts that do free e-mail  
<http://www.freebielist.com/emailaccounts.htm>

If you can't access that page then here are some of the most popular accounts:

HOTMAIL: [www.hotmail.com](http://www.hotmail.com)

LYCOS: <http://secure.mail.lycos.co.uk/services/jumppage/jumppage.jsp>

GOOGLE: [www.gmail.com](http://www.gmail.com)

ORANGE: [http://webmailregistration.orange.co.uk/registration/add\\_details.jsp](http://webmailregistration.orange.co.uk/registration/add_details.jsp)

MAIL: <http://www.mail.com>

Once you have selected a site, you then need to access it and follow the instructions to set up your own e-mail address. The process of setting up an e-mail account will vary slightly from site to site/company to company.

Once you have set up an e-mail account it is important to access it on a regular basis to check to see whether you've had any response from employers you have applied to via the internet.

# Opening a new E-Mail Account

The example below shows you how to obtain a hotmail account; however, you should select a provider that suits you and this is just to show you how easy it is to start an account. Jobcentre Plus does not support any specific e-mail providers.

Please follow the steps below:

**Step 1** – Visit [www.hotmail.com](http://www.hotmail.com) or the website of your choice.

**Step 2** – Under new to MSN hotmail – click on sign up

**Step 3** - Click on MSN hotmail (get it FREE)

**Step 4** – Fill in and complete questions

- Country/Region
- E-mail address (make sure you check availability)
- Password (at least 6 characteristics)
- Retype Password
- Question (in case you forget your password)
- Secret Answer
- Account information (Name, Address, gender, etc)
- Type the characters you see in the picture
- Sign the agreement by re-entering your e-mail address

**Step 5** – Accept

Once you have set up an e-mail account it is important to access it on a regular basis to check to see whether you've had any response from employers you have applied to on-line.

If you do not have a PC at home then contact your local library as most libraries offer free use of PCs, although you may need to pre book.

## General Advice When Using the Internet to Search for Vacancies

More and more employers, including many national companies such as The Royal Mail and the NHS, are using the internet to complete applications and advertise their vacancies.

- If you need IT training in internet, setting up and using e-mail, Learn Direct can supply details of organisations that can provide this kind of training.
- Before completing an application form through the internet, you should have the following information to hand:
  - National Insurance Number
  - Work permit details (if applicable)
  - Educational/professional/vocational qualifications
  - Details of previous employers including dates
  - Details of supporting information – by looking at the person spec and examples the applicant has to match against.

Some applications can be very time consuming to complete, in some cases approx 60 minutes, so please allow yourself plenty of time.

## Help yourself to a Job

Jobcentre Plus Website:	<a href="http://www.direct.gov.uk">www.direct.gov.uk</a>
Jobcentre Plus Vacancies:	<a href="http://www.direct.gov.uk">www.direct.gov.uk</a>
Total Jobs:	<a href="http://www.totaljobs.com">www.totaljobs.com</a>
Planet Recruit: IT, Engineering & Telecom	<a href="http://www.planetreruit.co.uk">www.planetreruit.co.uk</a>
Monster:	<a href="http://www.monster.co.uk">www.monster.co.uk</a>
NHS Jobs:	<a href="http://www.jobs.nhs.uk">www.jobs.nhs.uk</a>
Fish4Jobs:	<a href="http://www.fish4.co.uk">www.fish4.co.uk</a>
Jobs:	<a href="http://www.jobs.co.uk">www.jobs.co.uk</a>
UK Job Search:	<a href="http://www.jobsword.co.uk">www.jobsword.co.uk</a>
Red Goldfish:	<a href="http://www.redgoldfish.co.uk">www.redgoldfish.co.uk</a>
Unionlearn	<a href="http://www.unionlearn.org.uk">www.unionlearn.org.uk</a>

The above are just a few of the sites available for you to job search.

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