

● What can I do before I walk out of the gate?

There is a lot you can do before you leave prison. The sooner you start, the more you can prepare. By taking steps to plan for your release, you can show people that you are serious about changing your life for the better. Tackle the most important things first and work your way down. The checklist in this booklet will help you to do this.

Many resettlement units in prisons have specially trained staff to help you plan your resettlement into society. They may run courses on resettlement issues, or offer one-to-one advice. Most resettlement units have up-to-date listings of agencies who can help with a wide range of issues.

● Your resettlement checklist *pages 3-10*

This checklist will help you prepare for your release so that you have a better chance of managing your money when you leave prison. Go through the list to see which issues are important for you.

The sooner you deal with these issues the better chance you have of making a good start on release. We've given you a rough guide to what you should be doing and when. After each section, you will find a blank page where you can make notes on what you need to do.



● Where to get more support *pages 12-15*

There are a number of organisations you can contact for more information and advice. Some of the main ones are listed on pages 12-15.

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Claiming benefits	Citizens Advice Bureau <i>page 12</i> ; HM Revenue and Customs <i>page 14</i> ; Jobcentre Plus <i>page 14</i>
Credit rating information	Experian <i>page 13</i>
Debt management	Citizens Advice Bureau <i>page 12</i> ; Consumer Credit Counselling Service <i>page 13</i> ; Credit Action <i>page 13</i> ; National Debtline <i>page 14</i> ; Payplan <i>page 14</i>
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Managing a budget	Consumer Credit Counselling Service <i>page 13</i> ; Credit Action <i>page 13</i> ; National Debtline <i>page 14</i>
Personal identification	DVLA <i>page 13</i> ; The General Register Office <i>page 13</i> ; UK Passport Services <i>page 14</i>

● Top tips to help you get ready to manage your money *page 15*

Over 12 weeks

Have you got as many forms of ID as possible (eg, certified copy of birth certificate, national insurance card, picture ID such as a driving licence or passport)?

- You will need ID to confirm who you are, from claiming benefits to opening a bank account.
- Get in touch with the relevant authorities, before your release date:
 - DVLA – for driving licences (see page 13)
 - UK Passport Services – for UK citizens' passports (see page 14)
 - Jobcentre Plus – for national insurance cards (see page 14)
 - The General Register Office – for birth certificates (see page 13)

You may want to ask your partner, a family member or trusted friend to make enquiries on your behalf. They may need a letter of authority signed by you which states they are acting on your behalf.

- Alternatively, you may submit a General Application form to your prison governor, asking for written confirmation of your full name, date of birth and release address. However, some institutions, such as banks, may still not accept this as full proof of ID. You should ensure you have as many forms of ID as possible.
- There will be a cost to get most duplicate forms of ID. Some agencies, such as the Citizens Advice Bureau, may be able to help find a charitable trust or fund, to assist you with these costs.

Have you completed your education or training courses?

- You may be offered the chance to take part in education and training courses aimed at helping you on release.
- Completing a course can be helpful in several ways. Qualifications may increase your chances of getting a job. You will have better skills and you can show that you have done something useful while in prison.
- You should consider the courses you're taking in prison about six months before you expect to leave prison and work out if you can finish them within that time. If there is no way of doing this then you should ask your prison education department if you can finish the course once you are released, at a local college.

Have you put the word out among friends and family that you may need their help finding a job?

- Getting a job will help boost income and you will find it easier to make ends meet than living off welfare benefits alone.

Over 12 weeks continued

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- Being in prison for any length of time can mean you are not up-to-date with the ever-changing world of work. You need to adapt to the changes in the way you work when you leave prison. Friends and family will hopefully know your skills and abilities so they are able to match them with job opportunities, as they come up.
- Some prisons run their own job clubs where they give advice and assistance to prisoners on how to look for jobs, including how to prepare a CV and interview techniques.
- If you have no job to go to immediately upon release, make sure you know how to get to your local Jobcentre Plus office.

Have you started to deal with your debts?

- Keep up with any monthly payments and advise your creditors of your change of address, as soon as you can. You should let them know if and when your financial position gets better or worse.

Have you prepared a budget statement?

