

COPING WITH THE ECONOMIC DOWNTURN

*A practical guide for
working people
and their
families*



Introduction



These are difficult times for working people and their families.

Many face the prospect of redundancy and many more are uncertain about the impact of the ongoing financial crisis on their jobs and livelihoods. Even those whose jobs are relatively secure are worried about rising living costs – particularly those on low incomes. Debt is also becoming an increasing problem, with the average household owing £9,500* (excluding a mortgage).

This short guide, compiled by the TUC with the involvement of Citizens Advice, contains practical information about how best to weather the current economic storm. You'll find advice and pointers to further resources on issues such as dealing with redundancy, your rights to join a union and be represented at work, how to make sure you are claiming the right benefits, consumer advice, dealing with debt and support for finding a new job and planning a new career path.

Unions have always been there to help people resolve issues and problems at work. But we know our members – and all working people – also need our support beyond the workplace. I hope this guide goes some way to providing that practical advice and support, and hope that you find it a useful tool.

A handwritten signature in black ink that reads "Brendan Barber". The signature is written in a cursive, flowing style.

Brendan Barber, TUC General Secretary

*Source: www.creditaction.org.uk

If you are threatened with redundancy

There are employment laws relating to how employers should handle proposed redundancies. Indeed, everyone at work is protected by a series of basic legal rights. Some protect you against the worst kinds of exploitation and unfair treatment – some give you positive rights, such as the right to join a union and be represented at work.

If you are a union member your local rep or trade union official will be able to give you comprehensive information about your rights. Whether you are a union member or not, you can also get more detailed information at:

- ▶ www.worksmart.org.uk – information and advice about the world of work from the TUC.
- ▶ www.acas.org.uk – The ACAS Helpline provides clear, confidential, independent and impartial advice to help resolve issues in the workplace. You can call them on 08457 47 47 47.



- ▶ www.adviceguide.org.uk – for online self-help advice from the Citizens Advice service on employment, legal, money, benefits, housing, debt and discrimination issues.
- ▶ www.direct.gov.uk – the official government website aimed at helping you access public services.

What is redundancy?

Redundancy is not the same as getting the sack – although it is still regarded as a dismissal. All dismissals must be seen as being fair and there are procedures that employers must follow.

Redundancies happen when an employer reduces their workforce. This may be because a workplace is closing down or because fewer people are needed or expected to be needed for work of a particular kind.

If your employer were to immediately take on someone else to do your job your dismissal would not normally be regarded as being due to redundancy and may therefore be an unfair dismissal. In this case, you could well have a case against your employer.

If you think that your dismissal has been unfair – even if your employer has told you that it is as a result of you being made redundant – you should take advice and you may be entitled to compensation if you make a claim to an employment tribunal.

Even if redundancies are genuine, there are rules that your employer must follow. In brief your employer:

- ▶ will often have to give notice of redundancies and consult formally with the workforce
- ▶ will have to pay redundancy pay to most staff who have worked for more than two years
- ▶ must not choose who gets made redundant on the basis of their sex, race, disability, religion or belief, sexual orientation, age unless objectively justified, transgender status, pregnancy or trade union membership.

Many employers will act fairly, and – particularly if a union is involved in the process – do far more than the legal minimum (see below) if they are making redundancies.

But some employers may try to get out of all their legal obligations by trying to put you in such a bad position that you resign.

The TUC has produced a guide called **Facing Redundancy** that contains more detailed information about redundancy procedures. You can get a copy of this from the TUC's Know Your Rights Line on **0870 600 4 882** or by going to **www.worksmart.co.uk**.

What if your employer offers you another job?

It can be difficult to work out your best course of action if your employer offers you another job. If you turn this down it may mean that you are not legally redundant. There are rules relating to what constitutes an offer of “a suitable job”, and you are allowed to take on the new role for a “trial period”. The TUC’s guide *Facing Redundancy* has more information.

