

Website sample

Independent living skills

A preview of the updated Nexsteps resources

Selected pages from the current document follow.

This preview is not the complete workbook, plan or guide.

Original page numbers and references have been retained.

To discuss full access, organisation licensing or an agreed pilot,
use the enquiry form on the Nexsteps website.

Work at the young person's pace with appropriate support.

Follow your organisation's safeguarding and privacy arrangements.

Use current professional plans and local procedures where relevant.

COMPLETE WORKBOOK | ENGLAND EDITION 1.1

Independent Living Skills

Practical skills. Real-life learning. Brighter futures.

**Your learning. Your pace. Your next step.**

A practical companion for young people aged 16-18, used alongside trusted support. Choose relevant chapters, try skills in everyday life and recognise progress with the help that works for you.

21 chapters | Eight pages per chapter | Printable and fillable

Version 1.1 | Updated 9 October 2026 | England

Supporting young people. Building brighter futures.

Money & Budgeting



Make a realistic spending plan, protect your money and know when to ask for help.

MY STARTING POINT

1 = needs support 2 = learning 3 = can do this in the agreed context
N = not yet observed NA = not relevant now. Record the task, support and evidence.

SKILL	MY SCORE
Income and essentials	
Bank accounts and payments	
Making a budget	
Saving and comparing costs	
Borrowing and debt	
Scams and account safety	

One thing I want to achieve

Start date: _____ Agreed review date: _____

CHAPTER 02 | MONEY & BUDGETING

Learn the essentials

1. Income and essentials

Income is money coming in, such as wages or an agreed allowance. Spending is money going out. List essentials first: your actual housing contribution, food, travel and phone costs. Do not assume rent or bills are covered; ask your worker what applies to your arrangement.

2. Bank accounts and payments

A debit card uses money in your account. A standing order is a regular payment you set; a Direct Debit lets an organisation collect an agreed payment. Check amounts and dates. Under-18 accounts have their own rules. Ask the bank what identification and account options you can use.

3. Making a budget

Use the same time period for income and spending, such as one week. Subtract total spending from income. A negative answer means the plan costs more than the money available. Change the plan or seek help before essential payments are missed. Include less frequent costs and a small buffer if possible.

4. Saving and comparing costs

Saving means putting money aside for later. Choose a goal and an amount you can afford after essentials. Compare the full cost, including delivery, subscriptions and contract length. A small monthly payment may still be expensive over a year.

5. Borrowing and debt

Borrowing must be repaid and can include interest or fees. Age restrictions apply to many credit products. Do not borrow from someone who threatens you or demands favours. If a payment is unaffordable, speak to a trusted worker and a free debt adviser early; hiding it usually makes planning harder.

6. Scams and account safety

Keep your PIN, passwords and one-time security codes private. An unexpected urgent message may be a scam, even if it appears to come from a bank. Contact the bank through its official app or known number. Do not let anyone move money through your account for a reward; you may be drawn into crime.

Further information: S3. See the source directory at the end of the full workbook.