- Your budget statement quickly tells you if you have enough money coming in to meet all of your living costs. This will help you focus on how to get more money from different sources when you leave prison and also how to reduce your costs.
- Your budget statement should cover the first six months after your release from prison.
- In particular you should concentrate on the first month following release and make sure you are realistic about when you will receive money from benefits.
- Consider borrowing money from friends and family until your benefits come through.
- Have you produced a cost-cutting plan to help you keep to your budget or to meet unexpected costs, such as a broken washing machine?

Where are you going to live?

- Have you worked out how much you can afford to pay in rent, including any money you will get from housing benefit?
- Have you put your name down on your local council's housing list?
- Have you put your name down for a place at a hostel or supported housing?
- Make sure you get in touch with the prison's resettlement department to discuss your needs, budget and housing benefits.



Over 12 weeks - *My notes*

10-12 weeks

Have you got your bank account sorted?

- Some prison resettlement teams can help you open a bank account while you are still in prison, so it will be ready for you to use when you are released. You should ask your wing office or resettlement department for further information.
- You will need to make sure you have suitable forms of ID for proof of name and address.
- If you cannot open an account from prison, go to your local bank upon release. Most major banks will complete a form for your application on the computer and it is very quick. You will be asked a series of questions and the answers will be entered into the bank's computer. You will get a paper copy at the end of the process for you to check and sign that it is accurate.

Have you looked for help in dealing with any drug or alcohol problems?

- Most prisons offer treatment (both rehabilitation programmes and therapeutic communities). They will be run by outside drug workers or prison officers. Some last a few weeks, others up to 18 months. You will be expected to give up misusing while on the programme.
- Even if you are 'clean' in prison, it is worth getting in touch with a support agency on the outside so that you have someone to turn to if things get tough.
- If you do not sort out any addictions before release, you will probably find it difficult to survive on welfare benefits, keep to a sensible budget or have a stable life. Try and make sure you stick to a rehab programme and be honest with yourself about your ability and confidence to deal with money matters.

Have you checked your credit history?

- If you are worried about your credit score and your ability to take out loans, credit cards and mortgages in the future, you should contact one of the credit rating agencies.
- Under the *Data Protection Act 1998*, you can get a copy of your own credit file to check what is in it, for a fee of £2. You can get this file from credit agencies like Experian (contact details can be found on page 13). The report should arrive within seven working days.
- If there is anything incorrect in your credit history report you can apply to the credit agencies to get it amended. You must do this within 28 days of receiving the report and you will need to have proof that the entries are wrong.



10-12 weeks – *My notes*

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4-9 weeks

Have you got enough clothing?

- Have you considered applying for a community care grant, budgeting loan or crisis loan?
- If you apply for any of these, a copy of your prison property card should be sent with your application form to confirm any urgent clothing needs. You can apply for a copy of your property card by submitting a General Application form addressed to the reception officer or residential manager of your prison.

Have you started to claim any benefits?

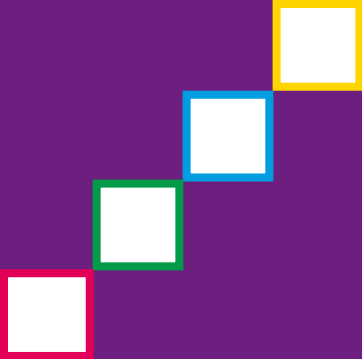
- Make enquiries about the Freshstart scheme in your prison. You may be able to have an interview for Jobseeker's Allowance before you leave prison.
- Put in a General Application to request an appointment with the Jobcentre Plus representative at your prison.

Have you contacted your probation officer?

- It is a good idea to start establishing a relationship with your probation officer as soon as possible.
- You should check with your Offender Management Unit to make sure you understand the requirements of your sentence plan and any courses which need to be completed while in prison.
- Your probation officer will be able to tell you if any of these requirements are part of your conditions of release.



4-9 weeks - *My notes*



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1-3 weeks

Will the discharge grant be enough for the first few weeks after release?

- Have you put the word out among friends and family that you may need to borrow some money until your benefits come through?

Have you checked that you will receive a discharge grant on the day of release?

- Put in a General Application and ask for confirmation about a week before you are expecting to leave.

Have you checked that your travel warrant will take you to the station or bus stop nearest to your release address? Do you know how to get there?

- Put in a General Application and ask for a route map so that you know which way you are going to get home.

