



Life's Moments

Life's Moments - Index

The Life's Moments tool is a document that represents key stages in our lives such as Buying a Car, Getting Married etc. through the support of checklists and useful links, we hope to give users more direction whatever their life moment may be.

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Having a Baby

This section will give you further information and tools for when you are expecting a baby.

Things to consider when having a baby:

- Maternity/paternity pay and leave
- Moving home – up-sizing and school catchments
- Maternity grant
- Plan and decorate the nursery
- Switching to a child friendly car
- Childcare options and costs
- Child Benefit
- Child Tax credit
- Register the birth
- Work out your family finances

Further Considerations:

- Book an appointment to speak to our Mortgage advisor
- Consider children's savings
- Review your borrowing needs
- Plan your pension and retirement
- Set money aside for your baby's nursery, pushchair and other essential items, helping you to plan for your little ones arrival
- Protect your purchases – insurance
- Protect your growing family – insurance
- Consider making or amending your will
- Gather your important documents – consider Barclays Cloud IT
- Send money, pay bills and organise accounts, all on the go – consider alternative ways to access your account
- Explore Barclays Rewards to see how you can earn cashback, lower your household bills, benefit from Blue and Premier Rewards and personalise your debit card

Links to help you:

Registering the birth

<http://www.gov.uk/browse/births-deaths-marriages/>

How much does having a baby cost?

<http://www.moneyadvice.service.gov.uk/en/tools/baby-costs-calculator>

Interactive money timeline:

<http://www.moneyadvice.service.gov.uk/en/tools/baby-money-timeline>

Information on benefits and entitlements you may be able to claim:

<http://www.moneyadvice.service.gov.uk/en/articles/benefits-and-entitlements-to-claim-when-you-have-a-baby>

<http://www.gov.uk/sure-start-maternity-grant>

<http://www.gov.uk/maternity-pay-leave/overview>

If you are considering buying your first home:

<http://www.moneyadvice.service.gov.uk/en/articles/first-time-buyer-money-tips>



Buying a Car

This section will give you further information and tools for when you are thinking of Buying a Car.

Things to consider when buying a car:

- Researching, finding and choosing the right car
- New vs used car
- Decide how you'll fund the next car
- Check the value of the car you want to buy

On-going costs to take into account:

- Learning to drive
- Running costs (e.g. fuel)
- Insurance
- Repair and maintenance
- Servicing
- MOT
- Road Tax
- Warranty
- Personalised plates
- Breakdown cover
- Parking

Selling your car:

- Car finance options
- Paying for the car (loan/cash/Pingit/draft)

Further Considerations:

- Review your borrowing needs
- Consider saving for your car deposit, tax, car insurance and any unexpected bills
- Review your insurance/breakdown cover
- Gather your important documents – consider Barclays Cloud IT

Links to help you:

Interesting facts about car buying habits:

<http://www.barclays.co.uk/Loans/Yourjourneytobuyingacar/>

Useful information when buying a new car:

<http://www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency>

Useful information when buying a used car:

<http://www.raccars.co.uk/about/advice/used-car-buyers-guide>

Comparing ways to pay for a car:

<http://www.raccars.co.uk/about/advice/car-finance-guide>

For more information go to

<http://www.gov.uk/browse/driving>



College and University

This section will give you further information and tools for when you are either starting college, university or your first job.

Things to consider if you are starting out:

- Choosing a course
- Applying to a college or university
- Applying for jobs
- Tuition fees
- Deciding where to live
- Transport
- Running a car
- Paying the bills
- Everyday purchases and budgeting
- Insurance
- First adult current account

Things to consider if you are a parent or guardian of someone starting out:

- Tuition fees
- Finding accommodation
- Transport
- Paying the bills
- Everyday purchases and budgeting
- Insurance

Things to consider when you're finishing your studies:

- Travelling abroad
- Where to live
- Starting a job
- Types/levels of insurance

Further Considerations:

- I want to look at different ways of banking
- Consider the costs that come with going to university/college and set money aside for bills and living expenses. For parents with children planning to go to university/college, think about saving for fees, equipment and all those 'unforeseen extras'
- Review your borrowing needs
- Review your insurance-travel, contents and/or life
- Gather your important documents – consider Cloud IT
- Review your existing current account – consider an account especially for students
- Develop your coding and analytics knowledge to make your new start even more enjoyable – consider [Digital Wings](#).
- Explore Barclays Rewards to see how you can earn cashback, benefit from Blue and Premier Rewards and personalise your debit card

Links to help you:

Education and Learning options:

www.gov.uk/browse/education

www.learndirect.com/

Support with Money Management:

<http://www.barclays.co.uk/Helpsupport/Moneymanagement/>

Leaving home - calculating the cost and independent living tips:

<https://www.moneyadviceservice.org.uk/en/categories/budgeting-and-managing-money>

Practical skills from Barclays such as writing a CV, interview techniques, managing money etc.:

www.barclayslifeskills.com/

www.financialwings.barclays.co.uk

Help for parents:

<http://www.thecompleteuniversityguide.co.uk/preparing-to-go/advice-for-parents/>



Holiday

This section will give you further information and tools when planning or going on holiday.

Things to consider when going on holiday:

- Check passports are valid
- Travel insurance
- Arrange airport parking and car hire in advance
- Make phone number list for hotel/villa/camp site/hire car company etc.
- Check if/how you can use your phone abroad
- Foreign currency and travellers cheques
- Apply for a European Health Insurance card (EHIC)
- Apply for appropriate visas
- Check for vaccinations
- Ensure your driving licence is valid for your destination
- International insurance
- Making purchases abroad
- Inform bank and credit card company (not applicable for Barclays)
- Check home insurance cover for possessions away from home cover

Further considerations:

- Making purchases abroad – debit cards, credit cards and foreign currency
- Consider ways to manage your money abroad
- Think about saving for your holiday, spending money, holiday clothes and those 'little extras'
- Review your borrowing needs
- Protect me, my family and my purchases – insurance
- Review my home and travel insurance
- Gather my important documents and phone numbers – consider Barclays Cloud IT
- Explore Barclays Rewards – get cashback when you book your flights and hotel, or hotel- only, with Expedia and at a range of high street retailers on holiday essentials, both in-store and online.

Links to help you:

Customs and travelling to, from and through the UK:
<http://www.ukba.homeoffice.gov.uk/customs-travel/>

Foreign travel advice:
<http://www.gov.uk/foreign-travel-advice>

Driving abroad:
<https://www.gov.uk/driving-abroad>

General money advice regarding holidays:
<https://www.moneyadvice.service.gov.uk/en/articles/travel-money-options-cash-cards-and-travellers-cheques>

Plan your trips using Barclays Travel Plan It App:
<http://www.barclays.co.uk/FeaturesStore/TravelPlanIt/P1242663056597>

Barclays travel tips:
<http://www.barclays.co.uk/Helpsupport/TravelUnravelled/P1242574655744>

Earn cashback on your travel bookings:
<http://www.barclays.co.uk/SmartSpend/BarclaysSmartSpend/P1242667745995>



Home and Property

This section will give you further information and tools when you are thinking of buying a house.

