



A Guide to Independent Living For Young People



We would like to thank the following for their help and support throughout this project:

Torfaen Children and Young People's Partnership

Torfaen Voluntary Alliance (TVA)

Torfaen Floating Support

Torfaen County Borough Council Youth Service

Torfaen County Borough Council Housing
Department

All the young people who have contributed

Trothwy Cyf

Torfaen Voluntary Alliance is a County Voluntary Council. Charity Registration No: 1097079

Company Limited by Guarantee. Registered in England and Wales. Company No: 4603713

First published 2007

Reprinted 2010

Third Edition 2011

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Getting to know your new home

Now that you have got your home, it's time to start learning; what's what and where's where. In some emergencies, you need to know where specific appliances are in your house, so here's a quick check list of most things you need to be aware of:

- 1) Where your water mains stop cock is: normally under the kitchen sink, or in an airing cupboard or cellar.
- 2) If you have a hot water cylinder and where it is.
- 3) Where your gas meter is - if you have one.
- 4) How to turn gas off at the mains: Lever next to the gas meter.
- 5) Where the electricity fuse box is and how to switch it off.



- 6) How to turn the gas off or on at the boiler or water heater.
- 7) How to read your gas, water or electricity meters - information is on back of your bill

Not every house will have all of these, and some houses may have more. The point is that you need to be aware of what is in your home and what it does, as it will make emergencies much easier to deal with.

It's also an idea to have a list of relevant phone numbers. You may want to keep a clear record of:

- 1) Your landlord's number
- 2) Your water company's number
- 3) Your electricity supplier's number
- 4) Your gas supplier's number
- 5) Doctor's number
- 6) Local job centre's number
- 7) Citizens Advice Bureau's number

There are many more you could probably list, so keep them safe and easily accessible. This will allow you to be prepared for almost any situation, from feeling ill to having a question about your gas bill!

Tenancy Agreement

Something else to be aware of are the terms of your tenancy agreement.

- Are you allowed to have pets with you?
- Can another adult move in with you at a later date
- Are children allowed to live with you?

These are things you need to be aware of, and abide by; not following the terms could mean eviction. Make sure you read and understand your tenancy agreement.

Your area and your neighbours

Whether you are living next to older people, or a young family, it's a good idea to be on friendly terms with your neighbours. They may be the first people to help out in times of emergencies, or to lend a hand, so be considerate about the people you live by. Use common sense and:

- 1) Don't play music too loud or too late.
- 2) If you have a lot of friends over, think about the amount of noise.
- 3) If you are walking home late at night, be aware your neighbours may be sleeping.
- 4) Treat others how you wish to be treated.

Whether you have moved to a new area, or are in a well known neighbourhood, you need to be aware of local facilities. Try and have an idea of where things are like the:

Doctor's Surgery

Hospital

Job Centre

Post Office

Libraries

Community Centres

Dentist

nearest Shops

nearest Bus Station

Bank

Police Station

For some of these services, you need to register, and it's worth doing this as soon as you can to save yourself hassle in the long run.

To register with a Doctor

- 1) Contact a surgery you wish to register with - information on the Aneurin Bevan Local Health Board Website www.nhs.wales.uk or Tel: 01495 332200
- 2) If you are accepted, you will be given an appointment for a medical check-up.
- 3) Some Doctors have limited spaces for patients, so you may have to try a few places.
- 4) If you cannot find a doctor's practice accepting new patients in your area then phone 01495 332111 and ask for assistance.

To register with a Dentist/Optician

- 1) Dentist - Telephone 01495 332000 and ask to register
- 2) Optician - Telephone 01495 332090 and ask to register

General medical enquiries and advice

Call NHS Direct on 08454647 (24 hours helpline) or visit their website www.nhsdirect.nhs.uk

Relationships - Living together

If you are living with your partner, or want your partner to move in, then you need to be aware of what it could mean legally and financially. You need to check your tenancy agreement to make sure you are allowed to have someone else living with you, and if you rent from a landlord, you will need to inform them and the housing benefit department.

Living together could also affect the benefits you are receiving too, so it's worth checking. If you are receiving benefits and are living together, you will need to inform the Department of Works & Pensions (DWP), otherwise it could be classed as fraud.

Due to new legislation this also applies for same sex couples. :

Money!



Whether it's the root of all evil or the stairway to heaven, money is one of the most important things to look after when you live independently. You need it for rent, food, clothes and transport to name but a few! And the best advice you will ever be given is: BUDGET.

