



Life-Guide™



A Guide to Life in the UK



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Through our successful Union Modernisation Fund bids, the union has carried out a full profile of our membership to enable us to ensure that the demands and challenges that diversity brings are met in a pro-active manner.

Health and Safety

The BFAWU can boast a strong success rate in its campaigning on health & safety issues, going back to the days of cellar baking and the drive to have bakers' asthma recognised as an industrial illness.

Since the legislative recognition of Safety Representatives, the BFAWU has understood the true value of delivering quality health & safety training. This is reflected in the calibre of our Safety Representatives.

We believe that the way to make real improvements in health & safety standards is to develop a 'Partners in Prevention' culture involving the Union's Safety Representatives and their respective employers to work together in joint initiatives that seek to find mutual solutions to health & safety problems.

Legal Services

Through our recognised network of Law firms we have negotiated a package of legal benefits for our members and their families. Including accident at work cover, contract of employment issues, unfair dismissal and a free wills service. We can also offer massively reduced prices on the buying and selling of property, probate issues and many other private legal problems.

Join the Bakers, Food & Allied Workers Union

By joining the BFAWU, members can open the door to a whole range of benefits that can enhance the lives of themselves and their families.

Become a member now and take advantage of all the support the Union offers. We are only a phone call away.

The Bakers, Food & Allied Workers Union - the national union that offers a local service.

For details on how to join the BFAWU, please contact the Head Office on 01707 260150 or 01707 259450.



Living in the UK

Overview

Depending on your background, you may find that getting used to life in the UK takes a little time. The following sections provide you with basic information about life in the UK.

Making Telephone Calls

If you have a telephone point in your accommodation you may want to have a telephone connected for your personal use. To do this you will have to register with a telephone company.

In the UK call charges vary. The cheapest times to use your telephone are during evenings (6:00pm to 8:00am) and weekends, but international call charges are cheapest between 8:00pm and 8:00am. You may wish to discuss your call plan with your telephone company as some may offer you special deals on international calls.

There are many public payphones across the UK and most of them have clear visual instructions on how to use them. Calls will cost a minimum of 40p for calls within the UK and £1 for an international call. Payphones will normally accept 10p, 20p, 50p and £1 coins. Some payphones can be operated using a 'phone card'. You can buy these from newsagents and Post Offices which display the green 'phone card' symbol. Some payphones will also accept a credit or debit card as payment for calls.

Mobile Phones

Mobile phones are very popular in the UK and are cheap to buy, however, they can be expensive to use. There are two options to choose from when buying a mobile phone:

- **Pay-as-you-go:** Once you have paid for the phone you are not committed to a contract and you can purchase or 'top-up' your talk time and use it when you need to. This can help to make budgeting easier and you won't receive a large bill at the end of the month.
- **Contract:** Contracts are available for 12 months and longer. If you choose a contract ensure you check the monthly payments and call charges before you sign. With this compulsory monthly charge you will be given some free minutes and text messages. Try not to go over this monthly allowance as there will be an extra charge.

If you intend to use your mobile for calls overseas, check that your service provider will allow you to.

Remember it is illegal to operate your mobile phone whilst in control of a motor vehicle.

Expensive mobile phones can attract thieves. Refer to the Personal Safety section for advice on keeping it safe.



Opening Times

In the UK the usual opening times for banks, businesses, Post Offices and shops are:

- Monday-Friday: 9:00am to 5:30pm
- Saturday: Most retail shops will be open 9:00am to 5:30pm. However, only a small number of banks and Post Offices will be open. These are mainly in the city centres and will close around midday.
- Sunday: Banks and Post Offices are not open on a Sunday. But some retail shops in city centres and shopping centres do open on a Sunday, usually between 10:00am and 4:00pm.

If you live in a rural area you may find that the opening times are different.

Bank / Public Holidays

In England and Wales there are 8 public holidays (9 in Scotland and 10 in Northern Ireland) known as 'Bank Holidays' when most businesses, banks and shops are closed. Public transport often runs a reduced service on Bank Holidays. Although the dates of some of these Bank Holidays may change annually, they traditionally occur at the following times of year:

New Year's Day	–	1st January
2nd January	–	2nd January (only in Scotland)
St Patrick's Day	–	17th March (only in Northern Ireland)
Good Friday	–	March / April
Easter Monday	–	March / April (no Bank Holiday in Scotland)
Early May Bank Holiday	–	First Monday in May
Spring Bank Holiday	–	Last Monday in May
Battle of the Boyne	–	12th July (only in Northern Ireland)
Summer Bank Holiday	–	Last Monday in August (Scotland: First Monday in August)
St Andrew's Day	–	30th November (only in Scotland)
Christmas Day	–	25th December
Boxing Day	–	26th December

You can obtain the specific dates of Bank Holidays from your local Post Office.

Seasons / Weather

The weather in the UK is often unpredictable; this makes it a great conversation starter! Generally, UK weather follows four distinct seasonal changes. Below is an indication of seasonal characteristics during the course of a year.

Season	Time of Year	Characteristics
Spring	March, April, May	The temperature gradually rises, start to see signs of sunshine and the days begin to become more pleasant.
Summer	June, July, August	This is the warmest time of year and the UK enjoys longer daylight hours.*
Autumn	September, October, November	A transitional period when temperatures gradually drop and it rains more frequently.
Winter	December, January, February	Temperatures fall considerably, it can become snowy and icy and the hours of daylight are shorter.*

*In the UK, we have 'daylight saving time'. On the last Sunday in March we set our clocks forward by one hour. On the last Sunday in October we change them back by one hour.