Have you made contact with the person who is going to pick you up from the station, bus stop or prison?

- If you will need to pay them, think about how you will do this.



1-3 weeks – *My notes*

Where to get more support

There are a number of organisations you can contact for more information and advice. Some of the main ones are listed on the following pages.

The security policy in your prison may mean you have to pre-register telephone numbers before you can dial them, even if the calls are free of charge. You can ask your wing office for the relevant forms, if you need them.

There are a number of references to website addresses, which you can access if you are granted temporary release from prison to help with your resettlement.

You should also seek help from your wing office or resettlement team to see if they will take information from these websites and pass it to you. Alternatively you may ask a member of your family to post the information in to you, by giving them the website details and the information you want. Some high security prisons will not allow pre-printed materials from the internet to be sent in by post, so again it is worth checking with your wing office beforehand.

Each organisation has a colour key based on the advice they are able to offer, as follows:

Bank accounts

Claiming benefits

Credit rating information

Debt management

Insurance

Managing a budget

Personal identification

Nacro's Resettlement *Plus* Helpline

Nacro's Resettlement *Plus* Helpline provides an information and advice service for prisoners, ex-offenders, family and friends and others who need help with housing, jobs, education and training, and other matters affecting people with a criminal record.

**Nacro Resettlement *Plus* Helpline
159 Clapham Road
London SW9 0PU**

Telephone 0800 0181 259 (freephone)
www.nacro.org.uk

● **Citizens Advice Bureau (CAB)**

Claiming benefits

Debt management

Managing a budget

The CAB service helps people resolve their money, legal and other problems. They provide free and independent advice, information and help. They deliver advice face-to-face, by telephone and by email.

The CAB service has a network of nearly 500 bureaux working in over 3,000 locations, including 43 prisons.

Check your prison library for local office address and telephone details or get in touch with the administration office at the following address:

**Citizens Advice
Myddelton House
115-123 Pentonville Road
London N1 9LZ
Telephone 020 7833 2181
www.citizensadvice.org.uk**

The above contact details relate to CAB's administrative office and no advice is

available here, but you will be able to get your local CAB office address and telephone details from them.

● **Consumer Credit Counselling Service (CCCS)**

Debt management

Managing a budget

A charity that offers free, confidential advice and support on debt issues, including a structured programme on how to manage your finances.

**Consumer Credit Counselling Service
Wade House
Merrion Centre
Leeds LS2 8NG
Telephone 0800 138 1111 (freephone)
www.cccs.co.uk**

● **Credit Action**

Debt management

Managing a budget

A national money education charity which is committed to helping people manage their money better.

**Credit Action
2 Ridgmount Street
London WC1E 7AA
Telephone 020 7436 9937
www.creditaction.org.uk**

● **DVLA**

Personal identification

You must replace your driving licence if it has been lost, stolen, defaced or destroyed. You can do this online, by telephone or by post. A fee will be charged to issue a replacement driving licence. You will need a credit or debit card to pay over the phone or online.

You can also apply for a duplicate photocard driving licence using the D1 application form that is available from the DVLA form ordering service or Post Office branches. Send your completed application and fee to:

**DVLA
Swansea SA99 1AB
Telephone 0870 240 0009
www.direct.gov.uk/en/
Motoring/DriverLicensing/
NeedANewOrUpdatedLicence/**

● **Experian**

Credit rating information

Experian is one of the UK's leading credit reference agencies, helping people to keep track of their credit commitments, credit status and credit history and to make better-informed decisions when they apply for credit, such as a new mortgage or credit card.

**CreditExpert
PO Box 7710
Nottingham NG80 7WE
Telephone 0800 656 9000 (freephone)
www.joincreditexpert.com**

● **The General Register Office**

Personal identification

You can get a copy of a birth certificate by writing to:

**The General Register Office
PO Box 2
Southport
Merseyside PR8 2JD**

You can also write to the local register office where the birth was registered.

You should provide as much information about the birth as possible. A fee is payable for all copies of birth certificates depending on the type of application you make and the details you provide. If you do not know your exact date of birth, a search will be made for one year either side of the year you give. If an entry cannot be traced, part of the fee paid will be kept and the balance returned.

You can also apply online if you have full details of the birth and can pay the fee by credit or debit card.