Budgeting

By budgeting it is easier to see that your INCOME must be greater than the money you spend. For example

Income (weekly)	Outgoings
Wage: £100	Rent: £50.00
Benefits: £50	Food: £20.00
	Travel: £10.00
	House items: £10.00
	Utilities (gas, electric water etc.) £15.00
	Going out: £25.00
	Clothes: £20.00
=£150	= £150.00

Things like water rates, council tax and phone bills will differ for each person. But by using your budget, it will be easy to see how much money you need to save, and exactly where it needs to be spent.

What it all means!

Bills such as gas, electricity, water and telephone bills normally come every quarter (that's every three months or thirteen weeks) or once a year. To work out how much you need to save for each bill, you need to divide your bill by every week it covers.

Bill A	= £65 per quarter
Quarter	= 13 weeks
$\text{£}65 \div 13$	= £5

Therefore you will need to put £5.00 away each week!

Budget Calculator Use the table on the next page to work out your weekly outgoings.

Rent	£
Council Tax	£
Water rates	£
Electricity/Gas	£
Telephone/mobile phone	£
Life, house, contents insurance	£
TV licence	£
Food	£
Alcohol/cigarettes	£
Newspapers/magazines	£
CD's/DVD's	£
Clothing/Footwear	£
Make Up/toiletries	£
Clubbing/entertainment	£
Car insurance, road tax, fuel	£
Holidays	£
Total	£

Paying those Bills

The safest place to save your money is in a bank (not under your bed!). Opening a bank account and putting aside you weekly savings ready for when that bill arrives make it easier to manage your money.



OR you could pay by DIRECT DEBIT. This is where the bank will take money out of your account automatically each time your bill arrives, so as long as you have the money in the bank, your bills will be paid.

Sometimes, paying by direct debit will slightly reduce your bills, as some companies charge extra to pay bills from a post office. You can set up a direct debit over the counter, online or over the phone, so there are many choices available.

MAKE SURE THERE WILL BE ENOUGH MONEY EACH TIME - REMEMBER YOUR BUDGET

If you don't pay your gas or electric bill, you could be cut off and if you fail to pay water rates, council tax or rent you could lose your home.

If you pay by direct debit, ensure that you have enough money in your bank account. Before you agree to anything, check the dates and be sure you will have money in the bank at the times when you need it. It's no good being paid on the 12th and have a bill to pay on the 8th.

If you become overdrawn your bank may charge you - increasing your debt.

Another option is to pay by **STANDING ORDER**.

This is where you instruct your bank how much to pay, when and who too. This type of payment is easier if your bills are a fixed amount; if your bills vary and one bill is more than you instructed your bank to give out, you could end up with unpaid bills. However, with this type of payment, **YOU** are responsible for the update; the payment will not be covered automatically.

For example: if you tell your bank to pay £20 every month to the phone company, and you get a bill for £40, the bank will only pay the £20, so the bill will not be fully paid.



Opening a bank account

Banks offer the safest way to manage your money, and the easiest way to pay your bills. There are many banks available and it is worth researching them before you open an account.



Your bank will advise you of the best type of account to open. The bank will also advise you of any charges or benefits on the different types of account available.

Some things you may want to consider are:

- 1) If it's got a free buffer zone (temporary overdraft)
- 2) If it offers direct debit and standing orders
- 3) If it offers a debit card
- 4) That they have a branch near you
- 5) Internet banking
- 6) Telephone self service

WHEN YOU GO TO OPEN YOUR BANK ACCOUNT YOU WILL NEED PROOF OF IDENTITY AND WHERE YOU LIVE. THIS CAN INCLUDE THINGS LIKE YOUR PASSPORT, BIRTH CERTIFICATE, DRIVING LICENCE, A BILL WITH YOUR ADDRESS ON, ETC

Benefits-What are you entitled to?

Something that will help you with bills and living alone is to claim any benefits that you are entitled to.

Housing Benefit

If you aren't living with a relative and pay rent, you may be entitled to housing benefit, but you need to be able to show your total income, so keep things like wage slips, rent book etc. This benefit may not cover the total cost of your rent, but it will help!

Additional Benefit

To claim any additional benefit you are entitled to - please take advice from the Department of Works & Pension or Torfaen Citizens Advice Bureau

This could include:

- Housing Benefit
- Income Support
- Job Seekers Allowance



Saving and borrowing money

It's always a good idea to save whatever money you can for a rainy day but sometimes we need a little bit more.