Redundancy pay

The law sets out the minimum payment you can expect to receive if you are made redundant. To be entitled to this legal minimum you must have:

- ▶ worked continuously for at least two years for your employer (time you have taken off for maternity or parental leave is included) and
- ▶ be an employee.

The difference between an employee and a worker is a complex legal point. Most people are employees, but you may be a worker if you do not have a contract of employment and have a looser relationship with your employer such as only being offered work as and when your employer needs you; being taken on to perform a particular service; being employed through an agency; or where your employer does not pay national insurance contributions for you.

How much redundancy pay are you entitled to?

Redundancy pay is calculated as follows:

- ▶ half a week’s pay for each year of employment up to the age of 21
- ▶ one week’s pay for each year of employment between the ages of 22 and 40
- ▶ one and a half week’s pay for each year of employment over the age of 41.

There is a statutory maximum limit to a week’s pay. This is set annually and at 1 February 2008 this was £330 per week.

You can work how much you are entitled to by using the ‘redundancy calculator’ which you can find on the TUC’s worksmart site www.worksmart.org.uk.

Unions and redundancy

If there is a union in your workplace, your employer may have reached agreement with it on how potential redundancy situations are handled. Unions will work hard to prevent redundancies, and/or to minimise their impact.

Everyone in the UK has the right to join a trade union. Your employer is not allowed to discriminate against you in any way for joining, or being active in, a union.

You are free to join any union, or unions, you choose. However, it makes sense to join a trade union that is already active in your workplace. If your employer ‘recognises’ a union, this means that your union will be in a strong position to represent you at work, and will mean you have a say in any negotiations between the union and your employer.

Even if your employer does not ‘recognise’ a union, a union can still offer you help, advice and representation. You have the right to be accompanied by a union officer in formal grievance and disciplinary hearings with your employer, and your union may back you in further legal hearings if you have a good case.

If you are a union member and you are worried about the threat of redundancy make sure you speak to your local union officer or representative as soon as possible. It is important to join **before** you have a problem. Most unions will not be able to help you with problems that develop before you join.

What if my employer asks me to reduce my hours?

The hours you work, the pay you receive and your other terms and conditions of employment will normally be part of a formal contract between you and your employer. Some of the terms will be set out in a formal contract of employment; others may be implied (for example, your employer would be expected to provide a healthy and safe working environment for you); and others may have developed as a result of 'custom or practice'.

If your employer wishes to change the terms of your contract – e.g. by changing your working hours or patterns of attendance, by trying to lay you off or put you on short-time working for a period of time, or by changing your pay or other terms and conditions of your employment – the change will only be lawful if you or your union agree to it. A one-sided variation is a breach of your contract of employment.

Resolving breach of contract issues can be difficult. If you are concerned about a proposed change to your contract, or if your employer has made a change without consulting you, you should contact your union rep or steward. If you are not a union member, you should raise the issue with your manager as quickly as possible, and if this does not resolve the issue seek legal advice.

The TUC's guide **Facing Redundancy** contains detailed information on redundancy. You can get a copy of this from the TUC's Know Your Rights Line on **0870 600 4 882** or by going to **www.worksmart.org.uk**.

The Citizens Advice service's **Adviceguide.org.uk** website also has fact sheets to download on redundancy issues, notice of dismissal at work, discrimination and unfair treatment at work, changes to employment contracts, maternity rights and more.

Making sure you claim the right benefits

If you lose your job, or if your hours at work are reduced, you may be able to claim financial benefits or tax credits to help you and your family.

What benefits can you claim?

Many people at work do not claim their full benefit entitlement, as they do not know what this entitlement may be. Some benefits depend on your income and savings. These are called **means-tested benefits**. Other benefits depend on your National Insurance contributions in the past. These are called **contributory benefits**.

Here are the benefits you might be able to claim if you aren't working:

- ▶ Jobseeker's Allowance (JSA) – if you are looking for a new job
- ▶ Employment and Support Allowance (ESA) – if you are too sick or disabled to work
- ▶ Income Support (IS) – if you are a single parent with a child under 12, or a carer
- ▶ Housing Benefit – to help pay your rent
- ▶ Council Tax Benefit – to help pay your Council Tax.