Things to consider when buying a home:

Make sure you have included the costs below in your overall buying or moving budget before you take out a mortgage. Fees vary by lender, value of property and mortgage size. You may not have to pay all of the fees listed below. Your home may be repossessed if you do not keep up repayments on your mortgage.

- Deposit
- Mortgage set up fees
- Mortgage arrangement fees
- Valuation fees
- Legal costs and searches
- Stamp duty
- Survey
- Removal costs
- Estate agent fees
- Furnishing your home

Things to consider when buying a Property as an investment:

If you're thinking of investing in residential property, here are some additional key points to consider:

- Location
- Insurance
- Tenancy agreement
- Management
- Property safety
- Income and Capital Gains tax

Things to consider when renting:

Before you sign the tenancy agreement, you'll need to make sure you can afford to pay the costs of moving into the property:

- Deposit
- Agency fees
- Removal and storage fees
- Furnished or Unfurnished

Ongoing costs to take into account:

- Mortgage or rent
- Home insurance
- Life Insurance
- Mortgage payment protection
- Utility bills
- Council Tax
- Repair and maintenance

Links to help you:

To get some local insights about your new area:

<https://www.insights.barclays.co.uk/>

Information for first time buyers

www.financialwings.barclays.co.uk

<http://www.helptobuy.gov.uk/isa>

<http://www.moneyadvice.service.org.uk/en/articles/first-time-buyer-money-tips>

To estimate the overall cost of moving house

<http://www.moneyadvice.service.org.uk/en/articles/estimate-your-overall-buying-and-moving-costs>

<http://www.moneyadvice.service.org.uk/en/tools/smart-mover-calculator>

Buying a property to let:

<http://www.barclays.co.uk/Helpsupport/Buyingapropertytolet/P1242557964836>

If you are considering renting:

<http://www.moneyadvice.service.org.uk/en/articles/how-much-rent-can-you-afford>

For more information,

<http://www.moneyadvice.service.org.uk/en/categories/mortgages-and-buying-property>

Who to inform of your new address:

<http://www.houseweb.co.uk/house/pros/moving/tell.html>

Further Considerations:

- Book an appointment with a mortgage adviser to review your borrowing needs
- Protect me, my family and my purchases review your insurance
- Protect my home and/or possessions - review my home/possessions cover
- Browse one of the UK's largest property databases. Use it to calculate borrowing costs, and contact estate agents and mortgage specialists - consider Homeowner app
- Consider saving for your home or rent deposit, moving costs, new furnishings, property upkeep and any unexpected moving costs
- Plan your pension and retirement
- Gather your important documents - consider Barclays Cloud It
- View and manage your credit profile, and get protection from identity fraud with regular credit summaries and security tools - consider Credit Manager
- Explore Barclays Rewards to see how you can earn cashback, lower your household bills and benefit from Blue and Premier Rewards



Home Improvements

This section will give you further information and tools when you are thinking of making improvements to your home.

Financing the project:

- Typical cost of popular home improvements
- Affordability
- Finance
- Review my home insurance
- Apply for a home improvement grant
- Employing tradesmen or DIY
- Check if I need planning permission
- Different methods of payment
- Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up the repayments on your mortgage.
- Consider the ongoing extra costs (e.g. insurance and bills).

Further considerations:

- Review your borrowing needs
- Book an appointment to speak to a mortgage adviser to discuss your options
- Consider the costs that come with home improvements and set money aside to save for your new kitchen, bathroom, extension and any unexpected extras.
- Protect your purchases: insurance
- Build your savings
- Gather your important documents – consider Barclays Cloud It
- Explore Barclays Rewards to see how you can earn cashback, lower your household bills and benefit from Blue and Premier Rewards

Links to help you:

Use our budget planner and helpful Home Improvements tips:

<http://www.barclays.co.uk/>

Government services and information:

<https://www.gov.uk/>

General money advice:

www.moneyadviceservice.org.uk/

Help with home improvements:

<http://www.adviceguide.org.uk/england/housing>

Advice regarding planning applications:

<http://www.planningportal.gov.uk/planning/>



Marriage – Civil Partnership

This section will give you further information and tools for when you are getting married or entering a civil partnership.

Things to consider when planning a wedding

- Set the date
- Engagement ring
- Set the budget and decide who will pay for what
- Venue
- Apply for licences
- Outfits
- Photographer/videographer
- Entertainment, music, disco
- Catering
- Florist
- Transport
- Hair & beauty
- Bridesmaids dresses
- Wedding cake
- Shoes & accessories
- Wedding rings
- Honeymoon
- Notify HM Revenue of change in circumstances
- Passport
- DVLA
- Insurance policies

Further considerations:

- Make or revise your will and make sure your executor and family know where to find it
- Plan your pension and retirement
- Consider setting up regular savings to build up funds to cover your wedding costs and those 'must have' purchases
- Review your insurance
- Review your borrowing needs
- Consider a joint account: everyday banking
- Gather your important documents – consider Barclays Cloud It
- Manage your money without having to come into the Bank – consider different ways to bank
- Explore Barclays Rewards to see how you can earn cashback, lower your household bills, benefit from Blue and Premier Rewards and personalise your debit card

Links to help you:

How much will my Wedding cost?

<http://www.planyourperfectwedding.com/article/planning-tips/your-wedding-budget-calculator>

General information:

<http://www.gov.uk/marriages-civil-partnerships/overview>

<http://www.gov.uk/browse/births-deaths-marriages/marriage-divorce>

General name change information

<http://www.deedpoll.org.uk/Introduction.html>

Retirement

This section will give you further information and tools for when you are retiring.

Things to consider when planning for retirement

- Make sure you have a long term plan
- Decide when to retire
- What are my options – buying an annuity and other alternatives
- How to trace your pensions
- How to claim your pensions
- Travelling or living abroad
- Consider moving/downsizing
- State pensions and benefits
- Review home and life insurance policies
- Notify car insurer if you are reducing mileage and removing business use from your policy
- Later life finances – what should you know

Further considerations:

- Make or revise your will and make sure your executor and family know where to find it
- Think about putting money aside to give you additional funds to replace income, possibly repay your mortgage or save for those 'nice to have' moments, e.g. holiday
- If you are retiring now or have already retired, review your savings to make the most of any pension lump sums
- Make the most of your lump sum – pay off debts or build your savings & investments
- Review your insurance
- Protect my home and/or possessions – review home/possessions options
- Gather your important documents – consider Barclays Cloud It
- Learn how to access my accounts more easily
- Keep up with the Digital Age – consider [Digital Wings](#)
- Consider booking an appointment with one of our Digital Eagles
- Explore Barclays Rewards to make the most of your retirement – from cashback with Expedia when booking your flights and hotel or hotel-only package, to Blue Rewards and Premier Rewards.