An easy way for young people to save, and a sensible way to obtain a loan (if over 18) is to join Gateway Credit Union.

Young people up to age 16 will receive 3% interest per annum (2011) on their savings. Credit Union can also help young people over the age of 18 to obtain essential goods and then the cost is paid back at competitive rates. To find out more:

Tel: 01495 750020 or access the website
www.gatewaycu.co.uk

This is the safest and easiest way to save or borrow money in a controlled manner. There are many credit or loan companies that do charge HUGE interest rates and you could end up owing many times the amount you have borrowed.

**TWO FORMS OF IDENTITY WILL ALSO BE REQUIRED
SUCH AS PASSPORT, BIRTH CERTIFICATE OR
STUDENT ID**

Debt - don't panic!

Most people will fall into debt at least once during their lifetime, and for many different reasons. But, it is how you deal with debt that is important. Ignoring it, taking out loans or just hoping for the best will mostly create more problems in the long run; so this part of the pack helps you develop the right idea of how to handle debt and who can help you best.

Step 1

Contact the people you owe money to (your creditors) and explain to them your situation. Do this as soon as you can. **DON'T IGNORE THE PROBLEM**

Step 2

Work out how much money you can afford to spare and pay towards your debts. Citizens Advice Bureau can help you with this

Step 3

Talk to your creditors again, explain what your situation is now and make your payment offer; pay your new bills and add on the repayment. Stick to the payment plan regardless of whether they accept your repayment offer or not and if any more changes occur inform your creditors.



Priority Debts

You may also wish to work out and act on priority debts. Some creditors have more powers than others, and you need to identify which creditor has priority of payment. If you have:

Rent Arrears: You cannot be evicted without a court order. If your landlord refuses to accept your offer of repayment, start paying anyway; pay the normal rent plus the arrears as this will help your case if you do have to go to court. If your Landlord does take you to court, immediately contact the Citizens Advice Bureau.

Council Tax: THIS IS A PRIORITY! If you don't pay this, the council may deduct money from your wages or benefits, take away your goods, and it's possible you might go to prison. However, you may be able to get your council tax reduced. If you are:

- On a low income and/or on benefits, you may get council tax benefit.
- If you are the only adult in your home you may apply for a single adult discount of 25%.

Water Charges:

Contact your water company if you want to arrange payments on a weekly, fortnightly or monthly basis. If the water charge is included in your rent, then non payment could get you evicted. Remember to pay your current bill, with what you can afford to pay for arrears added on. Do this right away regardless of whether your landlord has yet to accept your repayment offer. If you get sent a County Court Summons, the Court is likely to let you pay the weekly or monthly amount you can afford. If you are on income support, you may be able to ask the benefits agency to take your present charges, plus a standard amount towards your arrears out of your weekly benefit and pay it to the water company.

Gas and Electricity:

Energy suppliers offer a wide range of services and payment options for customers who have difficulty paying their energy bills. Customers should call their energy supplier immediately if they are having difficulties paying their electricity and/or gas bills - if you do not let your supplier know, then the supplier will be unable to offer help. You can also request that your bills and related correspondence are sent to a relative, friend or nominated third party. You can call the Home Heat Helpline on 0800 33 66 99. This is a free national helpline for vulnerable people having difficulties paying their energy bills. Disconnection of energy supply, for non-payment of bills is only used as a last resort and there are detailed procedures to safeguard vulnerable customers from this.

Hire Purchase:

This type of payment means the hirer (creditor) still legally owns the goods until you pay the full amount. This means that the creditor can repossess the goods if you miss a payment. This is only classed as a priority if the goods are essential for day to day living; such as a cooker, bed, or fridge.

Things like credit cards and mail orders are non priority debts and are the least essential.

If you stick to the advice on paying back debt, then it will be easier to pull yourself out of it. Paying back what you can, is all you can do, and that's all anyone can ask.



Advice is available to help you do all of this, you do not have to do it all on your own. TORFAEN CITIZENS ADVICE BUREAU (CAB) will help you with every step you take, from drafting the letter to your creditors to working out PRIORITY DEPTS and how much you can pay. FOR MORE INFORMATION AND ADVICE TALK TO TORFAEN CITIZENS ADVICE BUREAU

TV Licence:

You need to be covered by a valid TV Licence if you watch or record TV as it's being broadcast. This includes the use of devices such as a computer, laptop, mobile phone or DVD/video recorder. These rules apply if you are a tenant or lodger, live in self contained accommodation (such as a flat), student halls of residence or private shared house. www.tvlicensing.co.uk

A quick guide to home security

The last thing anyone wants is to come home and find that their possessions have been stolen. Spending time to work out some security can bring peace of mind. Keep in mind, thieves look for easy ways in and out.