Where to Find Post Offices

In the UK there are over 10,000 Post Office branches. You are likely to find one located in your nearest shopping area. Post Offices offer a range of services:

- Letter and parcel delivery
- Sale of postal stamps and other postal supplies
- Currency exchange
- Travel insurance
- Paying bills
- Sending money directly to friends / relatives in a foreign country

Post Offices are usually open 9:00am to 5:30pm Monday-Friday.

Money / Banking

Currency

The unit of currency in the UK is pound sterling (£). There are 100 pence (p) in £1.

Banks / Building Societies

When you arrive in the UK to work, one of the first things you should do is to open a bank or building society account. In larger populated areas such as towns and cities you can find a large selection of banks and building societies. Choosing the right bank or building society can be difficult. It is important that you visit a few to discuss their available accounts and that you choose one that suits your specific needs. Consider the range of services that they provide and the rates of interest they offer or charge.

Bank Accounts

In order to open a bank or building society account you will require proof of your UK address in the form of a gas or electricity bill and proof of identity such as your passport, driving license or ID card. Some places may also ask for proof of employment.

Opening a bank account can be a lengthy process but most places offer a basic bank account so that your wages and other money can be paid into it.

Before you open a bank or building society account you may need to book an appointment with an advisor. They can tell you what information and documents they require in order to process your request.

Chequebooks

Once you have opened your account, you may be given a chequebook and a cheque guarantee card. You can use these to pay your bills. The person you write a cheque for pays it into their account and after a few days the money is taken out of your account and transferred into theirs. If you are unsure of the correct way to write a cheque, ask your bank or building society, they will be happy to show you.

To use a chequebook in shops you will be required to present your cheque guarantee card. This serves as a statement of intent that the bank will honour a transaction up to the limit indicated on the card.

Plastic Cards

As you develop a trusted relationship with your bank or building society they may offer you other plastic cards:

- **Cash Card:** Allows you to withdraw cash from cash machines by using a personal identification number (PIN number).
- **Debit Card:** Allows you to buy things without writing a cheque or carrying cash. The money you spend on this card is usually automatically taken out of your account. You will need to remember the PIN number for this card as you will be required to enter it at the checkout.



- **Credit Card:** Allows you to buy goods and services from shops and other suppliers, including over the telephone or on the internet. The money you spend does not come straight out of your account. You will get a bill later. You will need to remember the PIN number for this card as you may be required to enter it at the tills.

Before accepting a credit or debit card from your bank or building society, you should seriously consider the implications of misuse. The Personal Safety section provides advice about keeping your cards safe.

Direct Debit

Direct Debit is a method of making regular payments to companies who provide you with a continual service, such as your telephone, gas and electricity. After completing a Direct Debit form and presenting it to your bank, you are authorising somebody else to claim money from your bank account.

TV License

If you own, buy or rent a television set you are required by law to purchase a TV license. You can buy or renew a TV license online at www.tvlicensing.co.uk or at any of the 16,000 PayPoint outlets across the UK. You will find PayPoint outlets in newsagents, convenience stores, supermarkets and petrol stations.

It is illegal not to own a TV license if you are using a television set. If you do not have a TV license you can be prosecuted and fined up to £1000.

Public Libraries

In most big towns and cities in the UK you will find a Public Library. These offer many different services that you may find useful. At a library you can:

- Borrow books, films, music CDs and audio CDs
- Receive careers advice
- Receive information about your local area
- Read past and present newspapers
- Freely access the internet
- Attend weekly social groups that may interest you

You will need to register with your local library in order to receive a library card which allows you to use their services.

Living in the UK – Tips on British Culture

Faith / Religion - The UK has one of the most religiously diverse populations in Europe, and the right to religious freedom is embraced. Communities and individuals are free to practice their faith without hindrance and encouraged to openly celebrate it.

It is illegal in the UK for anyone to discriminate against you because of your faith or religion. If they do you must report it.

Discrimination - It is illegal in the UK to discriminate against people because of their colour, race, ethnic or national origins, age, gender, sex or sexual orientation. If you have been discriminated against for any of these reasons, you must report it.

If you have been found to have discriminated against someone you could be prosecuted.

Smoking - In the UK smoking is forbidden in all enclosed public places such as pubs, restaurants, nightclubs, shops, offices, government buildings, factories, private members' clubs, in cinemas and on public transport.



You are allowed to smoke outdoors, at home or in provided smoking rooms in prisons, care homes and hotels. Certain outdoor locations such as sports arenas and railway platforms could have a smoking ban.

If you are unsure about whether you can smoke somewhere, look for signs or ask somebody before you light your cigarette.

If you are caught smoking in a banned area you could be fined £50.

Alcohol - It is illegal to drink alcohol in some public areas in the UK. If you are caught drinking alcohol in a public place where drinking is not permitted, it will be confiscated from you. Excessive drinking can lead to public order offences for which you can be arrested and prosecuted.

Remember it is illegal to drive any vehicle whilst under the influence of alcohol or drugs.

Spitting in Public - Whilst it is not illegal to spit in public, many people will find it offensive. If you need to sneeze or blow your nose, use a tissue or handkerchief so you don't cause offence.

Appointments - It is important to arrive on time for meetings and appointments. In places such as hospitals and doctor's surgeries you are advised to arrive 10 minutes early. This will help to keep waiting times down. If you know that you are going to be late or unable to attend a meeting or appointment, you should let the person know in advance.

Visiting Friends - If you are invited to someone's home for a meal, you may wish to take a small gift (such as flowers, chocolates or a bottle of wine) or you could invite them to your home in return. People from the UK will be interested to hear about your home country, so you might like to bring some photographs or small items to show your friends or guests.

Greeting People - In the UK it is polite to say 'please' when you ask for something and 'thank you' when you receive something, or if someone is kind to you. If you meet somebody you know say 'hello', or if you want make a more formal greeting you can shake hands. In the UK you do this with your right hand.