If you are still working for at least 30 hours a week, you may qualify for Working Tax Credit, depending on your income and personal circumstances. You might get it even if you only work between 16 and 30 hours and:

- ▶ you have a child, or
- ▶ you are disabled, or
- ▶ you are over 50.

You may also be able to claim Housing Benefit and Council Tax Benefit if you are still working.

There are other benefits your family may get if you have children, for example:

- ▶ Child Benefit
- ▶ Child Tax Credit
- ▶ cold weather payments
- ▶ Educational Maintenance Grants if your children stay on at school after 16
- ▶ help with childcare costs if you are getting Working Tax Credit.

Depending on your means, you may also qualify for these:

- ▶ free prescriptions
- ▶ free school meals
- ▶ help with school clothing
- ▶ help with travel to school
- ▶ Healthy Start food vouchers
- ▶ payments from the Social Fund
- ▶ a Sure Start Maternity Grant
- ▶ a funeral payment
- ▶ energy efficiency grants
- ▶ help with travel costs to job interviews
- ▶ help with legal costs or court costs.

There are lots of websites that can help you work out what benefits you are entitled to, for example:

- ▶ www.adviceguide.org.uk
- ▶ www.direct.gov.uk
- ▶ www.turn2us.org.uk

What are the savings limits for means-tested benefits?

For some means-tested benefits like income-based Jobseeker's Allowance (JSA) or Income Support, you cannot claim if you have more than £16,000 in savings. This includes the savings of your partner, whether or not you are married, in a civil partnership or just living together. Also, savings of more than £6,000 will affect how much JSA or Income Support you get. You will be treated as getting £1 a week in income for every £250 of savings (or part of £250) above the £6,000 limit. This is regardless of how much money you actually receive from your savings, if any.

How much benefit will you get?

This depends on the benefit.

For contributory benefits, you get a fixed sum of money. For example, for contributory-based JSA, you get £60.50 a week if you are over 25. Depending on your circumstances, you could get some income-based JSA on top of this.

A Sure Start Maternity Grant is £500 and Child Benefit (as at 5 January 2009) is £20.00 a week for your oldest child and £13.20 a week for your other children.

For means-tested benefits like income-based JSA, Income Support and income-related Employment and Support Allowance, the Government has fixed an amount that it calculates you and your family need to live on. This is called **the applicable amount**. The applicable amount will vary for each person because it is made up of different elements which depend on your circumstances. For example, for Income Support, it includes:

- ▶ a personal allowance, which is a basic amount for you and your partner
- ▶ extra money called premiums if you have higher living costs, for example, if your partner is over 60, you or your partner are disabled, or you are caring for a sick or disabled person
- ▶ in some cases, help to pay your mortgage interest.

Your weekly income is compared to this applicable amount. The difference between the applicable amount and your income is the amount of Income Support you'll get. You will only be entitled to Income Support if your income is less than your applicable amount. If you have no income, you will get Income Support at the level of your applicable amount. This means that any extra income you have coming in each week may reduce the amount of your benefit.

You can find the current rates of all benefits at the benefits A–Z section of the Department for Work and Pensions website www.dwp.gov.uk.

If you get certain means-tested benefits, you automatically qualify for other benefits. For example, if you're getting income-based JSA, you will automatically qualify for the maximum amount of Housing Benefit to help with your rent. Remember that Housing Benefit may not cover all your rent even if you get the maximum amount allowed. This will depend on the sort of property you are renting and your family circumstances.

Unless you are aged 60 or over, you will have to wait a number of weeks before you get help with your mortgage interest, your Income Support, your income-based JSA or income-related ESA. Even if you do get help, it might not cover all of your housing costs.

How do you claim benefits?

Claims for IS, JSA and ESA are made over the phone. If you find the phone difficult, you can fill in a form which you can get from your local benefits office. You can also claim online. If you are claiming Housing Benefit or Council Tax Benefit, you claim from your local authority.