Keys:

- If you can, change the locks when you move in, to be sure that no one else has a key to your home.
- Don't leave spare keys in places like under a mat or under a flower pot.
- Leave a spare set of keys with someone you really TRUST.
- If you can afford it, it's worth fitting a MORTICE or DEAD lock.

Windows and doors:

Getting a mortice or dead lock will offer your home much more security. If you are not sure, you can get advice from most good hardware stores on what are your best

options, and how to fit them. Windows should be fitted with a security lock too, so make a note of how they open before getting advice.

Hints and Tips

- 1) Lock up, even if you are just popping out for a few minutes.
- 2) Make it look as if someone is home e.g. leave a light on in the evenings.
- 3) DON'T display any valuable items in your windows.
- 4) Make a list of valuables.
- 5) Join the neighbourhood watch scheme and put their sticker in your window.
- 6) If you are leaving for a few days, get someone you trust to check on your home, and turn lights on at certain times, to make it appear the place is lived in. Also, don't forget to cancel any paper or milk deliveries, and ask someone you trust to collect your post.

Emergencies - How to cope and avoid them

Keep a working torch in an easily accessible place and a list of any numbers that may be of use in an emergency such as:

Your landlord _____

Water Company _____

Electric Company _____



You may want things like fire blankets, fire alarms, or fire extinguishers if you can afford it. These can be bought from most big hardware and DIY stores, but remember that there are different types of extinguishers - read the instructions!

Fit smoke detectors

Fire

If a fire breaks out, **CALL 999 AND LEAVE THE HOUSE.**
Don't put yourself in danger.

If your Chip pan or Frying Pan catches fire:



- 1) DON'T throw water on it!
- 2) Turn off the heat on the cooker
- 3) Cover the pan with a large saucepan lid, damp towel or fire blanket.
- 4) DON'T move the pan.
- 5) Don't take off the lid for 30 minutes even if the flames appear to have died down.

If an electrical item catches fire:

- 1) Switch off electricity at the fuse box
- 2) Only after switching the fuse box off, extinguish the flames with a fire extinguisher or fire blanket.
- 3) DON'T use anything damp or wet on things like televisions or computers as residual electricity may remain.
- 4) Make sure the fabric you use is not nylon or synthetic as they are often inflammable.
- 5) DON'T touch any switch on the burning appliance or socket.

If you smell burning in the night:

- 1) Alert everyone in the house
- 2) Once everyone is safely out of a room where fire has broken out, shut the door. Do not reopen the door, leave the property and wait for the Fire Brigade after dialling 999.

Water

If a water pipe bursts:

- 1) Turn off the mains water **STOP COCK** (normally under the kitchen sink, in the airing cupboard or in the cellar).
- 2) Turn **ON** all hot and cold taps to drain away the water still in them. The leak or burst should eventually stop.
- 3) Turn off energy supply to hot water cylinder and central heating.
- 4) Get it checked out.



ALWAYS TELL YOUR LANDLORD IF YOU HAVE A LEAK OR BURST PIPE



Carbon monoxide

Carbon monoxide is a poisonous gas produced by burning fuel. If you breathe in a large amount of it, it will make you very ill or kill. Faulty heating or cooking systems can cause fumes. Carbon monoxide does not smell and so you may not realise that fumes are building up in your home.

Symptoms of carbon monoxide poisoning include:

- 1) Persistent headaches
- 2) Dizziness
- 3) Sickness
- 4) Confusion
- 5) Extreme tiredness



To ensure that you will not be at risk from Carbon monoxide Poisoning

Check that your landlord has the gas appliances serviced regularly. Buy a British standard approved carbon monoxide detector with an audio alarm - like a fire alarm but for gas.

Gas

To avoid problems with gas, there are some simple tricks:

- 1) DON'T block any ventilation to a gas appliance.
- 2) NEVER install a gas appliance yourself.

If you think you have a gas leak:

- 1) Turn off the gas at the mains
- 2) DON'T turn on or turn off any light switches.
- 3) NEVER NEVER NEVER ignite an open flame (not even for a cigarette).
- 4) Call your gas supplier.