Queues - Wait in a queue (or line) for buses, at supermarket checkouts and other public places. People will be offended and think that you are rude if you do not.

Social Activities - If you take part in social activities you will find it easier to make friends. You can visit your local community centre to find out what social activities they arrange. Going to a public house (pub) is a common social activity for people in the UK. Pubs do sell non-alcoholic drinks and often hold special events in which you can get involved in.

Remember, if you feel uncomfortable about taking part in something you have been invited to do, just say no, you will not cause offence.



Accommodation

Overview

One of your primary concerns when moving to the UK is where you will live. If accommodation is not provided by your employer, the information provided here will help point you in the right direction.

Can You Live in the UK?

You must check your immigration status as you may not be permitted to live in the UK. If you are not currently in the UK, you should contact your nearest British Diplomatic post. You will be given detailed advice about your rights concerning living and housing in the UK.

Types of Accommodation

When looking for housing in the UK you have many options, but some of these can be expensive. You must remember to look carefully at what you can realistically afford.

Guest Houses / Bed and Breakfast

These are often expensive and would ideally suit short-term stays.

Private Landlords

To find listings of available properties try looking at:

- Local newspapers
- Notice boards in community centres
- Local shops
- Post Offices
- Letting Agents

Private landlords may require references, a deposit and one month's rent in advance.

Living with Your Employer

Some employers may provide you with accommodation, but it is important to check the terms of your future rental agreement. If you do not stick to the terms of this agreement you could lose your home.

Social Housing

If you cannot afford to rent or buy a house on the open market, you may be eligible for social housing, provided by Registered Social Landlords. Before you apply for this you must check your immigration status as you may not qualify.



Buying Property

It is a good idea to discuss your plans to buy a property with your bank or building society. They will be able to give you an indication of the amount they are prepared to lend you (a mortgage), and the way in which you will pay this money back.

Homelessness

If you are having housing problems it is important that you make your local council aware as soon as possible. They are committed to preventing you from becoming homeless and will do what they can to assist you. The earlier you discuss the problem, the easier and quicker it can be resolved because in most cases, homelessness is preventable.

Do not wait until you are homeless before you seek help.

The housing services unit at your local council office can provide you with advice and assistance regarding your housing problems.



Jobcentre Plus

Jobcentre Plus is part of the Department for Work and Pensions and helps with employment and benefits for people of working age. The legal working age in the UK is 16 - 65.

Here is a list of Jobcentre Services and where they are available:

- **Jobcentre Plus On-line:** The largest job bank in the world with access to over 400,000 jobs. This can be visited at www.jobcentreplus.gov.uk
- **Jobcentre Plus Office:** Here you can view an up-to-date list of jobs available in your area, you can conduct a detailed search for a specific occupation, and you can also arrange to speak directly with an advisor.
- **Jobseeker Direct Helpline:** This helpline offers career advice and job vacancies in the area where you live and for the kind of work you want to do. This is available by calling 0845 6060234.

Qualifications

The qualifications which you achieved outside of the UK might not be recognised in this country. To have these qualifications compared to British ones you can contact the National Academic Recognition Information Centre. You will be required to send evidence of your qualifications with an English translation. Although general advice is free, if you want an individual assessment and a letter of comparison for your qualifications there is a charge.

Your Rights at Work

If you are employed for over eight hours a week or more, in a position that lasts for more than one month, your employer is obliged by law to issue you with written terms and conditions or a contract of employment.

You may find that your terms and conditions of employment are written in different places, for example in your letter of employment, your job description or a trade union agreement. It is important that you keep any letters or papers given to you by your employer in a safe place.

Your rights and your employer's rights are also affected by any agreements that a trade union has made with the employer and by UK law, such as health and safety, pay, race, disability and sex discrimination.

If you intend to carry out work for an employer that is less than eight hours a week and have not been given a contract, you still have rights under UK law.

Paternity Leave

If you are an employee and your partner is expecting a baby you are entitled to up to two weeks paternity leave but these must be taken in one block and within 56 days of the birth.

You will get paternity leave if:

- You have been working for your employer for at least 41 weeks before the child's due date.
- You are the baby's biological father or the husband / partner of the mother-to-be (this applies to same-sex partners too).
- You are going to take an active part in raising the child.
- You are looking after mother and newborn baby during your paternity leave.
- You have notified your employer about your paternity leave in advance.

You will receive paternity pay if you earn at least the lower earnings limit for National Insurance contributions (£87 per week). If you don't you won't get paternity pay but you are entitled to take paternity leave if you satisfy the other criteria.

If you are entitled to paternity pay you will receive £117.18 a week or 90 per cent of your weekly income depending on which is the lowest.



By the end of the 15th week before the baby's due date you must notify your employer (preferably in writing) about:

- The child's due date
- The amount of weeks you want to take off (one or two)
- The preferred start date of your paternity leave (This can be changed if you notify your employer at least 28 days in advance but your paternity leave can't begin before the child is actually born.)

Wages

All workers in the UK are legally entitled* to be paid the national minimum wage per hour for the work that they do. This table lists the minimum wage for each age group:

Age	Minimum Wage
16 - 17	£3.40
18 - 21	£4.60 (development rate)**
Over 22*	£5.52

*Apprentices under the age of 19 are not entitled to the minimum wage.

**If you are receiving accredited training during the first six months of your new employment, you may only be paid the development rate.

Deductions

Employers are legally allowed to make deductions from your wages for Income Tax, Pay as You Earn (PAYE) and National Insurance contributions. Any other deductions made such as contributions to pension schemes have to be agreed with you first.

