

Credit Crunch? Bite Back!

Cirencester College are hosting an event at the Bingham House, Dyer Street, Cirencester on Thursday 26 March 2009 from 12 noon to 7pm. Staff from the college will be on hand to give information and advice about opportunities to retrain or to improve your job seeking skills. Other organisations – including Job Centre Plus and the Cotswold Volunteer Centre – will also be represented. There is no charge for attending the event and there is no need to book a place. For more information phone Cirencester College Enrolments Office on 01285 626262.

Volunteering

If you don't find work immediately, for many people volunteering provides an opportunity to keep busy, to keep your skills up to date, or to look at a different direction in life.

The Cotswold Volunteer Centre recruits volunteers and finds placements with around 450 organisations in the Gloucestershire.

For further details please contact Jane Winstanley 01285 658802 OR e-MAIL volunteers@sc-vs.com, or visit www.sc-vs.com.

Citizens Advice Bureau

The Citizens Advice Bureau service offers free, confidential and impartial legal advice on debt, employment, benefits, family, consumer and immigration and nationality issues and many more, to anyone regardless of race, gender, disability, sexuality or age.

To contact CAB - drop in at:
2 – 3 The Mews, Cricklade Street, Cirencester
Monday, Tuesday, Thursday and Friday 10am to 4pm
Tel: 01285 652908
6 St James Square, Cheltenham daily 9am to 5pm
Tel : 01242 522491

Email via our website www.cheltenhamcab.org.uk or obtain initial advice through www.adviceguide.org.uk

Accommodation Problems? We can help.

Cotswold District Council operates a service called Cotswold Housing Advice Service to assist people with all their housing advice enquiries, and to help those people who are homeless or facing homelessness.

Cotswold Housing Advice offers free and confidential advice and information on a wide range of housing issues:-

- Homelessness
- Local housing options – housing association and private rented accommodation, low cost home ownership
- Tenants' rights
- Repair problems
- Rent arrears
- Possession proceedings – what to do if you receive a Notice to Quit, Court summons, Court Order, Bailiffs Warrant
- Harassment and illegal eviction
- Welfare Benefits

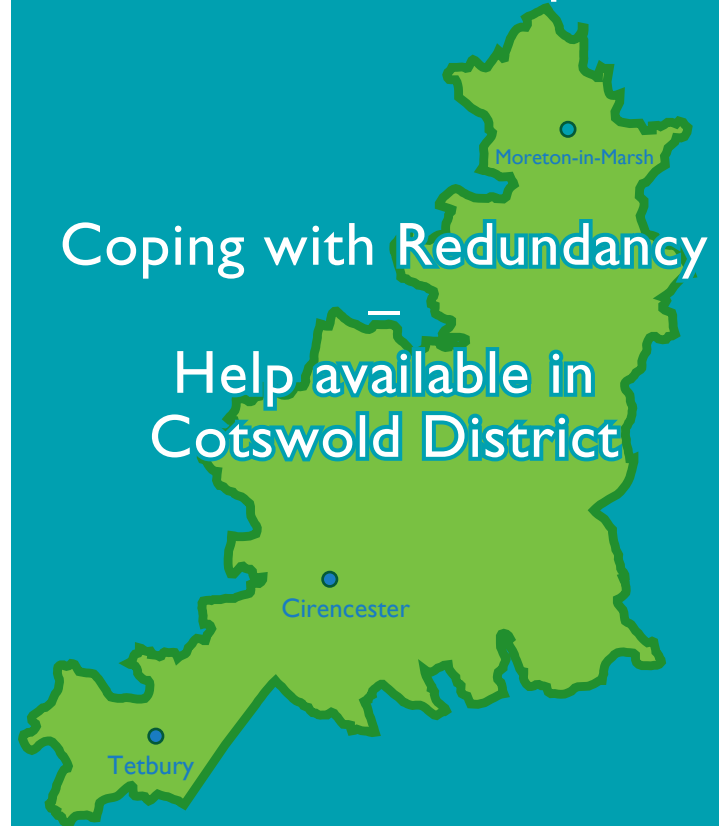
You can contact Cotswold Housing Advice Service on 08450 582 099 or visit the Council's office at Trinity Road, Cirencester. The Cotswold Housing Advice Service office and telephone advice line are both open Monday to Friday 9am – 5pm. A duty housing advisor is available to give general advice and assistance on a drop-in basis, during office opening hours. Language interpretation services are available upon request.