Electricity

Ways to AVOID electric shocks:

- 1) Never touch electrical appliances with wet hands.
- 2) Make sure all appliances are safe.
- 3) Never use electrical goods in the bathroom.
- 4) Do not use damaged goods or electrical plugs

If you have a Power Cut:

- 1) Get your torch.
- 2) Turn off all appliances and when the supply is restored just switch on essential appliances to prevent a surge of electricity.
- 3) If you have a long power cut, food in your freezer may go off, so try to avoid opening the freezer if possible. The food



should keep for twelve hours and should be cooked or reheated and eaten at once. Otherwise it should be thrown away.

If your power cut is unexpected, phone your local electricity company emergency number, as they may not know about it.

It may be that some sockets are working and some aren't. If this is the case, it most likely means a fuse in your fuse box has blown. On a modern fuse box, turn the switch back on, or change the fuse on a standard fuse box.



Now turn your house into home!

What things can you not live without? A widescreen TV? A bed? Be realistic. Make a list of all the things you cannot be without like a bed, a cooker or lock for the door; these are your first priorities. Things such as posters for your wall or the latest games console are your last priorities. Prioritising your needs makes it easier to decide what to buy first and makes the most necessary items easier to identify.

Getting the cash!

There are 3 main ways to pay for your new stuff:

1. Save the money up first.
2. If you are a care leaver you may be entitled to a bit of financial help from the local authority - talk to your Social or Care Worker.
3. If you're on benefits you may be entitled to extra support.

Where to spend!

We would all like to buy new furniture, but the money has to stretch a long way. Many secondhand and charity shops offer nice furniture at low prices! But for health and safety things such as your cooker, which could hurt you if it's damaged in any way should be bought from a shop which offer a guarantee. Local schemes are available to

help you buying secondhand furniture - ring customer care at your local council 01495 762200 or access www.torfaen.gov.uk

Right, you've got your home, your furniture and a reasonable grasp of your money (I hope!). What about protecting it all? Just as a bank can be the best way of protecting your money, insurance is a way of protecting your home.

There are two types of insurance:

Building insurance: Protects actual structure of a house, like your walls, doors etc. Your Landlord is responsible for this type of insurance, so the type of insurance you need is:

Contents insurance: This covers everything within your home like your sofa, TV, bed etc. You are the only person responsible for such items and this insurance is the best way to protect it all.

Just like with banks, there are many options and it's best



to shop around and find the best deal for you. Typically insurance costs a few quid a week, but if you get burgled or your kitchen gets flooded it will save you a fortune!

Can we fix it!? ... Depends really...

If there are problems with the structure of the building, outside fittings or essential services (toilet, water supply, electricity etc) then your landlord is the one responsible for fixing it, but they should give you 24 hours notice if they are coming round and you obviously need to allow them access.

The Law says that any damage YOU cause, you are responsible for. However, "reasonable wear and tear" is acceptable and you may not be expected to pay for it. The Torfaen Citizens Advice Bureau can help you if you have any disputes with your landlords over damage, rent etc. Keep a record of any issues and letters sent.



Housework

Perhaps the most boring part of our lives - Housework. But it does need to be done so here are some tips!

Washing clothes

Whether you have your own machine or have to go to a launderette it's all the same steps:

- 1) Divide clothes into colours and whites.
- 2) Check pockets for keys, money, paper etc.
- 3) Check the labels and make sure the clothes are machine washable and note the recommended temperature.
- 4) For whites and really dirty clothes use a hot wash of 40 to 60 degrees (dependant on the washing recommendations).
- 5) For colours, use a warm or cool wash of 30 to 40 degrees.
- 6) Use a washing powder or liquid suitable for your type of machine

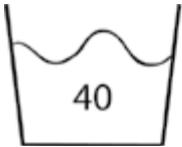
HINT; USING A HOT WASH ON THE WRONG MATERIAL MAY SHRINK YOUR CLOTHES OR CAUSE THE DYE TO RUN - BE CAREFUL

Drying Clothes

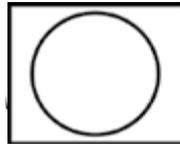
Hang clean clothes over a radiator, clothes horse or washing line to dry. Tumble dryers may be quick, but they can also be expensive and may shrink your clothes - it's

cheaper and safer to let your clothes dry naturally.