If you believe you aren't receiving the minimum wage you can contact the DTI National Minimum Wage Helpline on 0845 6000 678.

Health and Safety

Wherever you work in the UK, and for however long, both you and your employer have rights and responsibilities regarding health and safety.

The Health and Safety Executive is a government organisation that works to protect the health, safety and welfare of workers by enforcing health and safety law and offering advice and support.

If you have an accident at work, no matter how minor, you must report it to your supervisor, a union representative or the company Safety Officer. Ensure that your injury is entered in the accident book.

If you are off work because of an accident, see a doctor and say that you have been injured at work. Request a certificate to send to your employer. You may qualify for benefit.

Joining a Union

UK law states that you have the right to choose to join a union when you are 16. If you choose to join a union, they will advise you on your rights at work and will provide assistance if you need to resolve issues you may have with your employer. Ask your colleagues if they are members of a union, what services they provide and who your union representative is.

If You Are Sick or Late

If you are unable to attend work because you are sick or are having personal difficulties you should phone your supervisor or employer and explain your circumstances and provide them with an indication of when you intend to return to work.



Receiving Sick Pay

Your entitlements to pay whilst absent from work due to sickness should be set out in your contract or terms and conditions. If it isn't clear seek clarification from your supervisor or your union representative.

Harassment

It is illegal for an employer or work colleague to discriminate against any worker because of their race, age or gender. If you feel you have been treated unfairly at work you need to record what happened, where it happened and when it happened, then you should report it.

You can do this by talking to:

- A senior person within the company you are working for
- Your union representative
- The Citizens Advice Bureau



Education

Overview

All children in the UK, who are aged 5-16, must receive a full-time education. It is the duty of the local council (usually known as the local authority) to provide this. Children who are refugees or seeking asylum are entitled to a full-time education, just like all other children in the UK.

Most children in the UK go to a state school. Some go to private schools, where the fees are paid by their parents. A small number of children have permission from the local authority to be educated at home.

The School Year

The school year in the UK begins in August or September and is split into either three or six terms. Each term is about seven or thirteen weeks long. Schools close for at least two weeks at Christmas and for two weeks at Easter, in March or April. There are short breaks of two to five days in the middle of each term.

The school year ends during June or July, when schools close for about six weeks.

School and College

Education in the UK is generally divided into four separate stages:

Age	Type of School	School Year
5 - 11	Primary School	1 - 6
11 - 16	Secondary School	7 - 11
16 - 18 / 19	Secondary School, Sixth Form College or College of Further Education	12 - 13
18 / 19 plus	College of Further Education or University	

If your child chooses to continue their education after 16, they will have to decide whether to stay at school or go to college.

Costs

Although state education in the UK is free, there are a few things that pupils and parents are expected to pay for.



Equipment and Books

At school, every child needs to have their own pen, pencil and ruler. The school should provide books, paper and all other equipment needed for the lessons.

School Uniform

If you are on a low income, you may be able to get some financial help to pay for the cost of your child's school uniform.

School Meals

All schools in the UK provide a midday meal for pupils, although many students take a packed lunch. School meals are free to children whose families have a low income.

If a pupil is in the care of social services, the designated carers will give a packed lunch or the child will be given money to buy their own school meal.

Travel

If your child has a place at the nearest available school to where you live, and it is not within 'walking distance' (three miles in most cases), you may get help in paying the bus or train fare.

Other Costs

The school should not ask you to pay for anything that your child needs for their work in school. However, you may be asked to pay for extra activities, such as lessons to learn to play a musical instrument.

School Trips

Sometimes a teacher will arrange a trip outside school, such as a visit to a castle or museum. You should not have to pay for this if it is part of one of the main school subjects and the visit takes place during the school day. Families on a low income do not have to pay the cost of accommodation and food if the trip requires an overnight stay.

Learning at School

Lessons in your child's school in the UK will probably be different from those they had in the past, and they will probably be taking subjects they have not studied before.

Ways of learning may also be different. Your child may be expected to take more part in the lessons and not just to listen quietly. The teacher may encourage questions and discussion and will sometimes ask the class to work together in small groups.

Main Subjects

Pupils are taught many different subjects at school. By law, schools in England and Wales must teach English, maths, science, design and technology, information and communication technology (ICT), history, geography, a second language other than English, art and design, music, physical education (PE) and citizenship, known as PSE in Wales.

In Scotland and Northern Ireland, schools provide a similar range of subjects, and in Wales, the Welsh language is taught in all schools.

Careers lessons are often given to pupils aged 14 or over to help them prepare for work or further education at 16.

Religious Education

The law states that schools in the UK must teach religious education, although not all schools strictly follow the law. Lessons are often about moral, rather than religious matters. Parents or carers can ask for their child not to attend these.



Help with English

The school should be able to give children extra help with English if they need it. In some lessons they may receive support from another adult known as a classroom assistant. Sometimes teachers also run classes at lunchtime to help people with their learning.

If your child's English is not of an adequate standard, teachers may decide that it might be easier for your child to work with students who are slightly younger than your child.

Extra Activities

The school may run extra activities, such as sports or music clubs outside normal lessons. Taking part in these will help your child to make friends and help with their application for work or a place at college or university.

Equal Opportunities

In the UK, every child must be given the same chances at school. It is against the law for a school or college to stop children from doing something because of their sex, race, religion or sexuality, or because of a disability. Boys and girls have the right to receive the same lessons and should be treated in the same way.

School Rules

Your child will probably be given a copy of the school rules when they first visit the school. These will cover things like school uniform, wearing jewellery, the use of mobile phones and general conduct in school.

Problems at School

If your child has a problem at school they should tell someone about it straight away. It is always possible for parents or carers to make an appointment to talk to a teacher.

