



Join In!

January 2020



18-24 Network

You are not alone

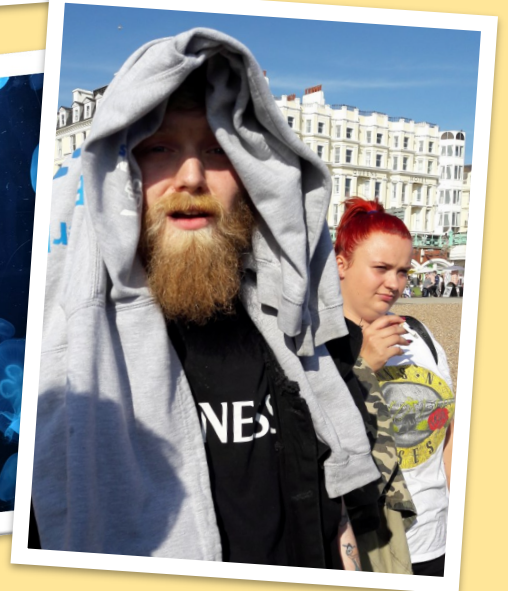
What's been going on?!

Brighton rocks!

We had our largest summer trip to Brighton EVER. And the sun shone!

In the morning, half of us explored the Aquarium and were particularly mesmerised by the turtles, jellyfish and sharks. The rest of us were overawed by King George's seaside palace. The Pavilion looked Indian on the outside, Chinese on the inside, and the King had never been to Asia!

We all came together for fish and chips on the beach, and then had an hour or two to wander together and make new friends. Before heading home we sampled *many* different flavours of Ice cream!



County wide socials

AirHop in **Guildford** followed by Frankie & Benny's was so popular we did it twice! We had the place nearly to ourselves in the evening for Dodgeball on trampolines, popping virtual balloons, running the timed obstacle course and just hanging out together. In December we had our last social of 2019 at Gourmet Burger Kitchen in Guildford.

Bowling and Food in **Woking and Kingston**! Talk about a way to get to know people! All you can eat Chinese and Nando's – both favourite choices. Clearly we have some bowling experts within our YACs, who all enjoyed a bit of soft competition in team bowling and getting to know new people.

Our largest ever social **South East** group went further afield to Jump at Oxygen in Purley and enjoy a Nando's.



The skill of Sam's wall climbing, and Neo's somersaulting was something to behold! Shelisha came second in the dodge ball championship, narrowly missing out on a free slush puppie! It was a great way to welcome our new members.



Topic evenings

Job hunting

A group of six YACs met for two **job hunting** workshops in Woking. We spoke about the stress of being unemployed, the benefits of having a routine, and how to get started.

We also covered CV writing, application forms, created a bank of your skills & strengths and looked at volunteering opportunities.

With winter blues round the corner, a wellbeing workshop was due. Pizza, chat, arty bits, music, mindfulness and good company did the trick.

Thanks to all the YACs who came and made wonderful creations. We're planning to run another one of these, so watch out!



University chat

A group of us had dinner at Ask while **chatting about starting university**. Alice had just finished uni and came to offer enthusiastic expert advice on settling in, budgeting, leaving family behind, plus many other questions. Top tips centred on knowing how to keep track of your money. We discovered you can start university as a mature student.

Want to study part time? Or online? Ask us!



Fitness friends

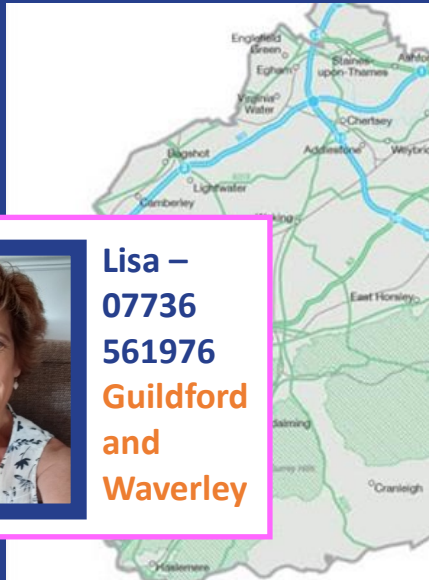
The now Famous Five (!) have completed another series of 8 **Body Combat classes** at Guildford's Spectrum. This was thanks to a grant from Carers Trust. They decided how to use the budget and to reward themselves with a social outing together.