HINT: LEAVING WET WASHING IN A PILE WILL CAUSE THEM TO SMELL VERY QUICKLY- DON'T LEAVE IT TOO LONG BEFORE HANGING UP TO DRY
Washing symbols



Warm Wash



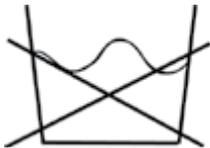
Can be tumble dried



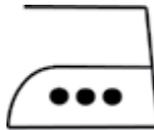
Hand wash only



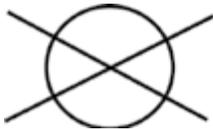
Dry clean only (the symbol might also use A or F, which tells the drycleaner how to clean the item)



Do not wash



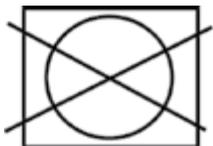
Use a hot iron (a cool iron will show one dot and a warm iron will show two)



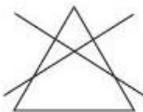
Do not dry clean



Do not iron



Do not tumble dry



Do not bleach.

Cleaning the bathroom

You will need: Toilet cleaner, a toilet brush, and a cloth.

You may want: Rubber gloves.

Squirt the toilet cleaner around the bowl, particularly under the rim, and leave it for a while. After a while, scrub round the bowl with the toilet brush, wipe the outside down with a damp cloth and wash your hands afterwards!

Wasn't that bad now was it?

Just wipe down the bath and sink with bathroom cleaner, rinse and the bathroom is done!

Cleaning the kitchen

Unless you like growing mould in your kitchen, you will have to sweep the floor and empty all the bins regularly. To be even cleaner, use hot water and liquid cleaner to mop the floor.

Your kitchen needs to be hygienic; it's the place you cook your food after all! By keeping surfaces where you prepare food clean, you reduce the risk of being ill through bacteria. Also, don't forget to:

- 1) Keep raw (uncooked) meat separate from other foods.
- 2) Make sure your food is within its use-by date - it's there for a reason!
- 3) Use a cleaner appropriate for kitchen use
- 4) Keep toxic materials safe and away from children & animals

Bleeding your radiators

You can tell that your radiators need to be bled (air released) when the top remains cold and only the bottom of the radiator heats up. When this happens all you need to do is:

- 1) Get a radiator bleeding key - these are cheap and can be bought from most hardware stores.
- 2) Insert the key in the radiator (at the top on a corner normally).
- 3) Twist the key slightly until air and/or water start to spit out. **BE CAREFUL - THE WATER AND AIR MAY BE VERY HOT.**
- 4) Use a towel to protect yourself and a jug to catch any water.
- 5) When the spitting has stopped, twist it back to close it.

The rest of the house

The rest is all pretty simple:



- 1) Clean up any food.
- 2) Use a vacuum cleaner as often as necessary.
- 3) Keep things tidy in general; keep important information in a safe place; put away things like the ironing board etc.
- 4) Dust once in a while- keep in mind dust can aggravate conditions like asthma and hay fever.
- 5) Clean the windows and their frames.

Healthy cooking on a budget

It's common sense that eating nothing but junk food and takeaways is not only bad for your health but also bad for your bank account. Therefore, you must learn to cook for yourself! Keeping your kitchen stocked with the right things means you can eat healthy and keep your costs low.

Tinned goods are great for a budget as they take a long time to go past their sell-by dates, are quick to cook and come in various price ranges.



While things like frozen pizza and chips may be tasty and convenient, they are not healthy. Keep things like pasta, fish, and vegetables around to create new healthy meals that fit better into a budget.

Whatever you eat, be aware of things like fat, sugar and salt content. It is easy to identify on the packaging how much it contains. If we want to eat a healthy diet, one of the key things we should be doing is trying to cut down on fat (especially saturated fat), salt and added sugars. Food products with traffic light labels on the front of the pack show you at-a-glance if the food you are thinking about buying has high, medium or low amounts of fat, saturated fat, sugars and salt, helping you get a better balance.



Here are some healthy, tasty recipes for you to try

Spicy potato wedges

You will need: (For 2 people)
Olive Oil
Paprika
Chilli Sauce
2-4 Potatoes



- 1) Wash your potatoes and cut them into wedges (Don't peel).
- 2) Mix 1 tablespoon of olive oil, 2 teaspoons of paprika and 2 teaspoons of chilli sauce into a bowl
- 3) Get your wedges; coat them in the spicy sauce.
- 4) Put in the oven at 220 degrees, gas mark 6/7, for 20 - 30 minutes.