Attendance

It is important that your child attends school regularly and arrives on time. If you know your child is going to be away, you should tell the teacher beforehand. If your child is not able to go to school because they are ill, you should make sure that the school knows as soon as possible. When your child goes back to school you should give them a note explaining why they were away.

If your child is often absent from school, you will be seen by an educational welfare officer who will try to help you and your family to improve your child's attendance.

The parents of a child who does not attend school can be fined - or, in a few extreme cases, sent to prison.

Examinations

Pupils in England aged eleven and fourteen are tested in English, maths and science.

At the age of 16, most young people in England, Wales and Northern Ireland take exams in all their main subjects. These are called GCSEs and are important qualifications for employment and further education.

After this, older students may take many other qualifications, which are linked either to school subjects (AS and A2 levels) or to other skills and careers.

Examinations in Scotland are different. Most pupils aged 16 take Standard Grade examinations in five or more subjects including compulsory exams in English, mathematics, a foreign language, a science and a social subject. After this, students can take National Qualifications for one or two years, either at school or college. These are tested at different levels, known as Access, Intermediate and Higher.



After 16

Young people in England and Wales must stay at school until the last Friday in June of the school year in which they are 16. In Scotland, some pupils are able to leave earlier, depending on the date of their birthday.

If your child chooses to continue their education after 16, they will have to decide whether to stay at school or to go to college.

Staying on at School

Many schools offer one and two-year courses for students aged 16-19. These are students who either:

- Want to improve their examination grades
- Begin training for employment or
- Hope to go to university

This time at school is usually known as the Sixth Form.

Leaving School

Students who want to leave school at 16 have a choice of finding work or training, or a place at college. However, your child's right to any of these will depend on their immigration status.

Help in deciding what is the best thing to do is available from school and through the Connexions Service.

Connexions Service

This is the name of the service that gives young people advice on a range of issues. These cover education, work and training - but also include other things, such as housing, health and money.

Advice from the Connexions Service is available at schools and colleges, from local offices and on the Internet at www.connexions.gov.uk

Further Education

Further education refers to education at school or college for young people aged 16 and over.

Going to College

Your local further education college will offer a wide range of courses for students aged 16-19. Some will be for students hoping to improve their examination grades or to go to university. Others will be for those who want to train for a career. Sometimes these courses are full-time. Some are part-time and allow students to work as well.

Entry Requirements

Although your child may be able to find a course they wish to follow, they will have to meet certain entry requirements before they can start. Your child will have to show that they:

- Have the language skills
- Have the right qualifications, for example good enough results in exams
- Can pay the fees and support themselves whilst studying

Learning English

Many colleges run courses for people wishing to improve their English. Some may be in basic English, whilst others are more advanced or linked to particular types of job.

You may also find that English classes are offered at the local Adult Education Centre. These are likely to take place during the evening so that you or your family can attend even if you have a full time job.

A support worker or advisor, Connexions advisor or the local library can put you in touch with one of these centres. Courses may be free or at low cost, if you are on benefits or have a low income.



Higher Education

Higher education is another name for universities and colleges providing degrees and special professional qualifications.

Applications for university are normally made before the end of March for courses starting the following September. However, students in the UK do not normally apply directly to the university of their choice. Almost all applications are made through an organisation called UCAS. Your child's tutor at school or college can give details of this and help with the application.

Costs

Most students today who attend English or Welsh universities are required to pay for their living expenses and to make a contribution towards the cost of their tuition fees. Students in Scotland have to pay for their living expenses only.

There are two rates for tuition fees in British universities - home and overseas student rates. The overseas rate is much higher.

Most students in the UK take out a loan to help with living costs through the government-backed Student Loans Scheme. More information is available from www.studentfinancedirect.co.uk or by calling 08456 077577.

Students pay back the loan after they have left university when their earnings reach a certain level, with a set amount each month automatically deducted from their salary.



Health and Care

Overview

If you are a UK resident you are entitled to medical care assistance from the National Health Service (NHS). Most of the NHS services are free, but some need to be paid for, such as prescriptions* (this is a standard charge for medicine), eye sight tests, glasses and dental treatments.**

If you are receiving state benefits you may be entitled to assistance with these costs. To apply for this help you will have to fill out a detailed form which you can pick up at doctors, dentists or at a pharmacy.

UK residents contribute to the NHS scheme through National Insurance payments deducted from income.

If you are planning to live in the UK for more than 3 months, it is important you register with your local doctor and dentist at your nearest medical practice. Do not wait until you, or one of your family are unwell to register.

*The contraceptive pill is exempt from prescription payments.

**If you live in Scotland eye and dental check-ups are free.

Registering with a Doctor

Doctors in the UK are often called 'General Practitioners' or 'GPs'. This refers to doctors working in a local surgery rather than a hospital. When you have found your nearest doctor's surgery you will be asked to complete a registration form. You will be asked to provide information about your address, any previous or current medical conditions and a contact telephone number.

Booking an Appointment at Your Doctor's Surgery

Doctor's surgeries are usually open Monday-Friday during normal office hours. The surgery you register with will be able to provide you with their opening times and a list of services they provide. It is best to book an appointment a few days in advance. You can do this by going into the surgery or by telephoning their appointment line. Surgeries often allocate a few spaces for 'emergency appointments'. These are for same day bookings and are usually available when the surgery opens.

Everything that is discussed in a doctor's surgery is confidential.

When the Doctor's Surgery Is Closed

If you urgently need a General Practitioner outside of office hours and you cannot wait until the surgery opens, you can telephone your local General Practitioner's 'out of hours' service.

If you need interpreting services during this phone call, just say which language you wish to speak when your call is answered.