Links to help you:

Pensions a basic explanation:

Moving or retiring abroad:

<http://www.gov.uk/moving-or-retiring-abroad>

Information about pension schemes:

<http://www.hmrc.gov.uk/pensionschemes/>

Workplace pensions:

<http://www.moneyadviceservice.org.uk/en/articles/automatic-enrolment-into-a-workplace-pension>

Pension calculators:

<http://www.moneyadviceservice.org.uk/en/tools/workplace-pension-contribution-calculator>

<http://www.moneyadviceservice.org.uk/en/tools/pension-calculator>

<http://www.moneyadviceservice.org.uk/en/tools/estimate-what-you-need-to-save-for-retirement>

Pension tracing:

<https://www.gov.uk/find-lost-pension>

For more information, try the following:

<http://www.moneyadviceservice.org.uk/en/categories/retirement>

<http://www.pensionwise.gov.uk>

New pension rules allow more flexibility and choice when you withdraw money. We can help you understand your options:

<http://www.barclays.co.uk/Savings/Yourretirementoptionsarechanging/>



Bereavement



Things to consider with Regard to Bereavement:

- Pre bereavement planning, getting your affairs in order
- New notification – what to do when someone dies (see checklist below)
- Arranging and paying for the funeral
- Going through Probate (UK, except Scotland) or Confirmation (Scotland)
- Post bereavement financial support

What to do when someone dies:

- Register the death and get copies of the death certificate
- Obtain the Will (if there is one)
- Choose an Executor (if required)
- Apply for Grant of Probate/Confirmation where needed
- Notify all relevant parties (see checklist)
- Arrange the funeral

What you will need – Document Checklist

- Original or certified death certificate
- Proof of your identity
- Copy of the Will/Grant of Probate/Confirmation (where applicable)

Who you need to inform – a checklist:

- Notify Bank, Building Society and Credit Card companies
- Notify insurance companies for Life Insurance, Home Insurance, Car Insurance etc.
- Notify utility companies including phone and internet
- Notify Doctors/Dentist
- Notify DVLA/Benefits/Passport Service/Pensions
- Notify HM Revenue
- Notify the deceaseds local council
- Consider notifying Land Registry
- Contact all companies that you think owed money to the deceased or were owed money by the deceased
- Where the deceased holds an ISA, their spouse/ civil partner will be able to utilise an additional ISA allowance (Additional Permitted Subscription). Contact the ISA provider for details.

Further Considerations:

- Make or revise your will and make sure your executor and family know where to find it
- Review your borrowing needs
- Review your savings and investments following any changes to your financial circumstances such as bequeathed inheritance, provision of wider family and creating a safety net to protect your loved ones
- Make the most of your inheritance – pay off debts or build your savings
- Review your insurance
- Gather your important documents – consider Barclays Cloud it

Links to help you:

Pensions a basic explanation:

What to do when someone dies:

<http://www.barclays.co.uk/Bereavement/Whattodowhensomeonedies/P1242633406470>

Tell us once - Reporting a death to most government organisations in one go:

<https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

For more information, including dealing with someone's estate try the Money Advice Service:

<https://www.moneyadviceservice.org.uk/en/categories/when-someone-dies>

<https://www.moneyadviceservice.org.uk/en/articles/choosing-your-executor>

For emotional support:

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

How much does a funeral cost?

<http://www.moneyadviceservice.org.uk/en/articles/how-much-does-a-funeral-cost>

Paying for a funeral - who has to pay and what financial help can you get?

<http://www.moneyadviceservice.org.uk/en/articles/paying-for-a-funeral>

What to do if the property owner dies?

<http://blog.landregistry.gov.uk/property-owner-dies/>

<https://www.gov.uk/individual-savings-accounts/if-you-move-abroad-or-die>



Divorce and Separation

This section will give you further information and tools if you are going through a divorce or separation.

Things to consider during divorce/separation:

- Complete a budget planner to stay on top of your finances
- If the family home is owned in your ex-spouse or civil partner's sole name, you should look at registering your interest at the Land Registry in England and Wales using a 'matrimonial home rights notice'
- If you have joint accounts or loans with your ex-partner, and especially if the breakup isn't amicable, contact your bank, credit card and other providers to explain what has happened. You can instruct them to stop your ex-partner running up any new debts or withdrawing funds
- Contact credit reference agencies, if you have joint financial accounts, to review your credit report with each of the credit reference agencies. If you find any financial links between you and your ex-partner, you may ask for them to be removed. If you don't do this you could find that any credit applications you make in the future may be affected by your ex-partner's financial situation.
- Seek appropriate professional help depending on your circumstances.
- Notify HM Revenue of change in circumstance
- Notify your car insurer if your ex-partner is a named driver on your policy
- Notify the local council to review council tax
- Contact all the companies that you think you owe money to or who owe you money
- Notify your pension provider
- Let your landlord know of any changes to your tenancy agreement

Further considerations:

- Make or revise your will and make sure your executor and family know where to find it
- See how much you can borrow to cover the costs
- Book an appointment to speak to a mortgage adviser
- Plan your pension and retirement
- Review your savings if you have a settlement lump sum or to help plan ahead to cover potential expenses such as moving house and solicitor costs, supporting the new chapter in your life
- Review your borrowing needs
- Use your financial settlement to pay off debts or build your savings & investments
- Review your insurance
- Remove parties from your bank accounts
- Moving Home
- Gather your important documents – consider Barclays Cloud It

Links to help you:

For more information, including the Government's "Tell us once" service, visit the Money Advice Service.

<http://www.moneyadvice.service.gov.uk/encategories/divorce-and-separation>

<http://www.gov.uk/browse/births-deaths-marriages/marriage-divorce>

General name change information:

<http://www.deedpoll.org.uk/Introduction>

How much does a divorce cost?

<http://www.moneyadvice.service.gov.uk/en/articles/paying-divorce-costs>

Paying for a divorce who has to pay and what financial help can you get?

<https://www.gov.uk/court-fees-what-they-are>

Divorce & Separation calculator:

<http://www.moneyadvice.service.gov.uk/en/tools/divorce-and-separation-calculator>

Dealing with financial abuse in a relationship:

<https://www.moneyadvice.service.gov.uk/en/articles/protecting-against-financial-abuse>

How to protect children's savings:

<http://www.moneyadvice.service.gov.uk/en/articles/child-trust-funds-and-childrens-savings>

End a civil partnership

<https://www.gov.uk/end-civil-partnership>

Caring for Someone



Things to consider when caring for someone:

- Type of care required
- Choosing and funding care
- Helping the person you care for to manage their money or doing their day to day banking and/or making it easier for them to continue to do so
- Benefits available
- [Having an emergency care/financial plan in place](#). This can ease any worries if you are in the circumstance where you can't provide care.
- When supporting someone else, making sure you look after yourself
- Setting up third party authorities or delegated access
- Setting up a Power of Attorney

Further considerations:

- Explore ways to manage the person you support's money and do their day to day banking and/or help them continue to do so.
- Plan, organise and stay in control of your finances.
- Keep your important documents in one place. [Consider Barclays Cloud It](#)
- Scams are designed to trick you or the person you're caring for into giving money away or personal details. Find out how to protect yourself

Links to help you:

General guidance:

Read the Becoming a Carer Guide that outlines helpful ways to manage your own finances and the ones you support:

<http://www.barclays.co.uk/PowerofAttorney/Ijustneedsomeoneetomanagemyaccounts/P1242682675714>

Managing your finances:

Advice on how to manage and budget your finances as a carer, including carer's allowance and other benefits:

