

## School Age:

### School Age (11-16)

#### Finding jobs

For under 16s, a lot of jobs are 'out of bounds' in terms of legislation. [Advice Guide](#) has information about legislation and suitable jobs for under 16s. It says that there aren't many jobs for teenagers, but things like babysitting, paper rounds and helping out in your area (gardening, car washing) etc. is all ok. Other rules on hours also apply. Obviously you can't work during school hours, but also you can not do any more than 2 hours on a school day or 12 hours a week. There are a lot more rules on the website. If you are 16, there are a lot more jobs that you can do, for example working in a shop, supermarket or restaurant. You are also entitled to a minimum wage and you're hours are slightly longer. The best way to find jobs is to ask. Most of the jobs that teenagers are allowed to do, rely on you asking neighbours and friends if they need any chores to be done. However, there are some more permanent jobs around if you look for them. A good website for how to find jobs is [Connexions Direct](#). Once you are 16, it is much easier to find jobs, but you still have to work hard. The best thing to start with is writing a CV. There are many guides around on the internet, for example [CV Tips](#) or and this can be sent to everywhere you would like to work. If you are struggling to find jobs in your area, try searching on the internet.

#### Job Legislation (from [Advice Guide](#)) -

- 'Children and young people under school leaving age (England and Wales only) No one under school leaving age (see under heading [General rules on employment](#)) can be employed in work other than light work. You are not allowed to do work which is likely to be harmful to your safety, health, development, or work that will affect your attendance at school or participation in work experience.'
- 'Under 14: to take part in sport, advertising, modelling, plays, films, television or other entertainment. The employer must apply for a licence from the local authority; to do odd jobs for a parent, relative or neighbour; to do babysitting.'
- 'You must not work:-
  - ❖ during school hours on any school day
  - ❖ for more than two hours on any school day or for more than 12 hours in any week in which you are required to go to school
  - ❖ for more than two hours on a Sunday
  - ❖ for more than eight hours (five hours if you are under 15) on any day which is not a school day or a Sunday

- ❖ before 7am or after 7pm
  - ❖ for more than 35 hours (25 if you are under the age of 15) in any week in which you are not required to go to school
  - ❖ for more than four hours in any day without a break of one hour
  - ❖ at any time, if during the 12 months beginning 1 January, working means that you have not had two uninterrupted weeks of holiday from school.'
- 'If you are under 16, you are not entitled to the National Minimum Wage.'

[C.V. Tips](#) has lots of info on how to write a C.V.

#### Finding jobs

- You can search on [Yahoo Answers](#) for websites advertising jobs.
- In [The Student Room](#), you can ask for advice as well as answering other people's questions.

#### 16 year olds – looking for jobs 'post-exams'

- [Connexions](#) is helpful

#### Money

- [Connexions](#) has lots of info
- [The Guardian](#) has lots of useful money tips
- [Money Saving Expert](#) has loads of important money-related information that teenagers should know.
- [All About Money](#) has a lot of useful information
- [This Is Money](#) is also quite helpful

#### Shopping

- On [Swapitshop](#), you can swp clothes, games, DVDs etc..
- [Nottinghamshire County Council](#) has some good info for young people  
Teenagers can't use eBay (other 18s only). Try selling clothes to friends or swapping

#### Bank Accounts

- [Money Savings Expert](#) can help you to decide which accounts are the best

## **Words for a Jargon Buster**

### **How do I budget and manage my money?**

It's a really easy thing to do. You could keep a diary to help keep an eye on your money – just make a list of all the money going into your account, and then another list of everything you spend. Your recent bank statements will help you. Check your statements regularly to make sure your budget is up to date.

### **What is a current account, and why do I need one?**

A current account is an everyday bank account to keep your money safe and help you handle it on a day-to-day basis. It enables you to pay in the money you receive, such as your pocket money or wages from a Saturday job, and take out money, when you need some cash or to pay for things.

### **How do I keep track of my money?**

There are lots of ways. You can get a balance (a figure showing you exactly how much you have in your account) from any HSBC cash machine (ATM), using your cash card. You can choose to view your accounts online with Personal Internet Banking, and from statements (we'll send you them every 3 months), which list every single time you pay money in, or take it out. We recommend you check your transactions regularly.