You can get help to fill in the claim form, and further advice on benefits that you may be able to claim, from your local Citizens Advice Bureau. You can find your local bureau at www.citizensadvice.org.uk.

However, if you are also making a claim for JSA or Income Support, your claim will be automatically submitted for Housing Benefit and Council Tax Benefit – you shouldn't need to apply separately.

You can find links to all the claim forms on the government website at www.direct.gov.uk.

What documents will you need to have to hand?

You usually need to give your national insurance number and proof of your identity. You also usually need proof of your circumstances. For example, if you are claiming a Sure Start Maternity Grant, you will need to provide evidence that you have received the advice of a health professional on the health and welfare needs of your baby.

Will you have to have an interview?

Again this depends on the benefit.

For example, if you are claiming Jobseeker's Allowance, you will have to have an interview about why you are unemployed and what sort of job you are seeking. If you're claiming ESA, you'll have a series of tests to assess your capacity for work. You'll also usually have to have monthly interviews with a personal adviser to discuss your work prospects, the steps you are prepared to take to move into work and the support you can get.

Backdating benefits

You may be able to get benefit for a period before you make the claim. This depends on the circumstances. In some cases, you have to have a good reason for making a late claim and in other cases, the reason does not matter. The deadline for backdating a claim depends on the benefit. For example, you can get backdated Housing Benefit for six months if you can show you have a good reason for not claiming earlier, for example, you were given wrong advice. You also have to show that you were entitled to Housing Benefit throughout the period of backdating – that you were paying rent, and your income was low enough. You will not usually get any backdated benefit just because you did not know that you could make a claim.

Dealing with debt and rising prices

There are lots of things you can do to save money and stop debt building up. Here are some suggestions:

1. Save money on fuel and water bills

Here's how you may be able to cut down on fuel and other utility bills:

- ▶ Choose a payment method which offers a discount. Some fuel suppliers offer a discount to customers who pay their bills by direct debit, standing order, or who are on a fixed payment budget or flexible payments scheme. Check what discounts are available with your fuel supplier.
- ▶ Change your fuel supplier. Many fuel companies now operate dual fuel schemes which can save you money if you buy both gas and electricity from them. To find out how to change your fuel supplier and compare prices, go to consumer watchdog website www.consumerfocus.org.uk



- ▶ Apply for a grant to fit insulation and/or make other energy-efficiency improvements in your home. Contact your local Energy Advice Saving centre on freephone **0800 512 012** or go to the Energy Savings Trust website **www.energysavingtrust.org.uk**
- ▶ If you or your partner are aged 60 or over, you may be able to get a Winter Fuel Payment to help with fuel costs over the winter. Go to the over 50s section at **www.direct.gov.uk**
- ▶ Ask your supplier if they offer 'social tariffs'. These are reduced rates for low-income or vulnerable customers. You can find out more on the Consumer Focus website. Go to 'Your Energy Questions' and enter 'social tariff' under keywords.
- ▶ Ask your supplier to help you if you have debts. For example, you may be able to go on a repayment plan or a pre-payment meter.
- ▶ Get a grant to help you pay off fuel debts. This only applies to British Gas and EDF Energy customers. Visit **www.britishgasenergytrust.org.uk** or **www.edfenergytrust.org.uk** to see if you might qualify.

2. Make savings on your household expenses

Look carefully at your spending and see if there is anything you are able to cut down on. For example, you could shop around for a cheaper mortgage or insurance provider.

To find out more about how to save money on financial products such as mortgages and insurance, go to the website of financial watchdog the Financial Services Authority www.moneymadeclear.fsa.gov.uk.

If you need help to pay your bills or buy essential items, you may be able to access help from a grant-giving organisation. You can find a list of these organisations on the Turn 2 Us website www.turn2us.org.uk.