<https://carers.org/article/money-and-benefits>

Attend a Carer Forum to help you manage your finances:

<https://events.uk.barclays/carerforums>

Paying for care:

Advice on paying for care:

<https://carers.org/buying-care/how-much-will-it-cost>

Different care services available:

<https://www.moneyadvice.service.org.uk/en/categories/care-and-disability>

Home adjustments:

Advice and information if you need to make any adjustments to yours/their home:

<http://www.dlf.org.uk/content/factsheets-groups>

Getting support from organisations:

Support and advice for unpaid carers:

<http://www.carersuk.org/and%20carersuk.org> <http://www.carersuk.org/andcarersuk.org>

Looking after someone with cancer:

<http://www.macmillan.org.uk/cancerinformation/ifsomeoneelsehascancer/caringforsomeonewithcancer/lookingaftersomeonewithcancer.aspx>

Caring for someone with mental health:

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

Caring for someone with learning disability/disabilities:

<http://www.dosh.org>

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

Help and support if you're impacted by terminal illness:

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

Caring for someone with dementia:

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

Looking after you:

Information on looking after yourself:

<https://carers.org/article/taking-care-yourself>

How you can give yourself a break:

<http://www.carers.org/article/getting-break>

Advice on looking after yourself when caring for someone with dementia:

https://www.alzheimers.org.uk/info/20046/help_with_care/79/carers_looking_after_yourself/2



Serious Accident or Illness

Things to consider

Recovering from a serious accident or being diagnosed with a critical or long term illness can affect many parts of you and your family's life. The impact will vary from person to person.

Home life

- Will there be an impact on my day to day life i.e. home, hobbies and social activities?
- Will I need help with practical tasks i.e. getting dressed, cooking meals etc.?
- Will I need adjustments to my home environment?
- Will I need help to access money or manage my day to day banking?
- Emotional support and coping with any changes in your lifestyle.

Work life

- Will there be an impact on my job/role at work?
- Will I need any adjustments to my work environment?
- Are there any work benefits that I can benefit from?

Review your income and expenditure

- Will there be a change in your financial circumstances?
- Use our budget planner to understand the possible financial implications of your accident/illness.
- Review any insurance policies or relevant employee benefits to see if you're eligible to make any claims or get any additional support.
- Review your current account and savings accounts to ensure they still suit your needs.
- Find out if you are eligible for any government benefits

Take control of your debts

It is important to contact any lending providers as soon as possible (mortgage, loans, cards, overdrafts etc.) to discuss implications and options as a result of your situation if you believe you will be unable to afford future payments.

- For Barclays Mortgages telephone us on – 0800 022 4022 (Mon-Thurs 8am-8pm, Fri 8am-4pm & Sat 9am-4pm)
- For Barclaycard telephone us on – 0800 056 1417 (Mon-Fri 8am-9pm & Sat 9am-4pm)
- For Barclayloan or Overdrafts telephone us on 0333 202 7412 (Mon-Fri 8am-7pm)

Plan Ahead

- Review how you currently manage your finances, consider if you would benefit from services such as telephone, online or mobile banking services?
- Review the options available to enable a trusted person to help with finances – delegating access to your accounts e.g. Power of Attorney.
- Review short, long and end of life care needs.
- Make or update your will and make sure your executor and family know where to find it

Further considerations

- Allowing someone you trust to have access to your account?
- Get help if you are struggling with debt or have money worries
- Gather your important documents and keep them safe – Consider Barclays Cloud It
- Consider signing up to online bank statements so you can keep track of your spending/balance anywhere
- Review your existing savings

Links to help you:

Accessibility and disability support

<http://www.barclays.co.uk/Accessibility/Accessibility/P1242623451150>

Help managing your accounts

<http://www.barclays.co.uk/PowerofAttorney/Ijustneedsomeoneonetomanagemyaccounts/P1242682675714>

Carers Trust

<https://carers.org/> or call 0844 800 4361

Staying on top of your finances

<http://www.barclays.co.uk/Helpandsupport/Stayingontopofyourfinances/P1242558155854>

Take control of your finances and grow your knowledge using our online training platform Barclays

Financial Wings

<https://financial.wings.uk.barclays>

Benefits calculator

<https://www.gov.uk/benefits-calculators>

Power of Attorney:

England and Wales

<https://www.gov.uk/power-of-attorney/make-lasting-power#what-you-need-to-know>

Northern Ireland

<https://www.nidirect.gov.uk/articles/managing-your-affairs-and-enduring-power-attorney>

Scotland

<http://www.publicguardian-scotland.gov.uk/power-of-attorney>

External support links:

NHS your care after discharge from hospital

<http://www.nhs.uk/Conditions/social-care-and-support-guide/Pages/hospital-discharge-care.aspx>

Citizen's Advice

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/>

Macmillan

<https://www.macmillan.org.uk/?gclid=CNqWguWsyM8CFWYq0wodchMGcA>

Alzheimer's Society

<https://www.alzheimers.org.uk/> or call 0300 222 1122

Stroke Association

<https://www.stroke.org.uk/> or call 020 7566 0300

Coping after a traumatic event

<http://www.rcpsych.ac.uk/healthadvice/problemsdisorders/copingafteratraumaticevent.aspx>

Samaritans

<http://www.samaritans.org/> or call 116 123 (free to call)

New to UK



This section will give you further information and tools for when you are new to the UK.

Things to consider when new to UK:

- Visas and permits – legal requirements such as visas, residence and/or work permits
- Finding a job
- Understanding UK tax laws
- Finding somewhere to live – rental and property
- Health – public and private healthcare, registering with a doctor
- Money – opening bank accounts and banking services
- Language – learning English
- Access to telephone and internet
- Education – schools and higher education
- Starting a business
- Travel and leisure – driving, public transport etc.
- Culture – find useful information about UK culture and history, people, traditions, customs and more
- Cost of living – understand how costs differ in the UK to your country
- Keeping in touch with friends and family back home
- Bringing your pet to the UK

Further considerations:

- Protect your possessions in your new home – consider insurance
- Protect you and your family should unforeseen circumstances occur – consider personal insurance
- Choose your first UK current account
- Personalise your current account
- Explore different ways to bank at your convenience
- Use our Budget Planner to adjust to new bills
- Build your credit rating
- Build your savings & investments
- Keep your important documents safe and in one place – [Consider Barclays Cloud It](#)

Links to help you:

General guides

<https://www.justlanded.com/english/United-Kingdom/UK-Guide>

General money advice

<https://www.moneyadviceservice.org.uk/en>

What you need to open a Barclays' current account

<https://www.barclays.co.uk/Helpsupport/ComingtoworkintheUK/P1242601780771>

Benefits and Tax credits

www.gov.uk

<https://www.gov.uk/tax-credits-if-moving-country-or-travelling>

<https://www.gov.uk/government/organisations/hm-revenue-customs>

Job Search

<https://www.gov.uk/jobsearch>

Applying for a national insurance number

<https://www.gov.uk/apply-national-insurance-number>

Register with your local doctor's surgery

<http://www.nhs.uk/pages/home.aspx>

Local Housing Association

<https://www.gov.uk/browse/housing-local-services/council-housing-association>

Find out about your local area

<https://www.insights.barclays.co.uk/>



Fraud Prevention

This section will give you further information and tools to understand how to prevent Fraud.