Serious Emergency Care

The telephone number for emergency services in the UK is 999 for Ambulance, Police and Fire Services. If you or your family are seriously ill and need urgent medical attention, then dial this number and ask for the ambulance service. You will be asked what the problem is and for your location. This call is free of charge.

NHS Direct

If you are unsure about where to go for health services, advice about a minor injury or a general query about healthcare, you can phone NHS Direct. The number is 0845 4647.*

When your call is answered state what language you want to speak in and they will put you through to an interpreter if required. This telephone service is available 24 hours a day, 7 days a week. It is staffed by nurses and professional advisors who will provide you with confidential advice.

Alternatively, you can visit the NHS Direct website www.nhsdirect.nhs.uk for advice about illnesses, operations, tests, treatments and common health problems.*

*In Scotland the 24 hours health advice and information service is called NHS 24. You can ring 08454 242424 or visit the website www.nhs24.com

Pharmacies

A chemist's store in the UK is known as a 'pharmacy'. Here you can pick up medicine prescribed by your doctor. Pharmacies also sell a range of medicines for minor ailments which you can buy without a prescription.

You may be familiar with the red or green cross symbol at home. UK pharmacies offer similar services. People who work in pharmacies can give you healthcare advice and will be able to help you to find out about many medical services which are available.

Services for Families with Children

If you have a child under the age of 5, you are entitled to free health visiting services. Health visitors are qualified nurses who have completed extra training. They are able to help you with a wide range of information:

- Child immunisation
- Healthy eating
- Child growth and development
- Nurseries
- Playgroups
- Education
- Housing

Dentists

In the UK dentists treat both NHS patients, who receive their treatment free of charge*, and private patients, who pay for their treatment. You may find there is a waiting list to register with a local dentist. At the moment this is a big problem in the UK. You are advised to visit a dentist every six months.

*If you are a NHS patient you are still required to pay a small fee for a check-up. However, if you live in Scotland dental check-ups are free.

Opticians

At the optician you can have your eyesight tested* and they can supply you with prescription glasses or contact lenses. You may be able to receive help to pay for your optician costs. For more details speak to an optician.

*Eye check-ups are free if you live in Scotland.



Immunisations

In the UK babies and children are offered free immunisation against dangerous illnesses such as measles, mumps and tuberculosis. These immunisations are given by injections called vaccines which help the body fight infectious diseases. Ask your health visitor or at your doctor's surgery for more information.

Sexual Health

It is important you use contraception when you have sex. Condoms provide protection from sexually transmitted diseases and infections, and also prevent unwanted pregnancies. Condoms are available free of charge from most GPs, family planning clinics and health visitors. You can also buy them in many supermarkets and pharmacies.

If you would like to discuss your options in confidence, you can book an appointment at your doctor's surgery or sexual health clinic, or by calling NHS Direct on 0845 4647*.

You can also get emergency contraception from your GP or sexual health clinic. This is sometimes referred to as the 'morning after pill'. This is only to prevent pregnancy. It does not protect you from sexually transmitted diseases or infections. If you think you have a sexually transmitted disease or infection you should get it checked immediately. You can book an appointment at your sexual health clinic, sometimes known as the genitor-urinary clinic. This service is free and confidential, and they can offer helpful advice.

*If you live in Scotland you can ring NHS 24 on 08454 242424.

Smoking

There are many medical problems related to smoking. Many people do not know the full extent of damage it can cause. When you start smoking you are more likely to suffer from minor illnesses and increase your chances of serious illness.

The NHS offers help and advice about quitting smoking. Ask your GP for more information.



Transport

Overview

The following information provides you with a broad overview of the transport system in the UK and outlines some basic guidelines for using vehicles on public highways.

It is illegal to take a motor vehicle onto the road in the UK without possessing the appropriate documentation. This includes a current driving license, a valid MOT certificate, a vehicle tax disc and vehicle insurance as detailed below.

To drive a motor vehicle in the UK you must comply with British minimum age requirements.

Type of Vehicle	Minimum Age
Cars and Motorcycle	17 years
Medium Sized Vehicles	18 years
Large Lorries and Buses	21 years

Driving Licenses / International Licenses

If you are from a European Economic Area country you are allowed to use:

- **Ordinary National Driving License / Community License:** to drive in the UK for up to 3 years after becoming a resident.
- **Vocational License*:** to drive in the UK for up to 5 years after becoming a resident.

When these have expired you must obtain a GB Driving License.

*If you have a vocational license and are learning to drive in the UK you must:

- Be supervised by a person over 21 who has held a valid GB License for a minimum of 3 years.
- Display red 'L' plates on both the front and back of the vehicle you are driving.
This is to make other drivers aware you are learning to drive.
- Not drive on the motorway.
- Not pull a trailer of any kind behind your vehicle.

You must produce your driving license and vehicle documents to a police officer if you are asked. If it is not possible to do so straight away, you must take them to a police station within 7 days of being asked. Failure to do so is an offence.



MOT

If your vehicle is 3 years old or more it must be tested for an MOT certificate. If it does not have one it is illegal to drive it on the road. Make sure you check for this certificate when you buy a car. You must renew the MOT certificate every 12 months.

How to Get an MOT Certificate

Take your vehicle to a local garage that offers MOT testing. They will test it to see if it is roadworthy.

Insurance

In the UK it is illegal to drive, travel in, or even leave a motor vehicle on the road without insurance.

When applying for vehicle insurance make sure the details you give are correct, if you do not the insurance will be invalid. It is an offence to knowingly give false information when applying for insurance and when claiming from insurance.

Some insurance companies will give you a discount if you have driven without having an accident for a number of years. They may accept proof of this from other countries if the evidence is translated into English.