Housing Advice Service



COTSWOLD
DISTRICT COUNCIL

 Cotswold
Local Strategic
Partnership



This leaflet provides basic information and contact details for organisations that might be able to help if you're worried about being made redundant, or have lost your job, and aren't sure where to turn. If it is required in any other language or format eg large print please contact Cotswold District Council on 01285 623000

Redundancy can be a very stressful time for all concerned, especially if you do not know what to do next. However, there is help at hand. This guide introduces some of the organisations that are available to help, whatever your concerns.

Redundancy Payment and Employment Rights

If you have been made redundant, seek advice as soon as possible from your employer, union or one of the agencies detailed within this leaflet or visit www.direct.gov.uk as you may be legally entitled to redundancy payments and pay in lieu of notice.

On your last day at work you should receive your full entitlement to wages, plus payment for any outstanding period of notice that you have not worked. You should also receive:

- Accrued holiday pay
- Details of your personal pension arrangements
- Income tax form P45
- References – agreed by your employer
- Redundancy pay (subject to two years continuous service)
- Letter stating date of redundancy

Lump sum payment

If you receive a lump sum it may include a 'Payment in Lieu of Notice' as well as a redundancy payment. This may affect your benefit entitlement. You need to think carefully about how you use a lump sum. If you have to claim benefits in the future, the Department of Work and Pensions may need to know how you spent it. Department for Work and Pensions www.dwp.gov.uk

Maintenance/Child support

If you are paying maintenance and child support through the Child Support Agency, you should ask for a re-assessment because your income has dropped. If you are paying through any other arrangement that you have made on your own, you may wish to renegotiate. Child Support Agency 08457 137000 www.csa.gov.uk

Protecting your pension rights

If you have been paying into a company pension make sure you find out about your accrued rights. Advice on pensions can be obtained from the Pensions Advisory Service. Similarly it is advisable to speak to someone in the pensions section of your company. Do not take any action without further advice.

The Pensions Advisory Service 0845 6012923
www.pensionsadvisoryservice.org.uk

What Benefits can you claim?

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, such as,

- Job Seeker's Allowance (JSA) – if you are looking for a job
- Income Support (IS) - if you are a single parents, with a child under 12, or a carer
- Housing Benefit – to help you pay your rent
- Council Tax Benefit – to help pay your Council Tax

Job Centre Plus

Do you need help finding work or training or benefits advice? Contact Jobcentre Plus on 0845 602 1036 or visit www.jobcentreplus.gov.uk. You can also call in at Forum House, Southway, Cirencester during the week from 9.00am to 5.00pm (4.30pm Fridays).

Setting up your own business?

Are you thinking about starting your own business or becoming self employed? Contact Business Link on 0845 600 9966 for information on events, training and to arrange a free appointment with a business adviser. Also visit www.businesslinksw.co.uk

Training

Cirencester College offers a wide range of learning opportunities to adults and young people in the area. Contact the Adult Guidance Service at Cirencester College 01285 640994 for an appointment or use the Cirencester College website: www.cirencester.ac.uk

Market for Learning

Can offer short training courses for people who are employed or under threat of redundancy.

Courses can include:

- Food safety
- Health and safety in the Workplace
- CSCS test
- Confidence building
- Customer Service
- Dealing with difficult customers
- Introduction to IT, Word, Spreadsheets. Internet
- Letter and CV writing
- Telephone techniques
- Improving Self confidence

And many more. For further information contact Sue Martin 01242 245931 sue.martin@glosfirst.co.uk Market for Learning is delivered by Gloucestershire First and funded by European Social Fund.

Train to Gain

Can offer information about leadership and management courses, Apprenticeships, NVQ Level 2, 3 and 4, short programmes in business systems, sales and marketing and much more. Advice is available about free or subsidised courses, which may be available to you if you are still in employment, even if you are at risk of redundancy.

To find out more, contact Business Link on 0845 600 9966. To find other courses and training advice, contact Adult Education on 0800 542 1655.