Things to consider when preventing fraud:

- Be aware of unsolicited calls, emails and texts – never give out information or click on links
- Protect your devices with internet security software
- Lock your mobile device with a PIN/password
- Regularly check your bank and credit card statements/ online accounts
- Safe keeping and disposal of important documents/bank cards
- Use privacy and security settings on social media
- Remember, deals that seem too good to be true usually are!
- Be fraud smart: Always check. Never share. Act with care.

Always check

- Always check a caller is who they say they are, even if they say they are from your bank or the police. Be aware that fraudsters can keep the phone line open and then trick you into giving your details or transferring money to a fake account. Call back using a number from a trusted website, bill or bank statement but wait 5 minutes or use a different phone.
- Do some research before buying online or entering into an investment – read independent reviews or get independent financial advice.

Never share

- Never share your card PIN, PINsentry codes and passwords with anyone who contacts you by phone, email or text.
- Never share your personal or security information on a website you've clicked to from a link in an email or text.

Act with care

- Act with care when clicking on links or downloading attachments in emails or texts. If in doubt, delete it.
- Treat all unsolicited calls with caution. Remember, banks and police will never contact you to ask you to transfer money to a new account, buy high value goods or hand over cards or money.

Visit [Barclays.co.uk/fraudsmart](https://www.barclays.co.uk/fraudsmart) or ask a for a copy of our fraud prevention leaflet for more tips

Further considerations:

- Know who you are talking to – check you've been given a genuine Barclays Fraud Department number using our Telephone Number Checker
- Get good internet security software – consider FREE Kaspersky Internet Security Software
- Gain confidence using digital services – talk to a Digital Eagle
- Learn more about online safety and security – sign up to the Digital Wings
- Store important documents and phone numbers securely – Consider Barclays Cloud It
- Check your credit profile regularly to protect against identity theft – consider Credit Manager
- Keep track of your money – consider Barclays Text Alerts
- Shop safely online with Barclays Secure and Barclaycard Secure
- Extra layers of online banking protection – consider PIN Sentry or Mobile PINsentry
- Don't get tricked by distraction fraudsters who try and take your card – consider Personalised Debit Card
- Let us know your mobile phone number and benefit from our fraud alert texts
- Find out more about what we do to protect your money

Links to help you:

Protect yourself from fraud and scams

[Barclays.co.uk/fraudsmart](https://www.barclays.co.uk/fraudsmart)

[Barclays.co.uk/scams](https://www.barclays.co.uk/scams)

www.met.police.uk/docs/little_book_scam.pdf (Little Book of Big Scams)

www.fca.org.uk/consumers/scams

www.moneyadviceservice.org.uk/en/articles/beginners-guide-to-scams

Stay safe online

www.barclays.co.uk/Helpsupport/Onlinebankingsecurity/P1242657728006

www.getsafeonline.org

Avoid card fraud

<http://www.barclays.co.uk/Helpsupport/Cardfraud/P1242559355707>

Protect your identity

<https://www.cifas.org.uk/pr>

Fraud alert services

www.actionfraud.police.uk/support-and-prevention/sign-up-to-action-fraud-alert



Fraud Reporting

This section will give you further information and tools to understand how to report Fraud.

Things to consider when reporting fraud:

Tell your bank straight away:

- If you don't recognise or didn't authorise a transaction that's gone out of your bank account or onto your credit card.
- If your card or account security details have got into the wrong hands and/or you feel that somebody may have wrongful access to your bank account.
- If your mobile is lost or stolen and you are registered for mobile banking services.

Report to Action Fraud (the national fraud reporting body):

- If you've been victim of a scam and a fraudster has tricked you into parting with your money
- Everyone who reports to Action Fraud will be issued a crime reference number and is also given the option to receive support from Victim Support.

Report to the Police:

- If the crime is in progress, or about to happen, including where money is at risk
- If there is an additional crime to report, such as burglary or theft of your handbag, purse or wallet or threat of physical violence
- If the victim of a crime is elderly or vulnerable- the Police may be able to offer additional support or refer to partner organisations such as Trading Standards or Adult Social Services.

Report to Citizens Advice/Trading Standards

- If you have a dispute or complaint about something you have bought from a shop, by mail order or via the internet.
- If you have been a victim of a doorstep crime or a rogue trader

Further Considerations:

- Report lost and stolen cards straight away – consider Barclays Mobile Banking
- Need a replacement card quickly – look into our Instant Debit Card Replacement Facility
- Get added protection from [CIFAS Protective Registration](#)
- Check you're calling a genuine Barclays Fraud Department number using our [Telephone Number Checker](#)
- Get good internet security software- consider FREE Kaspersky Internet Security Software
- Store important documents and phone numbers securely – [Consider Barclays Cloud It](#)
- Check out what we do to protect your money
- Learn more about how you can keep your money safe from fraudsters – take a look at our Fraud Prevention Moment.

Links to help you:

Reporting fraud and scams

www.actionfraud.police.uk

<http://content.met.police.uk/Site/reportingfraud>

<https://www.citizensadvice.org.uk/consumer/taking-action-about-consumer-problems/>

<http://www.fca.org.uk/consumers/scams/report-scam>

www.barclays.co.uk/Helpsupport/Contactusaboutfraud/P1242560037908

Lost & stolen cards

<http://www.barclays.co.uk/lostandstolen>

Continuous Payment Authorities

<http://www.fca.org.uk/news/continuous-payment-authorities-your-right-to-cancel>

Premium rate calls / unexpected phone charges

<http://www.phonepayplus.org.uk/for-consumers>

Victim Support

<http://www.actionfraud.police.uk/support-and-prevention/ive-been-a-victim-of-fraud>

<https://www.victimsupport.org.uk/>

<http://www.thinkjessica.com/>

https://www.cifas.org.uk/pr_for_individuals



Scam Prevention

Who?

- Do you really know who you are sending money to, are they genuinely who they say they are? Check the legitimacy of the person, company or organisation before sending your money or sharing personal details.
[Check on the FCA's list of regulated firms](#)
- Always be suspicious of people contacting you unexpectedly to offer you products or services or stating they are from an official organisation e.g. the bank or the police.
- Be aware who you are receiving calls and texts from, always confirm their identity. The bank, police, and any company you may use on a day to day basis will never contact you saying they need personal details such as your PIN, passwords or security details.

What?

- Remember: Deals that seem too good to be true usually are.
- If you are asked to pay for a product or service upfront, take time to consider if the payment is genuine and if this is normal practice.
- Take care and read the small print when making a payment, sharing your personal details or signing up to a free trial. Make sure you read the terms and conditions so you understand how your details will be used/shared and if you are signing up to and further or future financial commitments.
- If you are contacted and told you have won a competition, prize or lottery think about whether you have even entered, especially if you are being asked to part with money or personal details upfront – this is usually a scam.

How?