There may be room for new joiners in January, so if you're interested **text Lisa on 07736 561976**.

What we do and who to contact

The team are here for you and can simply have a chat over a drink. We know that sometimes as carers, you may just want to talk. We can be the listening ear and hopefully more too! Just text us and we will get back to you.

We organise social and topic evenings. All these are completely free and involve food of some kind! We also pay your travel costs to get there. If you are anxious about coming to your first event, please let us know and we can come up with some ways to help you come along.



Ami — 07966 396218
Surrey Heath, Woking, Runnymede, North East, Epsom & Ewell, Elmbridge, and Spelthorne



Lisa — 07736 561976
Guildford and Waverley



Mel — 07823 412078
Mole Valley, Reigate & Banstead and Tandridge



Ella Enchanted

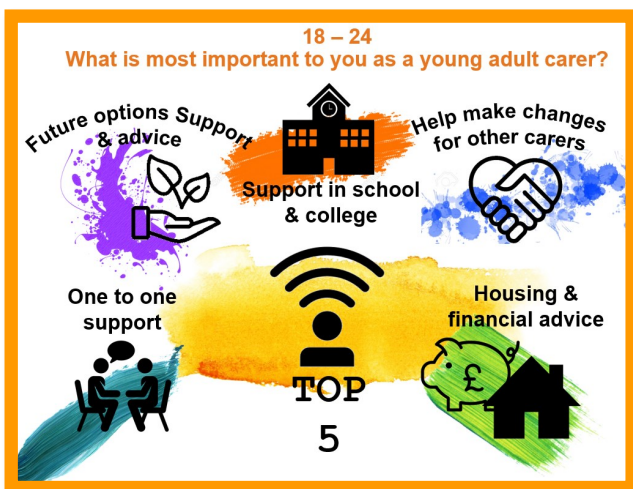
Ella is studying Theatrical, Special Effects and Media Make-up and won first prize in East Surrey College's Christmas competition.

We managed to get funding to pay for some of the props that she needs for the course.

Your Voice Matters

We posted a survey to ask what you think of what we do.

You said the most useful things had been:



Going forward you came up with these ideas:



Strategy Group

A few YCs and YACs meet with professionals from health, education and social care to talk about what is important to them. The young people ask about current services and identify what new things would help their lives. The plans they make are called a strategy. The travel card was one result of the Strategy Group meetings.



Recognising its benefit, Social Service asked us to hold a **conference**. The day was an amazing success, with many young people helping to organise it and sharing

their stories. All the professional staff who attended made pledges as to how they could support young carers better. In the words of one professional, *'It was the best conference I have ever been to – I just wanted to hug them all.'*

To learn more: Facebook <https://www.facebook.com/thatsurreyvtv> 1st November; YouTube <https://www.youtube.com/channel/UCvL7xrx6qBedwobi0x942XQ>



Young Adult Carers Council



A small group of young adults have the chance to advise on the running of our organisation, Action for Carers Surrey. They meet in the evening four times a year to discuss new developments with our Chief Executive and Finance Director, both super-friendly people. It's an opportunity to contribute, a great learning experience and also another chance to meet more YACs.

If you would like to join the Strategy Group or the Council, please let us know. The more ideas the better!

Money matters: some questions answered

Tracking your money

It can be hard to manage your money. It may sound like common sense, but the most important thing to do is know how much money you have coming in each week and how much is going out. **Top** priority is to pay your **rent**.

Claire (pictured) says: "I put my regular outgoings, and my incomings, on an Excel spreadsheet. I can then work out how much there is left at the end of the week."

If you prefer to do this online, there are loads of FREE resources and phone apps to help. These include things like:

EMMA - <https://emma-app.com/>

YOLT - <https://www.yolt.com/>

Money Dashboard – <https://www.moneydashboard.com/>



Ideas to help you stick to your budget

- Take weekly cash out
- Monitor your spend on phone or bank app
- Get a pre-paid card and load it with your spend money each week—cards like: **Monzo** <https://monzo.com/download/> or **Revolut** <https://revolut.com/>

But if the money coming in isn't enough...?