3. Take care when borrowing money

- ▶ Spend time shopping around. Research what's on offer and get advice.
- ▶ Always look at the total amount you will have to repay and the amount you will have to pay back each week/month. A shorter repayment period or lower repayments may be better than a slightly lower annual percentage rate (APR).
- ▶ Make sure you know the difference between secured and unsecured lending. When you take out a secured loan, you could put your home at risk.
- ▶ Think carefully before you take out payment protection insurance on a loan. They can be very costly and won't necessarily cover all changes in your circumstances. Read all the terms and conditions to make sure they apply to you and think about whether you have any other policies which will cover you if you can't keep up the loan repayments.
- ▶ Never borrow money on the spur of the moment.
- ▶ Be wary of interest-free deals. They are only interest free if you pay them off within the time period. If not, they can be very expensive.

- ▶ Watch out for the offer of ‘payment holidays’ on credit card and loan agreements. What seems like extra money in your pocket is actually a way to make sure you pay more interest to your lender.
- ▶ When taking out a mortgage with variable interest, ask what your monthly payment will be if the rate goes up by two per cent. If you would find it impossible to pay this, consider whether a fixed interest rate makes more sense for you.
- ▶ Always try and pay at least 10 per cent of your balance every month on your credit cards.
- ▶ Find out about alternative sources of borrowing – is there a credit union you could join in your neighbourhood or workplace? (See the More Advice and Support section below.)

If you do get into debt, here are eight key tips for helping you cope:

1 Don't bury your head in the sand
Ignoring your debt problems will only make them worse. Don't ignore calls or letters from the people you owe money to (your creditors). Contact them to explain why you are having problems. The sooner you do this, the more options you will have for solving your financial problems.

2 Get free advice
There are many organisations that offer free and independent money advice, such as the Citizens Advice service – by visiting your local CAB or the Adviceguide website www.adviceguide.org.uk – the National Debt Line www.nationaldebtline.co.uk, and the Consumer Credit Counselling Service www.cccs.co.uk. Their debt advisers can assess your situation and work out the best course of action for you.

However, be wary about the claims made by some companies that they can help you negotiate with your creditors or write off all or most of your debts. Many of them charge fees, and may only deal with some credit debts, leaving you to negotiate with your other priority debts (see below).

If you do use one of these companies, check the agreement carefully before signing anything, particularly how much you will have to pay in fees, which debts you will need to deal with yourself and whether you can cancel at any time if you are not happy with the service.

3 Pay your priority debts first

There are some debts you need to pay first before others, because the consequences of not paying them can be much more serious, such as losing your home, your liberty, your fuel supply or goods on hire purchase. For example, mortgage or rent debts are a priority because if you don't pay these you could lose your home. If you don't pay your council tax, you could end up in prison. If you are on benefits, you can ask the Department for Work and Pensions to make deductions from your benefit to pay off certain debts such as fuel, rent, council tax and mortgage interest. Advisers can help you plan your budget and pay your priority debts first.

4 Pay what you can each month

Work out how much money you have coming in and going out of your household on essential expenses like food and bills. Then work out how much you have left over to pay your creditors. If you cannot afford to pay back all the money you owe, work out how much you can afford and offer to pay this. A debt adviser can help you do this.

5

Don't take out more credit

Don't take out more credit on your credit cards – you will only get yourself into worse trouble.

And think twice about taking out a loan to pay off all your debts. You may end up paying back a lot more than you borrowed and at very high interest rates. You may not be able to afford the repayments and the loan may be secured against your home which you could then lose.

6

Facing possession proceedings? Don't panic

Always attend the court hearings yourself. Court proceedings do not mean that you will automatically lose your home. The court process acts as a final check to make sure repossession is the last resort. Some courts have advice desks which can provide last minute assistance.

7

Take care with 'mortgage rescue schemes'

Selling your home and renting it back might seem like a quick fix to your debt problems. But many of these schemes offer very little security. You could end up paying very high rent or even being evicted. These schemes are also not regulated so you will not have access to the same protections as a mortgage holder. Your local council may run a better mortgage rescue scheme. You may also be eligible for support under the government's Homeowner Mortgage Support Scheme, announced in December 2008.