- Take 5, don't get pressured into making a rushed or on the spot decisions about purchases or request to make payments that you aren't 100% sure about.
- If you are uncertain speak to someone you can trust i.e. a family member or friend, Barclays member of staff/Digital Eagle.
- Before entering payment details on a website ensure the link/site is secure by looking for the unbroken padlock or key symbol in the address bar.

Further Considerations:

- Know who you are talking to – check if you've been given a genuine Barclays telephone number using our [telephone number checker](#)
- Explore different ways to keep track of your money
- Explore our complimentary services to help protect your computer, mobile devices, debit cards and important docs.
- Join a Tea and Teach session in your local area to become more Digitally Savvy whilst staying safe online – [Sign up today](#).
- If you've received suspicious email that claims to be from us, please forward it to internetsecurity@barclays.co.uk and then delete the email immediately
- Opt out from Royal Mail Door to Door delivered leaflets or promotional material – this stops all unaddressed items from being delivered by [Royal Mail](#)
- Use the [Mail Preference service](#) and [Telephone Preference Service](#) to reduce the likelihood of receiving unsolicited direct mailings, sales or marketing calls

Links to help you:

Financial scams and how to avoid them from Barclays
www.Barclays.co.uk/scams

Sign up to the [Action Fraud Alerts](#) for free to receive direct, verified, accurate information about scams and fraud in your area by email, recorded voice and text message

Read our article on how to spot a fraudulent investment scheme
<http://www.barclays.co.uk/journal/spotting-investment-scams>

Financial Conduct Authority provides information on how to avoid and report scams
www.fca.org.uk/consumers/scams

A beginners guide to scams from the Money Advice Service
www.moneyadvice.service.org.uk/en/articles/beginners-guide-to-scams

National Trading Standards help to protect consumers and safeguard Businesses:
<http://www.nationaltradingstandards.uk/>

Get Safe Online provide factual and easy-to-understand information on online safety
www.getsafeonline.org

Citizens Advice provide information on the most common scams
<https://www.citizensadvice.org.uk/consumer/scams/scams/common-scams/common-scams/>

Guides to help you spot fraud and scams from Age UK
<http://www.ageuk.org.uk/money-matters/consumer-advice/scams-advice/>

Moving Abroad



This section will give you further information and tools for when you are looking to move abroad.

Plan to settle in

- From setting up utilities to understanding the culture
- Cost of living in your destination country
- Children and childcare/schooling
- Studying/working abroad

UK tax requirements and planning

- Notify the tax authorities (i.e. HMRC) in the UK
- Complete your P85 from Revenue and Customs and return it
- Fill out form R105 from HMRC if you will be continuing to receive interest income from savings in the UK
- Complete a tax return as a non-resident
- Understand capital gains tax rules

Renting out your home in the UK

- Decide how you wish to manage the property
- Tax considerations
- Expat Landlord insurance
- Inform your mortgage provider

Medical insurance and health care

- Get informed about eligibility for medical care and social security benefits in your destination country
- European Health Insurance Card to assist you with reduced short-term health care costs
- Private health insurance
- Let your local GP and dentist know you are leaving

Driving and getting around

- Ensure you know the local driving laws and regulations
- International Driving Permit: check if you need an additional local driving licence

Utilities and other things not to forget when moving abroad

- Financial planning – Bank accounts, Expat Pensions, Other investments and Estate Planning
- Post
- Local authorities
- Registering to vote

Taking your pet with you

- Get your pet micro-chipped by your vet and immunised against rabies (at least 21 days before you travel)
- Transportation (e.g. crate, water, food, and creature-comforts)

Further considerations

- Open an overseas/international account
- Making purchases abroad – debit cards, credit cards and foreign currency
- Transferring money between countries – international money transfers
- Pay off debts in the UK before moving – review your borrowing
- Review your savings, investments and insurance
- Gather my important documents and phone numbers – [Consider Barclays Cloud It](#)

Links to help you:

Moving or retiring abroad

<https://www.gov.uk/moving-or-retiring-abroad>

Tips for settling in to your new home

<http://www.expertsforexpats.com/expat-news-and-opinion/latest-expert-opinion/our-top-ten-tips-for-expats-settling-into-a-new-country/>

Moving abroad with children

<http://expatchild.com/>

Studying abroad

http://www.prospects.ac.uk/studying_abroad.htm

How to avoid common tax mistakes made by, and understand tax requirements of British expats

<http://www.expertsforexpats.com/expat-news-and-opinion/latest-expert-opinion/how-to-avoid-the-top-five-tax-mistakesmade-by-british-expats/>

<http://www.expertsforexpats.com/expat-tax/expat-tax-advice/>

<http://www.expertsforexpats.com/expat-tax/capital-gains-tax-for-british-expats/>

Renting your home as an Expat

<http://www.expertsforexpats.com/relocation/renting-out-your-home/>

Essential information for taking your pet abroad

<http://www.expertsforexpats.com/relocation/taking-your-pet-abroad/>

Expat Health Insurance

<http://www.expertsforexpats.com/expat-insurance/health-insurance-for-british-expats/>

Top 8 mistakes expats make when moving overseas

<http://www.expertsforexpats.com/expat-news-and-opinion/latest-expert-opinion/top-8-mistakes-expats-make-whenmoving-overseas/>



Redundancy

This section will give you further information and tools for when you have been made redundant.

Things to consider

- Get help with your mortgage/rent
 - Claim straight away if you have a payment or income protection insurance policy
 - Claim any benefits you might be entitled to, such as Job-Seekers Allowance/Universal Credit and Housing Benefit.
 - Contact your mortgage provider and ask them what options are open to you (e.g. a repayment holiday or just paying interest until you are working again)
 - Inform your landlord if you think you might fall behind with your rent at any point
 - Speak to a Housing Advisor in your local council's housing department
- Sort out your income
 - Are there any benefits, tax credits and rebates you may be entitled to claim (contact HM Revenue & Customs)?
 - Think about anything else you could do to boost your income (e.g. take in a lodger, take on casual work and/or sell stuff)
- Take control of your debts
 - Draw up a budget or review your existing budget
 - Try to cut back (identify essential and non-essential items) – shop around to save money and you might be able to get help with heating bills
 - Consider using savings to repay debts (particularly if the interest rate is higher on your debts than you earn on your savings), but check first if this would affect your benefit claims/options.
 - Talk to people you owe money to: get help if you are struggling with debt
- Are there any viable alternatives to redundancy (e.g. short-time working, lay-off or a different job)?
- Know your rights and level of compensation you are due (e.g. notice of termination, holiday pay and redundancy pay-out)
- What support will your employer offer (e.g. outplacement services such as CV writing or interview practice)?
- Understand the logic and rationale behind the redundancy decision – it's your job that's been made redundant not you!
- Get the right mind-set and energy and develop your story – have a positive view of what happened and what you learned from it: employers look for positive attitudes in potential employees.
- Build networks - ask people to let you know if they hear of any opportunities and update your CV and online profiles
- Take stock - what are your skills and levels of experience? What are your untapped strengths/talents you can develop?
- Decide what you are going to do next and be pro-active; consider recruitment portals/websites

Further considerations:

- Use a Budget Planner to calculate your new budget
- If your employment package included extras, such as private health insurance or a car allowance, you may want to budget for them too - or consider doing without.
- If you don't need to use your redundancy money straight away, you may want to explore your Saving and Investing options.
- Decide what to do about your pension once you leave; consider boosting your pension if you have received a lump sum.
- Set aside enough money to pay any extra tax; get help and advice from HM Revenue & Customs. Bear in mind that the size of the redundancy payment could mean you become a higher or additional rate taxpayer for the year, even if you're normally a basic rate taxpayer.
- Consider starting your own business or retraining to broaden your skills.
- Financial difficulty? - get help if you are struggling with debt.