Road Tax

Any vehicle which is being used or allowed to stand on a public road must display a current tax disc (vehicle license) on the front windscreen.

How to Get a Tax Disc

To apply for one you need to fill out a form available from your local Post Office. You will be required to show your:

- Insurance certificate for the vehicle
- MOT certificate for the vehicle

It is illegal to use a tax disc registered to a different vehicle.

Rules of the Road

Here are a few basic rules of the road that you should remember when driving any vehicle:

- Your vehicle must be roadworthy and safe to drive / ride, having passed its MOT.
- Drive on the left-hand side of the road.
- Your vehicle must have a valid tax disc.
- It is illegal not to wear your seatbelt.
- Make sure all your passengers are wearing seatbelts.
- Children up to 135cm or the age of 12 (whichever is reached first) must be seated in an appropriate child safety seat.
- Make sure you are fit to drive. It is illegal to drive under the influence of drugs or alcohol.
- UK speed limits are in miles per hour (MPH). Make sure you are reading the correct speed on your speedometer.
- The national speed limit in the UK is 60mph on single carriageways and 70mph on dual carriageways.
- There are a variety of other speed limits in force. Make sure you are aware of them as you are driving.
- It is illegal to drive while using a mobile phone.
- Motorcycle drivers and passengers are legally required to wear protective helmets.
- If you are involved in an accident you must stop, and if anyone is injured or there is any damage you must inform the police.

Bus Services

There are many different bus companies in the UK and they all decide their own fares. It is always possible to pay your fare to the bus driver at time of travel. Sometimes, bus companies will sell special tickets for more than one journey. If you plan to travel by bus regularly it may be cheaper to buy a travel card. Tickets bought from one bus company are not valid with other bus companies unless a special arrangement is made. This will be shown in the timetables published by your local bus operator.



It is useful to have the correct money for your fare when boarding a bus as sometimes the driver may not have enough change and you could delay the service.

Trains

The UK Rail network is operated by many different private companies. You can buy a ticket for travel at the station, over the phone or on-line. This will be valid on all companies' trains (except special offer tickets) for the route you are travelling on.

If you plan to travel to London, it is best to do so at off peak hours. During busy times (before 10am and between 5pm-9pm) the ticket prices can be expensive. It is also worthwhile booking your ticket in advance.

To check train times, book tickets or for any other queries you can visit www.nationalrail.com on the internet or telephone National Rail Enquiries on 08457 484950.

Taxis

There will be many taxi ranks within big cities. Alternatively, you can phone a local private taxi to pick you up from an agreed place or to book a journey. Taxis often have a standard charge on the meter for any journey. If you book a taxi, you can often arrange a set price rather than use the meter.

Always make sure you only use licensed taxis. By law, licensed taxi drivers have to display their identification card (with a recent photo) in their vehicle.



Alcohol

The legal age to buy alcohol in the UK is 18. Do not be offended if you are asked to show identification to prove your age when buying alcohol or entering pubs or clubs. Your passport or driving license are acceptable forms of identification.

Please drink sensibly and enjoy yourself!

Remember:

- It is an offence to be drunk and disorderly in a public place. You can be arrested and fined.
- If you are convicted three times in a year of offences related to drunkenness, you can be banned from purchasing alcohol for three years.

If you have an alcohol problem, there are places you can go for help. If you talk to your doctor, they will be able to give you guidance. The National Alcoholics Anonymous Helpline is available by telephoning 0845 769 7555. You can get confidential help and advice about dealing with alcoholism.

Public Order

The police in the UK have the power to arrest people engaging in threatening, disorderly or insulting behaviour. If you are found to be using violence and intimidating behaviour against another person, whether you are on your own or in a group, you will be penalised.

Public order offences include:

- Rioting
- Violent disorder
- Being drunk and disorderly
- Criminal damage
- Obstructing police
- Being in possession of an offensive weapon

Anti-Social Behaviour Order

If you are found to be acting in an anti-social manner you could have an Anti-Social Behaviour Order issued against you. An Anti-Social Behaviour Order can be placed on a person from the age of 10. Behaviour which causes or is likely to cause harassment, alarm or distress to other people in the community is seen as being anti-social including:

- Abusive and intimidating language
- Noise nuisance
- Littering
- Drunken behaviour in public
- Drug dealing
- Under-age smoking / drinking
- Joyriding
- Prostitution
- Kerb-crawling
- Graffiti and other vandalism
- Begging
- Assault
- Vehicle crime
- Racial abuse

Hate Crimes

A hate crime is a serious criminal offence committed against a person or property due to hatred of that person's gender, race, religion, colour, ethnicity, disability or sexual orientation.

People who commit a hate crime can be prosecuted in court which could lead to:

- A prison sentence
- Eviction



- A fine
- An Anti-Social Behaviour Order

If you are a victim of a hate crime – report it. Authorities such as the police, schools and local authorities have a duty to protect and support you.

Domestic Violence

Any incident of violent behaviour in a family or relationship counts as domestic violence. If you have been mentally or physically harmed by someone close to you, report it immediately. You can talk confidentially to a doctor, the police or a health visitor. They are all able to support and protect you.

In an emergency, you should telephone 999 and ask for the police. Domestic violence is treated very seriously by the police and the courts.

A 24 hour National Domestic Violence Helpline offers confidential help and advice about domestic violence on 0808 2000 247.

If You Are Charged with a Criminal Offence

If you have committed a criminal offence you should contact the police. If you wish, you may contact a solicitor who will accompany you to the police station.

If you are arrested on suspicion of carrying out an offence, remember:

- Stay calm.
 - Give your correct name and address if asked to do so.
 - Do not be aggressive.
 - Do not try to bribe the arresting police officer/s.
 - Do not sign any statement until you have received advice from a solicitor or lawyer.
- There is always a solicitor on call at the police station.