8

Don't abandon your property

If you are struggling with mortgage repayments you may be tempted to send the keys to your lender or abandon your property. Don't do this without advice. If your home is then sold at a loss, you will still be responsible for the debt on the property and may be pursued for it years later.

Accessing work, skills and training

Finding a new job, or thinking about best to develop your career, can be daunting. Deciding what to do next and what is best for you depends on your personal circumstances and what you enjoy doing. This section gives you advice, information and resources to find the right job for you, and information about education, training and support.

How to find out about job vacancies

Here are tips for finding out about job vacancies online and offline. Some you may already know about, but there may be others you may not have thought of.

Newspapers – local and national

Many newspapers have job vacancy adverts, usually near the back under the 'classified' section. Smaller, local employers may advertise in local papers. Adverts for professional, executive and senior vacancies tend to



appear in national papers – usually broadsheets. These papers usually feature certain types of job on different days of the week. For example, *The Guardian* features media jobs on Mondays, education on Tuesdays, public and social sector on Wednesdays and IT on Thursdays.

Professional or specialist journals

As well as carrying job vacancy adverts, these journals contain features about latest developments in their sector. *New Scientist* is an example of a specialist journal. Large newsagents and libraries stock these.

Jobcentre Plus offices

Jobcentre Plus offices offer the following facilities:

- ▶ Job-Points – touch-screens with up to 400,000 job vacancies, which allow you to search for jobs suitable for you
- ▶ Jobseeker Direct – a phone service whose advisors offer details of job vacancies, send out application forms and arrange interviews. Tel 0845 6060 234

Personal advisors can help you find the vacancies that are right for you, whether you are looking for your first job or are returning to work. They can also tell you about government training schemes open to you. They'll consider:

- ▶ your work experience
- ▶ your skills
- ▶ your qualifications
- ▶ whether there are any suitable training opportunities or courses for you
- ▶ any help you might need, such as childcare or healthcare
- ▶ any special help you might need; if you have a disability, for example.

Finding a new job online

Most large organisations have details of vacancies on their website. You can also find job vacancies on:

- ▶ recruitment and employment agencies websites
- ▶ newspapers' websites.

You may also be able to download the application form and apply for your new job online.

Most job vacancy websites allow you to search for the types of vacancies you're interested in. You can usually specify the type of job, the level, the salary, the location, etc. Some sites will even notify you when suitable vacancies are posted on their site. Some of the main job vacancy websites are:

- ▶ Total jobs www.totaljobs.com
- ▶ Monster www.monster.co.uk
- ▶ Jobcentre Plus www.jobcentreplus.gov.uk
- ▶ Fish4Jobs www.fish4.co.uk
- ▶ Directgov www.direct.gov.uk/en/Employment/Jobseekers/index.htm

Recruitment and employment agencies/consultants

Recruitment and employment agencies are like brokers – they recruit and fill vacancies on behalf of employers. Employers use agencies because recruiting is time-consuming and requires expertise.

Broadcasting

Some regional broadcasters air TV shows listing job vacancies. These are usually late at night. Some employers advertise vacancies on local radio.

Advertisements outside business premises

Some employers advertise job vacancies on signs outside their premises.

Creative job-seeking

The traditional approach to job seeking has been opening the paper and looking for adverts. However, estimates are that about 70 per cent of jobs are filled without being advertised. This may not be the best way for employers to fill vacancies but it is not unlawful. Internal candidates can fill posts, or people are tipped off by word of mouth or sometimes headhunted. Sometimes just enquiring on spec can produce a result. So you need to be creative to ensure you are in the running for these unadvertised jobs.

Contact employers directly

Use Yellow Pages or other business directories to get names and contact details of suitable employers. You can drop in to see employers personally or send them a letter. Seeing them in person may take more time and courage, but it gives you a higher chance of speaking with someone.

If you decide to enquire by post you should send off a CV with a covering letter explaining what you can offer the organisation. It is important to send it to the person who is in charge of hiring in the section you are interested in, not the Human Resources department. You could get the

name of the person in charge by calling reception or looking on the organisation's website.