Sausage Meatballs

You will need:
Small onion
Jar of Tomato Pasta Sauce
6 Thick Sausages or approx. 300g Sausagemeat
Tin of Tomatoes

- 1) First skin the Sausages and place the meat in a bowl.
- 2) Dice the onion and place in the bowl with the sausage meat and mix them together by hand. Make the mixture into small balls.
- 3) Heat a teaspoon of cooking oil in a frying pan. Put the meatballs in, fry for 5 minutes and brown all over.
- 4) Once brown, place them into an oven proof dish and cover with the sauce and tomatoes. Cover dish with tin foil or lid and place in the oven at 180 , gas mark 5 for 45mins. Serve with pasta, wedges or salad.

Tuna and Pasta Shells

You will need:

2 mugs of pasta shells

Mayonnaise

Can of tuna in brine

Can of sweet corn

Salt



What you do:

- 1) Put pasta in a saucepan with $\frac{1}{2}$ teaspoon of salt and 2 mugs of water.
- 2) Bring the water to the boil, cook for 12-15 minutes.
- 3) Drain the water, and put in a bowl or tub to cool.
- 4) When cool, add the tin of sweet corn and 2-3 dessertspoons of mayonnaise .
- 5) Drain the tuna, add to pasta and stir well.

Pizza with a difference

You will need:

Mini or full sized pitta or naan bread

Grated cheese and variety of toppings

Tomato Puree or tomato ketchup

What you do:

- 1) Spread tomato over your bread.
- 2) Top with cheese and your toppings.
- 3) Bake in preheated oven 200 degree C/400 degree F/gas mark 6 for 5/10 minutes.

Clingfilm Poached Eggs!

You will need:

1 egg, 1 square of cling film, and a mug

- 1) Push the clingfilm inside the mug with a small amount hanging over the edge. Crack the egg into the clingfilm
- 2) Take the excess clingfilm and tie it into a knot so that you have a nice little 'egg parcel'. Pop into a saucepan of boiling water for 4-6 minutes. Cut the top off the clingfilm and serve— be careful of steam and hot water!!

Turkey Stir-Fry

You will need:

300g diced turkey thigh

350g Stir-fry vegetable mix

125g Egg Noodles

Jar of Sweet and Sour Sauce



- 1) Heat a small amount of oil in a large frying pan or wok (if you have one) until its medium hot. Add the diced turkey and stir-fry until evenly browned.
- 2) Lower the heat and cook for a further 10-15 minutes, stir occasionally and then drain off any excess liquid.
- 3) Add the stir-fry veg mix, cook for another 5 minutes. Pour in the jar of sauce and simmer (low heat) for 5-10 minutes until the turkey is cooked through.
- 4) Meanwhile, cook the egg noodles according to the pack directions, drain, fold gently into the stir-fry and serve.

Chicken Tikka Masala (serves 4)

295g Campbell's Condensed Half Fat Tomato Soup

450g (1lb) boneless chicken breasts or thighs

2 tablespoons tikka paste

200ml (7fl oz) skimmed milk

1) In a large saucepan mix soup, milk and tikka paste.

Heat thoroughly.

2) Cut chicken into chunks and simmer gently (low heat) for 15 minutes or until chicken is tender and cooked through, stirring occasionally. Serve with rice. Takes 5 minutes to prepare and 20 minutes to cook.

Baked Beans and Sausage Pie

1 Large Potato and 1 Large Carrot

Tin of Baked Beans with Pork Sausages

Small amount of butter or margarine

1) Peel the potato and carrot and cut into chunks. Place the potatoes in a saucepan of slightly salted water, bring to the boil and cook for 15 minutes, add the carrot and cook until both are soft.

2) Drain well and mash the potatoes and carrots, adding a little warm milk, a knob of butter or margarine.

3) Place the can of beans and sausage into a shallow oven proof dish, top with the mashed potato mixture and place in the oven at 200 degrees C/400 degrees F/gas mark 6 for 15-20 minutes or until the top is browned.

Spaghetti Bolognese (very simple)

You will need:

1 large chopped onion	2 cloves garlic crushed
1 tin chopped tomatoes	3 beef stock cubes
Salt and pepper to taste	500g lean mince beef
2 pints boiling water	6 mushrooms, sliced
Mixed herbs, teaspoon (optional)	

What you do:

- 1) In a large saucepan (medium heat) dry fry minced beef, onion and garlic for five minutes.
- 2) Add all the other ingredients and simmer (low heat) for as long as possible and until you have the desired consistency, the longer it simmers the tastier it is. Serve with cooked spaghetti or pasta of your choice.

For more recipes visit

**www.healthchallengetorfaen.org.uk/healthyating
www.nhs.uk/change4life/pages/justforme.aspx and
www.studentrecipes.co.uk**



Penny Pinching Tips!