Links to help you:

Free Redundancy Handbook

<https://www.moneyadvice.service.org.uk/en/articles/free-printed-guides>

Calculators

<https://www.gov.uk/benefits-calculators>

<https://www.moneyadvice.service.org.uk/en/tools/redundancy-pay-calculator>

<https://www.moneyadvice.service.org.uk/en/tools/quick-cash-finder>

Your legal rights

<https://www.moneyadvice.service.org.uk/en/articles/your-legal-rights-when-facing-redundancy>

<https://www.citizensadvice.org.uk/>

Benefits, tax credits and tax rebates after you've lost your job

<https://www.moneyadvice.service.org.uk/en/articles/benefits-and-tax-credits-when-youve-lost-your-job>

<https://www.moneyadvice.service.org.uk/en/articles/claiming-a-tax-rebate-after-losing-your-job>

Top tips for making money when faced with job loss

<https://www.moneyadvice.service.org.uk/en/articles/top-tips-for-making-money-when-faced-with-job-loss>

What to do about debt if you lose your job

<https://www.moneyadvice.service.org.uk/en/articles/what-to-do-about-debt-if-you-lose-your-job>

Making the most of your redundancy pay

<https://www.moneyadvice.service.org.uk/en/articles/making-the-most-of-your-redundancy-pay>

Voluntary redundancy - weighing up the pros and cons

<https://www.moneyadvice.service.org.uk/en/articles/considering-voluntary-redundancy>

Changing your career following redundancy

<https://www.moneyadvice.service.org.uk/en/articles/changing-your-career-following-redundancy>

<https://nationalcareersservice.direct.gov.uk/Pages/Home.aspx>

Considering early retirement instead of redundancy - weighing up the pros and cons

<https://www.moneyadvice.service.org.uk/en/articles/considering-early-retirement-instead-of-redundancy>



Starting a Business

This section will give you further information and tools for when you are starting a business.

Writing a business plan

- Setting the business goals and objectives
- Financing the start of the business

Knowing your market

- Customers
- Suppliers
- Website

Setting up the business

- Contacting organisations
- Choosing a legal structure
- Tax, National Insurance & VAT
- Opening a business account

Business responsibilities

- Insurance
- Licences
- Regulations

Employer responsibilities

- Insurance
- HMRC registration
- Tax, National Insurance & VAT
- Pensions

Further Considerations:

- Open a start-up current account for your business banking
- Explore Barclays products / services for your business
- Explore your start-up finance options as a new business
- Explore your insurance options
- Identify and analyse the external factors that can affect your business
- Plan your business strategy and aims
- Book an appointment with a Barclays Business Manager to discuss your individual business

Links to help you:

Contacting organisations

[A guide to the organizations' you must contact when starting up](#)

National start-up business support

[A guide to the national source of business start-up support](#)

Tax, National Insurance & VAT

[An introduction to tax, national insurance and VAT](#)

Writing a business plan

[A guide to writing a business plan](#)

Pensions

[Compliance with auto-enrolment pensions](#)



Going to Primary School

This section will give you further information and tools for when your child starts primary school.

Things to consider when approaching primary school:

- Research schools in your area
- Attend open day for catchment school/other local schools
- Admission process and appeals
- Before/after school care – i.e. breakfast and after school clubs, child-minder
- Find out what their behaviour policy is (including anti-bullying)

Things to consider when starting primary school:

- School uniform and equipment – prepare for having to dress independently i.e. putting on PE kit
- Practice the school run, you don't want to be running late as this may unsettle your child, particularly on the first day
- Preparing for first term – talk enthusiastically about a typical day at school to help them look forward to it
- Try to give your child some experience of being away from you and in the company of others, whether that's at pre-school or nursery, or by spending time with friends and family
- Teach them to recognise their first name
- Hobbies/vocations to participate in

Things to consider during primary school:

- Support my child in their learning (e.g. literacy)
- Reinforce positive behaviours (e.g. rewards, praise)
- Encourage friendships (e.g. arranging play dates after school/weekends)
- Plan for school holidays (e.g. museums, libraries, theme parks, games)

Further considerations

- Start saving/investing for your child's future
- Save for annual and ongoing costs, such as new uniform, travel etc.
- Explore the various ways Barclays rewards its customers
- If your child uses a tablet or mobile phone, consider insurance
- Explore Barclays Rewards to see how you can earn cashback and benefit from Blue and Premier Rewards.

Links to help you:

Research schools in your area
<http://reports.ofsted.gov.uk/>

Admissions and Appeals
www.gov.uk/schools-admissions/applying

Help your child to settle at school
<http://www.netmums.com/children/helping-kids-settle-into-school>

Bullying at school
<https://www.gov.uk/bullying-at-school/the-law>
<https://www.kidpower.org/library/article/prevent-bullying/?qclid=CMDvt5-D8M0CFUqeGwodQHUD-g>

How to help with primary reading/maths/homework
<https://www.oxfordowl.co.uk/welcome/for-home/reading-owl/at-school>
<https://www.mymaths.co.uk/>
<http://readingeggs.co.uk>

Things to do in the school holidays
<http://www.dayoutwiththekids.co.uk/>



Going to Secondary School

This section will give you further information and tools for when you are retiring.

Things to consider when approaching secondary school:

- Admission process and appeals
- Attend the open day for new pupils
- Consider your child's individual needs when selecting a school
- Find out what their behaviour policy is (including anti-bullying)

Things to consider when starting secondary school:

- Personal organisation – get into the habit of checking the timetable and packing the right equipment the night before
- Plan and practice the journey
- School uniform and equipment – if it will be the first time having to wear a tie, use the summer to practice how to tie it!
- Show that you feel positive about the school and talk enthusiastically about it
- Nurture their confidence and self-esteem

Things to consider during secondary school:

- Homework – develop good habits
- Encourage friendships – organise get-togethers/sleepovers with new and existing friends
- Exams – survival tips
- School events/clubs
- Internet safety on mobiles/devices

Further considerations

- Open your first bank account
- Learn to manage money - such as budgeting and making payments and keeping track of spending
- Save for annual and ongoing costs, such as new uniform, travel etc.
- If your child uses a tablet or mobile phone, consider insurance
- Develop your coding, analytics and digital knowledge - consider Digital Wings
- Explore Barclays Rewards to see how you can earn cashback and benefit from Blue and Premier Rewards.