If you don't hear anything back, follow up with a phone call a week or two later, just to ask what the situation is.

Networking and word of mouth

Networking is all about making the most of contacts. These could be work contacts or friends and family. Let everyone know you're looking for a certain type of work. Each person might tell somebody else, and they may tell somebody else and so on. The more people who know you are looking for work the more chance you have of being told about an unadvertised vacancy.

And don't underestimate friends and family. Even if you think an aunty or uncle couldn't possibly have a useful contact in your area of work, they might surprise you. People come into contact with more people than you think.

Further resources

Bookshops and libraries stock books (and CD ROMs) about job-hunting techniques.

You can also locate information on www.adviceguide.org.uk about Government employment schemes.

Who can I talk to about finding a job?

If you'd like to talk through your options, why not contact the Careers Advice Service www.careersadvice.direct.gov.uk and speak to one of their Careers Coaches? They can help you to figure out what employers are looking for and help you to sell your experience. You can speak to a Careers Coach on 0800 100 900. Lines are open 8am to 10pm, seven days a week. Calls are free from landlines but not from mobiles. You can also email an adviser or request a call back at a time to suit you.

Advice on preparing a CV

Getting an interview can depend on how good your CV is. It is your chance to show an employer you have the skills and experience needed, and that you are the right person for the job.

If you have never written a CV before – where to start?

Firstly, you'll need to think about:

- ▶ what to include
- ▶ how much detail is needed
- ▶ how to make your CV stand out from all the others.

You can get advice on how to improve your CV, or write your first CV, from the Careers Advice Service career coaches. You can call them on **0800 100 900**. Lines are open 8am to 10pm, seven days a week. Calls are free from landlines but not from mobiles.

Or you can try the Careers Advice Service online CV Builder www.cvbuilder-advice-resources.co.uk. It can help you build your own CV in just 12 steps.

Interviews

An interview is a discussion between you and an employer to find out if you can do the job. Here are some tips to follow when you are invited to interviews:

- ▶ Dress smartly, and speak clearly and confidently.
- ▶ Find out where the venue is beforehand, how to get there and how long it takes. Don't be late.
- ▶ Find out what kind of interview it will be so you can prepare.
- ▶ Examine the person specification and your CV/application form, and think about what type of questions they will ask you.

- ▶ Prepare answers for the main questions – for example, why do you want the job, what are your strengths and weaknesses, what are the main tasks in this job?
- ▶ Try to make three or four points in each answer.
- ▶ Quote real examples of when you have used certain skills – just saying you have a skill isn't enough.
- ▶ Take your time when answering the questions. Make sure you understand the question and take your time if you need to think.
- ▶ Sell yourself. No-one else is going to! Be positive about yourself and your experiences .
- ▶ Prepare some questions to ask at the end – use it as an opportunity to find out more about the role and the company. But don't ask about money or perks just yet!
- ▶ Get feedback on your performance; about whether you were successful or not.
- ▶ Keep your answers focused on what you can do for the employer, not what they can do for you.

These rules apply for most jobs. Above all, preparation is the key to performing well in interviews. Research the role and organisation, and prepare evidence and examples of your skills and competencies.

Where can I get further advice and information?

You can get advice on how to prepare for interviews from the Careers Advice Service www.careersadvice.direct.gov.uk career coaches. They can help you to figure out what employers are looking for and help you to sell your experience. You can speak to a careers coach on 0800 100 900. Lines are open 8am to 10pm, seven days a week.

Access to education and training

Learning and skills development are key to finding a decent job and to moving on, both at work and outside work. The following information has been prepared with help from **unionlearn**, the TUC's learning and skills organisation. **Unionlearn**, and trade unions with the support of union learning representatives, can assist people to gain access to education and training opportunities. See www.unionlearn.org.uk.

Unionlearn has joined forces with the Careers Advice Service to provide a completely free independent learning and careers advice line. The unionlearn Learning and Careers Advice line has a dedicated phone number, **08000 92 9190**, and is open seven days a week from 8am to 10pm.

