

2. Finance, money and benefits

Your rights under the ARAP scheme

As a beneficiary of the UK ARAP (Afghan Relocations and Assistance Policy) scheme, you and your eligible family members can:

- live, work and study in the UK for as long as you like
- apply for benefits
- access public services, e.g. healthcare and schools
- apply for UK citizenship after living in the UK for five years.

If you have just arrived in the UK

You will be issued with a Biometric Residence Permit (BRP). This provides evidence of your right to stay in the UK and enable you to confirm your identity, which will be required when opening a UK bank account.

Your BRP will include:

- your name, date, and place of birth
- your fingerprints and a photo of your face (this is your biometric information)
- your immigration status and any conditions of your stay
- whether you can access public funds, for example benefits and health services. Your Community Support Officer will help you with this.

Benefits and money advice

Living in another country and becoming familiar with the cost of things, household bills and what is important to buy can take time. Your Community Support Officer will be on hand to guide you through understanding how benefits work and connecting you with local organisations that can help you manage your money such as Citizens Advice (0808 278 7907).

One of the payments you are entitled to apply for is Universal Credit. This is a payment for people who are on a low income or out of work. It includes support for the cost of housing, children and childcare, and financial support for people with disabilities, carers, and people too ill to work.

Applications are normally made online.

You can apply here: www.universal-credit.service.gov.uk/start

To apply online you'll need:

- a bank account
- an email address
- access to a phone
- proof of ID.

If you need help applying for Universal Credit, you can also call Citizens Advice and speak with a Help to Claim Adviser. You can ask for a translator if you need to get advice in a different language.

Help to Claim is available from 8am to 6pm, Monday to Friday: 08001 448444

Or online: www.gov.uk/universal-credit/how-to-claim

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Monthly budget

It is really important that you understand your monthly income and outgoings. You should work out a budget so you know how much you have to spend on food and other essentials after your bills are paid. Your support officers can help you to work out your monthly budget.

If you need to open a bank account

To open an account, you can usually apply online or visit a local branch. There is a list of local branches in the Local Information section of this folder.

If you need help opening a bank account, your Community Support Officer can help you or you can contact:

- Citizens Advice, you can ask for an interpreter if needed: 0808 278 7907

Most banks have similar requirements to open an account. You will need to show forms of identification proving your name and current address, such as a valid passport, utility bill or identity card. They will send you a bank card (debit or credit card) and a confidential PIN (personal identification number) which can be used in shops and to take cash out from ATMs (automatic teller machines). Banks can also change foreign currency into pounds.

Banks

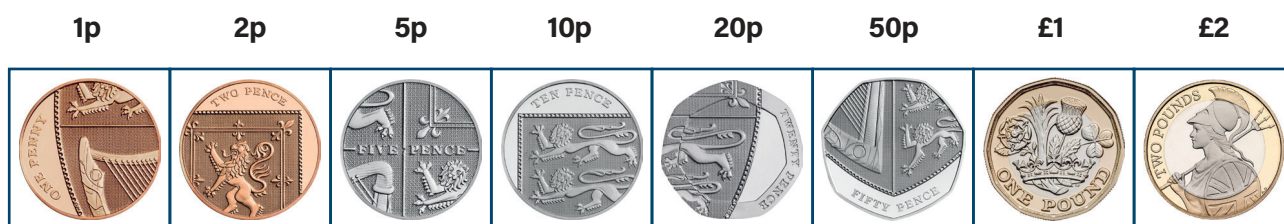
The nearest bank branches are likely to be in larger towns. Search on the links below for up to date information

- **Barclays** www.barclays.co.uk/branch-finder
- **HSBC** www.hsbc.co.uk/branch-finder
- **Lloyds** branches.lloydsbank.com
- **NatWest**
www.natwest.com/search-results/locator.html
- **Santander** branchlocator.santander.com

English currency

If you are new to the UK, you may not be familiar with the currency in England. The British Pound '£' (GBP), also known as Pound Sterling, is the formal currency used across the UK. There are 100 'pence' or 'p' in a pound. Pounds are informally called a 'quid'. Cash is accepted in most places but increasingly many places are becoming 'cashless', meaning people use debit/credit cards, or mobile phone apps like Apple Pay and Google Pay, to pay for goods and services.

Coins



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Notes

£5



£10



£20



£50



Please note: some businesses are reluctant to accept £50 notes.

How to send money home

There are several ways in which you can send money to another country:

- Bank transfers: speak to your bank about ways of making transfers from your bank account and the charges which will be incurred
- Post Office via international money transfer. This allows you to pay the money by cash, but with an additional fee.
- Newsagents: that also use the Western Union money transfer system. As with international money transfer, it is used in many countries and there is a charge.

Post Office

To find your nearest post office, you can use this link for the most up to date information www.postoffice.co.uk/branch-finder

You can transfer money overseas using banks you have an account with or the Post Office. There will be fees for these services. Please check with the relevant organisation. There are branches in Abingdon, Didcot, Faringdon, Oxford, Swindon and Wantage.

Post

The 'Royal Mail' is the national post service in the UK. When sending a letter, it is important to:

- Put the 'postcode' as well as the address on letters.
- Buy a stamp to send the letter 'second class' or slightly quicker with 'first class'
- Post your letters in any post box which can be found in many different areas/streets.
- Very important items can be sent 'signed for' or 'tracked' to make them more secure.

More information is available from Royal Mail: www.royalmail.com/sending