Check you're getting the right amount

- Check your payslips
- Check you are getting the right benefits. Use www.turn2us.org.uk or go to Citizens Advice: www.citizensadvice.org.uk/

Raise your income

- If in education, make sure you are getting a full bursary or any special grants. Don't be afraid to ask.
- Can you work? Change jobs to a better paid one? Would different hours/shifts suit you?
- Ask us if we can apply for a one-off grant for you for equipment, travel or a course.

Max your money

- Supermarkets reduce food on end dates. Find out what time your local one knocks down the prices. Aldi has bargains at 8am! Use loyalty cards where you shop.
- Sign up/pay for discount cards e.g. NUS Totum for students, Young Person's Rail Card and Oyster.
- Banks do special deals when you first join them. Shop around and find which one suits you.
- Sell things you don't use anymore.



continued...

How to manage any debts

Interest rates vary from 5% to 1000% for quick cash loans. Make sure you know what interest rate you are being charged and for how long.

Loans can spiral out of control. If this happens, speak to your bank and see if they can put all your loans in one place at a cheaper interest rate.

There is a free debt advice service in Redhill, or Citizens Advice elsewhere.

Redhill Community Debt Advice
01737 887558

<https://cdamoney.org/>

Save a bit ... if you can

If you can, try putting some money aside in a savings account. This will help on a rainy day and may stop you getting into debt.

Claire adds: "The free Plum App—Grow Your Money—is so useful! It lets you know your bank balance every day and works out how much you can afford to save every few days. I've saved £300 in a few months and didn't even miss it."



Your credit score

This is just a number lenders use to decide if you are likely to pay back a loan or a credit card. The higher the number the better. It could help in getting services e.g. mobile phones, internet, as well as credit cards.



Check out your credit score on-line free at Experian, Equifax, Credit Karma or TransUnion websites.

The best ways for a young person to improve a credit score are:

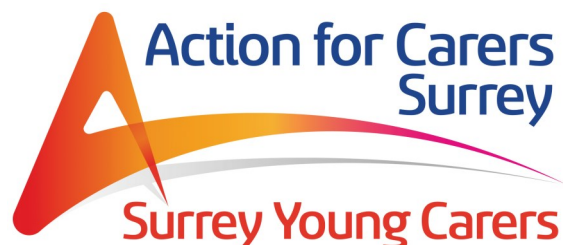
- Registering to vote – checks identity
- Paying bills/credit cards on time

Don't repeatedly ask for credit (once in three months is plenty).

Expert advice online

There is lots of advice online. A reliable and very helpful one is the Martin Lewis website www.moneysavingexpert.com

More info?



Looking after someone? We look after each other

It's easy to miss out on getting help if you don't know what's out there or who to ask!

If you're aged between 18-24, live in Surrey, and care for someone with an illness, disability or addiction, the Young Adult Carers network is here to help you.

If you'd like to find out more about how we can help, then please get in touch! Email us at yac@actionforcarers.org.uk or call 01483 568269.

And find lots more on our new website: www.actionforcarers.org.uk

Did you know you can message us on our secret Facebook page?

We don't work 24/7 (!) but we will get back to you within a few days if you have any questions. If you aren't in the secret group yet, text us with your name and we can add you.

Text Mel 07823 412078 or Lisa 07736 561976 or Ami 07966 396218

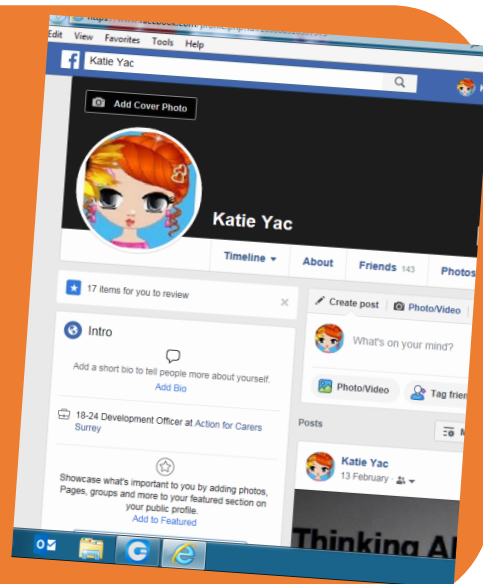
Social Media

Don't forget to follow our main Action for Carers social media for lots of updates and information too:

Twitter @CarersSurrey / as well as @SYC_YoungCarers;

Instagram action_for_carers_surrey;

YouTube Action for Carers Surrey.



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