If you are arrested or detained for questioning, you will be entitled to make one free telephone call. You will also be offered free and independent legal advice and your rights will be explained to you.



Personal Safety

Overview

The UK is a relatively safe place. However, it is advisable that precautions are taken to ensure your personal safety as well as security of your possessions.

Fire Safety

There are a number of precautions you should take in your home to help prevent a fire and things that you can do to lessen the affect of one. For example:

- Install smoke alarms: Make sure you test the batteries regularly.
- Plan a fire escape route and know what to do in an emergency: Make sure everybody in your family knows what to do in the event of a fire.
- Take care with heaters, candles and cigarettes.
- Minimise the risk of electrical fires: Do not overload adapters with lots of plugs, have appliances checked by a qualified electrician and unplug them when they are not in use.
- Obtain house insurance: There are many available. Choose one that suits your needs.

If you are living in rented accommodation make sure it complies with legal standards of health and safety. Guidelines can be obtained from your local council.

Credit Cards

Be careful when using a credit card. Here are a few things to consider when using your credit card:

- Make sure you know about all the charges that apply.
- When you do not pay your credit card bill, you can easily fall into debt.
- Try not to use your credit card to withdraw cash as you will be charged everyday until you pay it back.
- Set up a direct debit that will always pay the minimum payment each month, but remember to pay more off if you can.
- Be careful when taking out a 'store credit card' in shops. Make sure you check its APR*. Shops will often entice you into accepting a card in order to get special offers.

*APR = Annual Percentage Rate of charge

Identity Theft

Identity theft is becoming increasingly common in the UK. By stealing your personal details as well as your banking details people can illegally apply for credit cards or shop using your money. It is important that you are careful when using ATM's and filling in forms over the internet.

ATM's

There are a few things you need to remember when using your credit or debit card at an ATM to prevent people from copying the details, from stealing or using your card:

- Tell the bank straight away if you lose your card or think it has been stolen. They will be able to stop anybody else using your card. Some banks may charge you if you do not inform them immediately.



- Keep your PIN number hidden. When you are required to type in your PIN number at any machine, make sure you do it discretely.
- Be aware of your surroundings when using an ATM.

Internet Security

Be careful when giving your personal details over the internet. It is important that you:

- Make sure you are using a trusted web site and check their terms and conditions to see how they will use your details.
- Check for a padlock icon at the bottom of your browser window. This shows it is a secure site. The web address should also start 'https:'.
- Never send your bank details via email.

Remember:

Always keep receipts and bank details secure and when you no longer need them, shred, rip up or safely burn them. This will prevent people from searching through your rubbish to obtain your details.

Mobile Phones

Expensive mobile phones can attract thieves. There are a number of things you can do to help prevent being a target of mobile phone theft:

- Keep your phone hidden. Only use it when you really have to.
- Try not to use it in public at night-time as it will easily attract thieves.
- Do not attach it around your neck or on a belt.
- If you are using your phone in public, be aware of what's happening around you.
- Never leave it in a place where someone can easily steal it.
- Make a note of the make and model of your phone as well as of your handset's unique identification number (IMEI number). This can be found behind the battery or by dialling *#06# on your phone. If your phone is stolen you can give these details to your service provider and they can stop anyone else using your phone.
- You can take out insurance on your mobile phone in case it gets damaged, lost or stolen. Check all the terms and conditions.

Remember:

If your phone is stolen you MUST report it to the police.

Vehicle Safety

There are a number of precautions you can take in order to keep your vehicle safe when you are not using it.

Car Security

- Always lock your car doors and close the windows.
- Do not leave anything on display that could attract thieves, for example a CD player, a bag or a jacket.
- Do not keep your car documents in the car; put them in a safe place at home.

Bicycle Security

- Always lock your bicycle up with a chain and padlock or a special Bike lock.
- Take all removable items with you, for example your helmet.
- Take a note of the model and make of your bike. Use an ultraviolet marker to write your postcode on your bike. These pens are not expensive and are available from most hardware stores.
- Ask the police for a 'Recorded Cycle form'. Once you have filled it in, you and your bike will be on a national database and if your bike is found it will be quickly matched to you.



Home Security

The main thing to do to ensure the security of your home is to make sure it can be locked properly. Check that all your windows and doors can be locked securely. If you are living in rented accommodation your landlord has a legal responsibility to ensure your home is safe and secure. Here are some other precautions you can take:

- Insure against theft. Speak to an insurance company about securing your home. This will cost money but will be very useful if something happens to your home. Make sure you read the terms and conditions carefully.
- If you are going away for a few days ask a neighbour or a friend to watch over your house.
- Have an alarm system installed within your home.
- If you mark your belongings, such as TV and stereo, with your postcode using an ultraviolet pen, it will help the police recover the items for you.
- Even if you are leaving your house only for a few moments, make sure you lock it up.

Emergency Number

In an emergency there are two numbers you can ring for free from any land line or mobile phone. These will connect you to your local emergency services, the police, ambulance and fire services. When you ring up you will be asked what service you need, what your name is, what had happened and what the number of the telephone is which you are using. You can request a translator for this call.

Dialling 999

This is the UK's national emergency number. Only use this number in a serious emergency. For example if:

- Someone's life is threatened.
- Someone is seriously injured.
- You suspect a serious crime is being committed.

Dialling 112

This number is the single emergency telephone number for the European Union. Again, you should only use it for serious emergencies.

Wherever you are in the European Union you can call 112 and you will be put through to the emergency services of this country.

Remember:

All 999 and 112 calls are recorded and you are breaking the law if you make hoax emergency calls.