Money does have to cover a lot, so these tips should help keep costs low!

- 1) Avoid late night corner shops—they are convenient but also expensive!
- 2) Try cooking more meals yourself—ready cooked meals and takeaways are expensive.
- 3) Buy stores own brand food.
- 4) If you are on a really tight budget, do your shopping in supermarkets at night. You may find some of the items have been marked down and are cheaper— beware of the sell-by date.

More Ways to Save Money!

- 1) Walk if possible. It's healthier and you will save on petrol money or bus fare. If you have a bike, use that.
- 2) Keep heating bills down by using draft excluders around doors and windows.
- 3) Car boot sales, jumble sales and second hand shops can provide decent and cheap finds, be it clothing, books or furniture
- 4) Don't buy clothes which are dry clean only—they can cost a fortune to get cleaned.
- 5) Wear more clothes rather than turning up the heating.
- 6) Turn off any lights you don't need!
- 7) If you are lucky enough to have a car, make sure you look after it. Make sure that it's got enough oil, air in tyres etc, to avoid huge bills to get it repaired.

FAQ - Frequently asked questions



I would like to have my boyfriend/girlfriend move in with me - do I have to tell anyone?

If you want someone to move in with you, you need to gain permission from your landlord - so don't forget to ask! You and your partner may also want to discuss the way you are going to share the bills for your home, to make sure one partner does not pay more than the other.

Is it worth changing my water, gas or electric suppliers to save money?

Generally water rates are the same everywhere, but if you live alone, it could be cheaper to get a water meter. And if you want to change gas or electric suppliers, then browse on the internet for the best deal.

I lost my job! What could I do?

If your circumstances change, you must inform certain people. If you lose your job, inform your landlord and start applying for benefits right away - don't "wait and see what happens", if you do you could end up with months of arrears before you find more work. Likewise, if you are already on benefits and get a job or a pay rise, inform the benefits office.

How do I claim benefits?

To enquire about, and apply for benefits, you need to get in touch with the local Job Centre Plus - things can normally be done over the phone if you cannot get down there in person.

I am having problems with my neighbour/landlord - how do I make a complaint?

With a bit of luck, you should get on ok with your neighbours and landlord. However, should you wish to make a complaint, there are a few things you could do.

If you have problems with your neighbours, then you should complain to your landlord, and hopefully something should be done.

If however, you are having problems with your landlord, then you can contact Torfaen County Borough Council's Environmental Health Department. Tel: 01495 762200

Is there anyone who could help me work out my budget?

The Citizens Advice Bureau is happy to help anyone manage a budget - pop in and see them or ring the number on the contacts page

Contacts



Citizens Advice Bureau - Can help you in many areas e.g. budgeting, financial management.

(Pontypool) **01495 759814**

(Cwmbran) **01633 876121**

Moneymadeclear - A website established by the Financial Services Authority giving advice on all kinds of financial matters.

www.moneymadeclear.org.uk

Torfaen Social Services **01495 762200**

Housing Benefit **01495 766570**

Torfaen Floating Support can give you some support if you are finding it difficult to cope with your tenancy

01495 742463 or TESS@tvawales.org.uk

Job Centre Plus (Cwmbran) or (Pontypool) **0845 6043719**

Torfaen County Borough Council **01495 762200**

National Youth Advocacy Service - Great if you are a young person and need confidential free advice.

0800 61 61 01

Chrysalis Centre - Torfaen Women's Aid - Advice on domestic abuse **01495 742052**

Lighthouse Multi Agency Substance Misuse Centre -
Advice on drug and alcohol misuse **01495 742323**

Disability Advice Project - General disability advice,
welfare & access rights **01633 485865**

MEIC - Free confidential information, advice and support
for young people up to age 25. **Call free on 080880
23456 or text 84001 or chat online www.meiccymru.org**

FIS (Family Information Service) - **call freephone 0800
0196 330**

Torfaen MIND - Offer counselling and drop in centre
01495 757393

Samaritans - Provide support for people experiencing
feelings of distress or despair - **08457 90 90 90
(24 hour)**

Shelter Cymru - Free national helpline for advice on any
housing related problem **0845 075 5005
(24 hour housing line)**

Childline - free helpline for young people, call to talk about
any problem **0800 1111**

TYPSS—Young People Support Service **01633 647544**

National Debt Line— Helpline offering information and
advice on debt **0808 8084000**

My Contacts

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