Links to help you:

Research schools in your area
<https://reports.ofsted.gov.uk/>

Admissions and Appeals

www.gov.uk/schools-admissions/applying
<http://www.mumsnet.com/education/secondary/admission-appeals>

Bullying at school

<https://www.gov.uk/bullying-at-school/the-law>

<https://www.kidpower.org/library/article/prevent-bullying/?qclid=CMDvt5-D8M0CFUqeGwodQHUD-g>

Homework - how to help your child with homework

<http://www.mumsnet.com/pre-teens/how-to-help-your-child-with-homework>

Exam survival tips:

<http://www.mumsnet.com/education/exam-survival-tips>

Road safety for pre-teens:

<http://www.mumsnet.com/pre-teens/road-safety-for-children>

Internet safety on mobiles

<http://www.mumsnet.com/internet-safety/mobile-phones>

Things to do in the school holidays

<http://www.dayoutwiththekids.co.uk/>

Coding - what it is and why it's important

<http://www.barclays.co.uk/P1242689629973>

Life and Money Skills

www.barclayslifeskills.com/
www.financialwings.barclays.co.uk

Life after Graduation



leaving University

- Accommodation – move back home, stay in your university city with friends or move somewhere completely new.
- Graduate bank account
- Sort out/clean up your online presence (e.g. social media, building your own site or blog)

Sorting out your finances

- Re-paying your student loan
- Settle all old debts and bills
- Check what benefits you are eligible for (e.g. Job Seekers Allowance) – note you cannot claim JSA whilst you are on an internship, even if its unpaid.
- Staying on top of finances

Choose your path

- A graduate career – graduate training scheme or graduate specific role
- A part-time/alternative job – some income whilst you apply for full-time roles
- An internship/placement – to get a foot on your chosen career ladder
- Post-graduate study – to specialise in a certain subject and show employers that you are dedicating to that field
- Travelling – a gap year, lots of companies can help pay for a gap year by offering work abroad
- Self –employment – create a start up

Looking to the future

- Networking – make new friends
- Planning for short and longer-term goals
- Getting onto the property ladder
- Building skills to support you in your career

Further Considerations

- Choose a graduate bank account
- Explore Barclays Rewards to see how much cashback you can earn on your shopping with retailers like Clarks, Office and Reiss, as well as your holiday bookings and earn rewards for banking with us.
- Start budgeting – careful budgeting could be the difference between being able to afford a house in a few years and having nothing to show for your first couple of years in graduate employment
- Start saving and investing for your future
- Think about your pension – the sooner you start paying into a pension fund, the better and wealthier you'll end up being when you come to retiring
- Understand and improve your credit score
- Protect me and my purchases – review your insurance options

Links to help you:

Leaving University:

General:

<http://www.savethegraduate.org/grad-blog/life-after-university.html>

Renting:

<http://www.zoopla.co.uk/discover/renting/#LhMbvoGRc21sx47g.97>

Making online presence employer ready:

<https://www.barclayslifeskills.com/i-want-to-use-my-online-presence-to-get-ahead/school/is-your-social-media-profile-employer-ready>

Digital safety – top tips:

<http://community.barclays.intranet/sites/digitaleagles/Digisafe>

Sorting out your finances:

Repaying your student loan:

<http://www.slc.co.uk/students-and-customers/loan-repayment.aspx>

Paying off debts and bills:

<https://www.moneyadvice.service.org.uk/en/articles/how-to-prioritise-your-debts>

Choosing Your Path:

Graduate jobs:

<http://www.milkround.com/>

<https://www.graduate-jobs.com/gco/Booklet/how-to-find-a-graduate-job.jsp>

Part time jobs and internships:

<http://www.thecareersgroup.co.uk/jobs-and-internships/>

<https://targetjobs.co.uk/internships/advice/414582-part-time-jobs-that-will-kick-start-your-graduate-career>

Postgraduate study:

<https://www.prospects.ac.uk/postgraduate-courses>

Go travelling:

<http://www.savethegraduate.org/gap-years>

Self-employment:

<http://www.simplybusiness.co.uk/knowledge/articles/2016/12/going-self-employed-in-the-UK-a-self-employment-guide-to-get-started/>

Paying taxes for the first time:

<https://www.gov.uk/income-tax/overview>

Paying National Insurance:

<https://www.gov.uk/national-insurance/how-much-you-pay>



First Job



This section will give you further information and tools for when you are looking for your first job

Things to consider when looking for your first job

- Social media hygiene – make sure your social media accounts are private with no inappropriate posts that might prevent an employer from hiring you
- Writing your CV/LinkedIn profile – how can you stand out from the crowd?
- Cover letter – write a brief cover letter stating why you feel that you are the right candidate for the job
- Preparing for interviews – what can you do to really impress them and get the job?

Things to consider when starting your first job

- Clothes – find out a few days in advance whether you need to wear specific clothes to your job and ensure that you are presentable
- Tools – if your job requires tools or equipment, find out if these will be supplied by your employer or if you need to bring your own
- Take notes – whether you use a notepad and pen or electronic media, note down important information and show you are keen to learn
- Travel time – it's better to be 20 minutes early than 1 minute late, so leave well in advance of your arrival time and allow for travel delays
- Bridging the gap until pay day – consider how you will pay for the expenses you will incur between now and your first pay day (e.g. travel and lunch expenses)
- Be enthusiastic – if you work with a smile and seem eager to learn, you will impress your boss and colleagues, making friends in no time.
- Setting a new budget – so that you don't blow all of your new salary in one go!
- Financial products (e.g. first adult current account, insurance, savings)
- Starting a pension – investing early in a pension will lead to bigger benefits later in life

Further Considerations

- Open your first bank account or review your existing current account – is there an alternative that is better suited to your changing circumstances?
- Explore different ways to manage your money
- Consider the costs that come with working and set money aside for bills and living expenses.
- Review your borrowing needs
- Review your insurance (e.g. possessions, travel, breakdown)
- Gather your important documents - Consider Barclays Cloud It.
- Explore Barclays Rewards to see how you can earn cashback and benefit from Blue and Premier Rewards

Links to help you:

How to search for a Job:

<https://www.gov.uk/jobsearch>

Practical skills from Barclays, such as writing a CV, interview techniques, managing money etc.:

www.barclayslifeskills.com/

Boosting your digital skills

<https://digital.wings.barclays>

Help and advice when applying for a job

<https://www.moneyadviceservice.org.uk/en/articles/help-and-advice-when-applying-for-a-job>

Employment contracts: your rights and key terms explained

<https://www.moneyadviceservice.org.uk/en/articles/checking-your-employment-contract>

Understanding your first payslip

<https://www.moneyadviceservice.org.uk/en/articles/how-you-get-paid-at-work>

<https://www.moneyadviceservice.org.uk/en/articles/understanding-your-first-payslip>

Income Tax and National Insurance

<https://www.moneyadviceservice.org.uk/en/articles/income-tax-and-national-insurance>

<https://www.moneyadviceservice.org.uk/en/articles/tax-and-national-insurance-deductions>

Apprenticeships/Traineeships

<https://www.getmyfirstjob.co.uk/>

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

Pensions

www.thepensionsregulator.gov.uk

www.pensionsadvisoryservice.org.uk

Summary

Our checklists are designed to help you with a variety of practical and financial matters but everyone is different. We have included links to external sites where you can find useful information. For further support specific to your needs you may need to speak to an Independent Financial Advisor or the appropriate professional organization.