**Telephone 0845 603 7788
www.gro.gov.uk**

● **HM Revenue and Customs** (HMRC)

Claiming benefits

HMRC is responsible for collecting taxes, as well as paying tax credits and child benefits. Tax credits offer extra financial support to help with your everyday costs – they are flexible and change whenever your life changes.

If you need to write to HMRC, you should be able to get their local address from your prison library, the website or by calling the telephone number provided.

Telephone **0845 300 3900**
www.hmrc.gov.uk/taxcredits/

● **Jobcentre Plus**

Claiming benefits

Jobcentre Plus is a government agency supporting people of working age by:

- helping them claim welfare benefits
- providing work opportunities
- helping the transition from living off benefits to gaining successful employment.

If you need to write to Jobcentre Plus, you should be able to get their local address from your prison library, the website or by calling, using the telephone number provided.

Telephone **0800 055 6688**
www.jobcentreplus.gov.uk

● **National Debtline**

Debt management

Managing a budget

A national telephone helpline for people with debt problems in England, Wales and Scotland. Their service is free, confidential and independent. They also have written self-help materials which they can send out for free.

National Debtline
Tricorn House
51-53 Hagley Road
Edgbaston
Birmingham B16 8TP

Telephone **0808 808 4000 (freephone)**
www.nationaldebtline.co.uk

● **Payplan**

Debt management

A free debt management advice agency which can make repayment arrangements between clients who are in debt and the companies they owe money to.

Payplan Ltd
Kempton House
Dysart Road
Grantham
Lincolnshire NG31 7LE
Telephone **0800 917 7823 (freephone)**
www.payplan.com

● **Tax:** see HM Revenue and Customs

● **UK Passport Services**

Personal identification

If you are a UK citizen, you can contact UK Passport Services at the address below to apply for a replacement passport. There are seven regional offices so, depending on where you live, you may get referred to another office. It may be worth calling them first (or getting one of your friends or family to do this for you if there are telephone restrictions in your prison). The Passport Adviceline is open 24 hours a day, seven days a week for all your UK passport needs (see the telephone number below).

If you are not a UK citizen, you may be able to get advice from the Foreign and Commonwealth Office or try contacting your nearest embassy, consulate or high commission. Contact details should be available in your prison library.

Peterborough Passport Office
Aragon Court
Northminster Road
Peterborough
Cambridgeshire PE1 1QG

Passport Adviceline:
Telephone **0870 521 0410** (24 hours a day, seven days a week)
www.ips.gov.uk

● UNLOCK

Bank accounts

Insurance

UNLOCK is the name of the National Association of Reformed Offenders. It supports ex-offenders and serving prisoners to overcome social and financial exclusion, plan for life after release and rebuild their lives after leaving crime behind. Contact UNLOCK for help with opening a bank account while you are still in prison.

UNLOCK

**35a High Street
Snodland**

Kent ME6 5AG

Telephone **01634 247350**

www.unlock.org.uk

Top tips to help you get ready to manage your money

- ➔ Gather together all of the documents you need to prove your ID, name and address.
- ➔ Complete your education and training courses to improve your chances of getting a job.
- ➔ Use your contacts among family and friends to find a job.
- ➔ Sort out your debts with the help of free specialist advisors.
- ➔ Gather together all of the documents you need to prepare a budget statement and stick to it.
- ➔ Open a bank account to help with managing money coming in and expenses.
- ➔ Make an appointment with the Jobcentre Plus representative at your prison to go through your benefits entitlement.
- ➔ Sort out your housing with the help of friends, family and specialist housing associations.
- ➔ Be realistic about how far the discharge grant will last and how you will survive until you have some money coming in from jobs or benefits.

Make a free call to Nacro's Resettlement *Plus* Helpline

Nacro's Resettlement *Plus* Helpline provides an information and advice service for prisoners, ex-offenders, family and friends and others who need help with housing, jobs, education and training, and other matters affecting people with a criminal record.

You can ring the helpline on freephone **0800 0181 259**. The service is open between 9am and 5pm, Monday to Friday.

Or you can write to:

Nacro
Resettlement *Plus* Helpline
159 Clapham Road
London SW9 0PU



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changing lives
reducing crime

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Nacro's Resettlement *Plus* Helpline 0800 0181 259