

LEAVING HOME?

TOP TIPS FROM

citizens
advice

Tunbridge Wells
& District

01 HOUSING

If you are in [student accommodation](#) you will be classed as an 'occupier with basic protection' - make sure you understand what this means for your [rights and responsibilities](#).

If you are [renting privately](#) from a landlord or lettings agent make sure you know:

- Length of your tenancy (1 year or term time only?)
- Whether any bills are included
- What fees will be charged
- Where your deposit is being held

Make sure you have your landlord's contact details and you know the process for [reporting repairs](#). Shared houses must be licensed with your local council and your landlord has a duty to ensure your home is safe.

02 WHAT'S IN A CONTRACT

When you are signing your tenancy agreement, buying a new phone or joining a gym REMEMBER you are signing a legally binding contract. It may be boring but it is important to read the small print as you will be committing to the terms and conditions in there. If you sign up online you are entitled to a 14 day 'cooling off period'. See citizensadvice.org.uk/consumer/ for more advice

03 BECOMING A BILL PAYER

If you plan to share the bills with housemates you will need to decide whose name goes on the bill and how the bill will be split. Remember to shop around to make sure you are getting the best deal. For utilities make sure you take photos of the meter when you move in - we can help if you need to [dispute an energy bill](#) or a [phone/internet bill](#)

04 GETTING A JOB

Make sure you know what your rights are before you start a new job - will you be an employee, a worker or self-employed? Your employment status will affect your rights and you can find out more here: citizensadvice.org.uk/work/

What you should know:

- Are you being paid the [National Minimum Wage](#) (£6.45 an hour if you are over 18) and if not what can you do about it
- [Rest breaks](#) (minimum of 20 min break if you work for 6 hours)
- Will you be entitled to [sick pay](#) and how to claim it. If not then are you eligible for any other [benefits](#)?
- If you are an [agency worker](#) you still have the right to be paid minimum wage and receive payslips
- How to deal with [problems at work](#)

05 BUDGETING

Citizens Advice have a [budgeting tool](#) to help you - how much money do you have coming in and what expenses will you have. Remember to think about your [TV licence](#) which you must pay if you watch BBC on any device and [Council Tax](#) which you will be liable for if you share a house with someone who is no longer a student.

If you need to open a [bank account](#) our advice can help and if you get into [debt](#) we can support you - call [0344 848 7978](tel:03448487978) for telephone advice, email advice@catwd.org.uk or use the [webchat](#).

06 INSURANCE

If you are moving out with valuable possessions for example a laptop, bike, iPad or mobile phone you may want to take out [insurance](#) to cover against theft, fire or accidental damage.

Many firms offer insurance policies designed for students who may be at increased risk of theft if living in shared accommodation.

If you are renting privately check whether you are responsible for insuring any items that belong to your landlord e.g. a television or sofa.

Always check the small print of your policy!

Firms will try to convince you to take out insurance to cover items like [mobile phones](#) but first make sure you aren't already covered by your home insurance or bank account. Check your policy to find out how much excess you will need to pay in the event of a claim.

If you change your mind about insurance you are entitled to a 14 day cooling off period, check out [citizensadvice.org.uk](#) if you need to cancel your policy or if there is a problem with your insurance claim.

07 SCAMS AWARENESS

Top tips for [protecting yourself](#) from scams:

1. Never be rushed into a decision, if it sounds too good to be true it probably is.
2. Don't assume everyone is genuine, never click on links in emails or messages. Fraudsters can clone emails and appear to be your bank or the Student Loan Company.
3. When making payments online check and double check. Don't be afraid to take your time and speak to someone over the phone before transferring money.

If in doubt speak to a Citizens Advice Scams Action adviser [online](#) or call our helpline on 0808 250 5050

DISCRIMINATION

08

The Equality Act 2010 protects you from discrimination – being treated unfairly on the basis of who you are. There are [9 protected characteristics](#) including age, disability, gender, race, religion or sexual orientation.

If you feel you have been treated unfairly by an employer, a business, an estate agent, a transport service, a university or a public body then check out [citizensadvice.org.uk](#) for more information on different types of discrimination and how to take action.

If you or someone you know has experienced a hate incident or hate crime you can report this to the police directly or by using the online reporting service [True Vision](#).

For advice on online hate, abuse and harmful content go to [reportharmfulcontent.com](#) or [stophateuk.org](#)

USEFUL LINKS

09

0344 848 7978 for telephone advice from Citizens Advice Tunbridge Wells & District, email advice@catwd.org.uk or use the [webchat](#).

[NUS](#) - 10 things to do before starting university

[The Mix](#) - Home Truths App

[Shelter](#) - Housing advice for students

[Acas](#) - tips for working while studying

[Young Minds](#) - tips for coping alone

[Money Saving Expert](#)

[Friends Against Scams](#)

[Action Fraud](#)