Thinking about Money and Post-16 Choices…

The boxes with logos are links — just click for more information!

The Source—Managing your Money

Check this link for The Source's money management page. This includes tips and advice about things like budgeting, credit and debit cards, savings and much more!

The Source also has lots of helpful general information for young people in Suffolk.

Help with Travel

Need some help planning your journey to education, training or work?
Suffolk On Board has you covered! Follow this link to their Journey Planner.
NB some bus operators offer discounted fares for young people. Look on relevant websites for more detail.
For a full picture of Suffolk's Post-16 Travel Policy and costs, including transport for SEND please follow this link: Post-16 Travel - Suffolkonboard .

National Minimum Wage

After you reach school leaving age, (the last Friday in June of Year 11) you should be paid a minimum wage for any work you do. This is based on your age and whether you're working as an apprentice.

16 to 19 Bursary Fund

A bursary is a fund which can help pay for things like clothes, books, travel and food when you are studying on a full-time course. Check with your education provider as they each deliver the bursary in slightly different ways. Look at this link for an overview of the 16 to 19 Bursary Fund.

National Insurance Number

Normally, you should receive your National Insurance number shortly before your 16th birthday. This is needed for things like work. Check this link for more information, how to apply for a number or to find out what to do if you have lost yours.

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Child Benefit for 16-17 Years Olds

After completing compulsory education, parents/guardians can typically only claim Child Benefit if their young person moves onto an approved education or training course. If a young person leaves their course early, parents/guardians can usually claim extended child benefit for 20 weeks from the date of exit. Follow the link for more details, what to do if your circumstances change or to make a claim.

Universal Credit

If you are 18+ and unemployed (sometimes known as Not in Education, Employment and Training (NEET), or on a low income/cannot work, you may be able to claim Universal Credit. A few 16-17 year olds are also entitled to this. Who is eligible is described in the link:

PIP (Personal Independence Payment)

If you are 16+ and have a long-term health condition or disability which affects your day-to-day life, you may be entitled to PIP.

Follow the link for details about what this includes and how to claim.

Carer's Allowance

There are financial & support services available for people who care for others, be they for parents/guardians or young people: Carer's Allowance: How it works - GOV.UK This government site for further information on support for young carers. As a young carer you may be able to get a higher rate bursary from your post 16 education provider.

Access to Work Grant Scheme

If you have a disability, are 16+ and **employed**, you may be entitled to the Access to Work grant. This supports you with getting to and being at work. You will need to ask your employer to apply for this. Follow this link from the Scope disability charity to find out more and look at eligibility here: Access to Work: get support if you have a disability or health condition: Eligibility - GOV.UK