All you need is your HSBC Bank sort code and account number, your date of birth and your HSBC Bank security number. Your security number is a 6-10 digit number chosen by you, which you may have set up when you opened your account, or already used to identify yourself to us over the phone. If you don't have a security number, call us on 08457 400 004 (or textphone 18001 08457 125 563) or +44 1142 031106 from outside the UK to set one up now.\*

### **How do I use my cash card?**

It's easy - after you've opened your account, you'll get two things separately in the post - your cash card and PIN (four-digit Personal Identification Number). To get money out, just go to any HSBC cash machine, put your card into the slot, and type in your PIN when you're asked to do so on-screen.

If you don't like the PIN we send you, change your PIN to a more memorable number of your choice at any HSBC Bank cash machine in the UK. Keep your PIN a secret and don't tell anyone what it is. Never ever write it on your card.

## **Don't pay for taking out cash**

You can withdraw cash from hundreds of HSBC cash machines around the country, day or night. All HSBC cash machines are free to use, but be careful when using other cash machines. Some of them, especially those in shops, charge you a fee for taking out cash. Even if it's just a tenner! Don't worry though, if the machine is going to charge you a fee, it will display a message telling you how much it will be before you finish. You can then cancel and avoid the fee!

## **What if I lose my cash card?**

Don't worry - no one can get your money out unless they know your PIN. But make sure you tell us as soon as you realise it's missing so we can cancel it and send you a new one. Call us on 08456 007 010 (textphone 18001 08457 125 563). Lines are open 24 hours every day, and calls may be recorded.

## **What if someone might know my PIN?**

Tell us immediately and we'll cancel it and send you a new one.

## **Tips to help you take charge of your money**

- Make sure you review your budget regularly. If something changes - for example, if you have a birthday coming up and you know you'll get some more money, or if one of your friends has a birthday and you know you're going to need to buy them a present, you'll need to take it into account.
- Sometimes it's easier to put in a monthly amount for things such as birthdays, Christmas, or holidays so you won't forget them.
- If you haven't got enough money to cover what you're spending, see where you can make savings.

## **According to a survey by Citizens Advice and Youth Access of over 16s, money is the top worry for most young people.**

The survey also showed that more than half of all 16-24-year olds say money is the issue currently worrying them the most overall, with nearly one in three saying that they worry all or most of the time about their problems.

Figures show that around 50% of teenagers have been in debt by the time they are 17. Despite that fact money is such a worry, young people often put off getting advice! According to the survey young adults are most likely to ask friends for advice with problems, but only one in ten go to an advice agency. The aim of this section is to help you with information and tips without you needing to go and see someone.

### **Employment**

Although at 14 you are not entitled to the minimum wage it is up to you and your employer to negotiate on pay. It's worth looking around as some employers of under 16 might be more generous than others.

Finding a [job](#) may be difficult as they are not advertised greatly but ask at market stalls and small coffee shops to see if they have vacancies available.

### **Shopping**

There is more than one way to get some new stuff there are many [websites](#) offering young people to swap their items for new ones it may be worth looking at if you're bored of some old gadgets.

### **Young bank accounts**

At the age of 11, you will also get your very own current account. You will receive a cash card giving you balance details and free withdrawals at any HSBC cash machine. At age 13, you can have a debit card (with parent permission) which allows you to buy online and in shops. You can't go overdrawn, so don't worry – you can't spend more than you have available. You can top up your mobile phone at HSBC cash points using your MyAccount card.

### **[Tips to help you take charge of your money](#)**

Keep track of your money by using Internet banking to check your balance at any time

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It is crucial that young people get into the right mind set with money as it's proven that if you cannot manage money at 16 then you are more likely to get into debt when you're 40.

If you wish to pursue a particular career and have drive to do more then it may be worth asking at your local branch or outlet for work experience in that area.

- A young person must be financially independent for later life this includes
- being able to manage money;
- keeping track of finances;
- planning ahead;
- making informed decisions about financial products; and
- staying up to date about financial matters

If you can fulfil all of these points then you are financially independent.

We all can get a bit confused when it comes to [financial jargon](#).