Professional advisors will be available to give information on:

- ▶ any funding or financial assistance that might be available
- ▶ information on over 950,000 courses delivered by over 10,000 different providers nationally
- ▶ information on finding childcare whilst working
- ▶ help for people with disabilities to make access to learning easier.

Information and advice is also available in nine different community languages.

As well as information on courses, the learning and careers advice line will also provide a free careers advice and guidance service, including access to over 700 job profiles.

Resources, including the national database of courses and job profiles, are also available through www.unionlearn.org.uk/uladvice.

Further support and advice

Trade unions

If you are already a union member you should contact your local union officer or representative for advice. You can find a list of union contact details at www.tuc.org.uk/tuc/unions_main.cfm.

If you are not a union member and would like to join, you should first find out if there is a union in your workplace or if your colleagues are in a union. This will normally be the appropriate union for you to join.

If there is no union in your workplace or you are unsure about which union you should join, try the 'union finder' on www.worksmart.org.uk. The TUC also publishes a set of comprehensive booklets on rights at work which are available from the Know Your Rights line on **0870 600 4 882**.

More information about the issues in this booklet can also be found at www.adviceguide.org.uk.



Credit reference agencies

There are three national credit reference agencies in the UK. The information they hold about you may be used by banks and other organisations to determine how much and at what rate they should lend you – and may affect your ability to secure credit for goods and services. For £2 you can check the content of your credit file at any time, to see if the information they hold is correct.

Experian

www.experian.co.uk

Tel 0844 481 8000

Equifax

www.equifax.co.uk

Callcredit

www.callcredit.co.uk

Tel 0870 060 1414

Help to manage money

Financial Services Authority

www.moneymadeclear.fsa.gov.uk/campaigns/manage.html

Tel 0845 606 1234

Housing

For housing debt advice and for advice and support on finding a place to live

Shelter

www.shelter.org.uk

Tel 0808 800 4444

(7 days a week, 8.00–midnight)

Social housing and care homes

Directgov

www.direct.gov.uk

Legal help

If you are a union members you may be able to secure access to free legal advice through your union. Check your union's website for details.

If you are not a union member you can find a solicitor through the Law Society website, or else get free, independent advice from your local Citizens Advice Bureau.

The Law Society (England and Wales)

www.lawsociety.org.uk/choosingandusing/findasolicitor.law

Tel 0870 606 2555

Mortgages

For general information on buying and selling, buy-to-let and equity release

Council of Mortgage Lenders (CML)

www.cml.org.uk

Pensions

If you have a query about your work-related pension scheme speak to your local union officer or representative.

For general information on all pensions

The Pensions Advisory Service

www.pensionsadvisoryservice.org.uk

Tel 0845 601 2923

Pensions complaints resolution

The Pensions Ombudsman

www.pensions-ombudsman.org.uk

Tel 020 7834 9144

Savings

Credit unions

ACE Credit Union Services

www.acecus.org

Tel 0191 244 4061

Association of British Credit Unions Ltd (ABCUL)

www.abc.ul.coop

Tel 0161 832 3694

UKCreditUnions Ltd

www.ukcu.co.uk

Tel 01706 215 082

For general leaflets on opening and managing a bank account

British Bankers' Association (BBA)

www.bba.org.uk

Tel 020 7216 8800

For general information about building societies

Building Societies Association (BSA)

www.bsa.org.uk

Consumer information – 020 7437 0655 – ask for BSA Consumer Line

Tax and benefits

General information

Directgov

www.direct.gov.uk

Help for people on low incomes to understand the bits of the tax system that apply to them

Taxaid

www.taxaid.org.uk

You may be able to access information and advice on tax and benefits through your local TUC resource or unemployed workers centre

TUC Unemployed Workers Centres

www.tuc.org.uk/the_tuc/tuc-8444-fo.cfm



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The Citizens Advice service

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The aims of the Citizens Advice service are to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives.

www.citizensadvice.org.uk and www.adviceguide.org.uk

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