

LIVING IN LONDON GUIDE



London is the capital of the United Kingdom. It has a population of 7.2 million people, and it is one of Europe's most densely populated areas. London is home to 1 in 8 of the UK population and has 3 million households. The capital attracts workers from all over the world. It is an ethnically diverse city with almost 30% of the population being from a minority ethnic group. Over 300 languages are spoken. Such a large city provides a wealth of diverse and varied opportunities. However, it is vital that before coming to London you are aware of important factors that will affect your stay here.

➤ Cost of living

A survey from Mercer Human Resources Consulting in June 2006 ranked London as the 5th most expensive city in the world. The survey also showed that London has the costliest bus or underground tickets of the world's main cities. Among the 20 selected cities, the cost of renting a room in shared property was more expensive in London than anywhere else except New York.

EURES (European Employment Services)

<http://europa.eu.int/jobs/eures>

The EURES (European Employment Services) network is a partnership between the public employment services of the European Economic Area (EEA). EURES exists to support free movement of workers. EURES offers an international jobs database on its website that lists thousands of vacancies that are readily available across Europe. The UK employment service, Jobcentre Plus, advertises selected UK vacancies on the database. The site also contains information on living and working conditions for the UK and the other EEA countries. You can find information on labour markets, accommodation, comparability of qualifications, social security and many other topics. Another useful feature of the site is the direct links it provides to the websites of the different public employment services of the EEA, including Jobcentre Plus. You can access over 400,000 vacancies from the Jobcentre Plus jobs database at www.jobcentreplus.gov.uk and <http://jobseekers.direct.gov.uk>

The Jobcentre Plus site also gives details of thousands of training opportunities and occupational advice for hundreds of professions. In the UK, Jobcentre Plus has a network of over 1,000 Jobcentre and Jobcentre Plus offices. Each office has self-service touch-screen computers known as Jobpoints which you can use to search the jobs database. The jobs all carry details of how to apply should you find something which interests you.

Other ways to find employment

Private agencies are an important source of jobs in the UK. Addresses and telephone numbers can be found listed under Employment Agencies or Personnel Consultants in the business directory the Yellow Pages. The Yellow Pages is available on-line at www.yell.com. The Recruitment and Employment Confederation site <http://rec.bucksnet.co.uk/search> allows you to search for agencies by employment type or by the name of the company.

Newspapers are an important medium for job hunters in the UK. A list of London newspapers and magazines can be found later in this document. Speculative job applications to employers and searching other employment websites are further useful jobsearch techniques.

Accommodation

Property in London is expensive whether you are renting or buying. It is imperative to consider how much you will need to pay for accommodation before travelling here as a large proportion of your income will be spent on this. Prices vary depending on area and type of accommodation. London has six concentric travel zones, with zone 1 at the centre. Generally speaking the closer to zone 1 the property is situated the more expensive it will be. Other factors that also impact upon price are proximity to transport links, schools and local facilities, and how fashionable an area is.

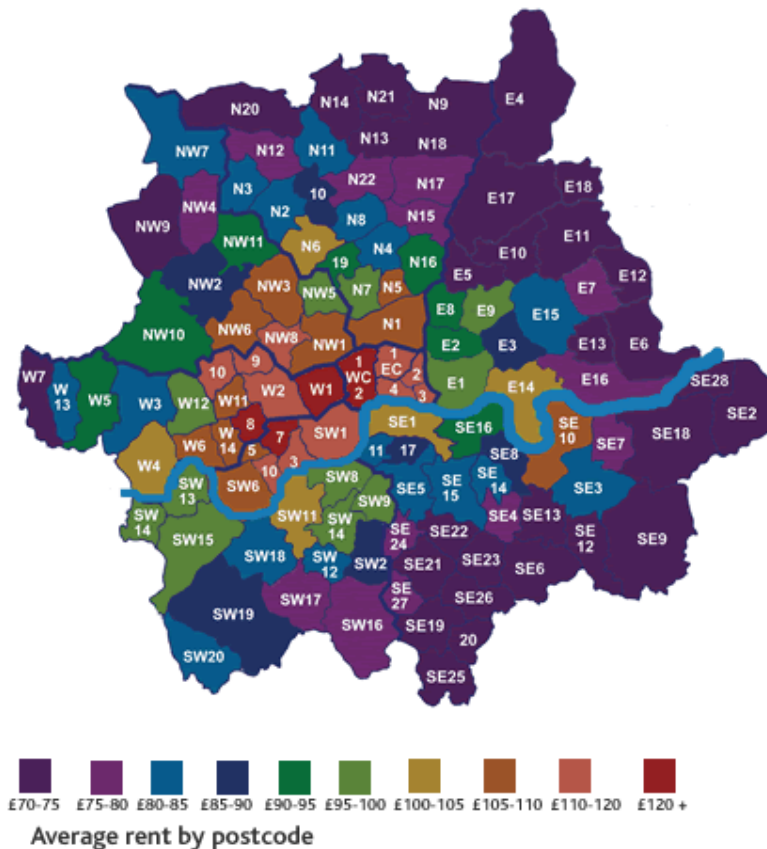
According to a report by the Land Registry in August 2006 the average cost of buying a home in London was £317,679. A snapshot of private sector rents in individual boroughs and Greater London can be viewed on the Private Sector Rents Bulletin at:

www.london.gov.uk/mayor/housing/rents_bull/rents_bull_issue4.pdf

Postcode map showing average rents for rooms in shared flats/houses

Source: University of London Housing Services

<http://housing.london.ac.uk/cms/area-guide.html>



Property for both sale and rent is advertised in estate agents, on-line and in newspapers. www.findaproperty.com lists London estate agents and has links to their websites as well as property advertisements.

Other sources of property advertisements include:

www.londonpropertyguide.co.uk

www.propertyfinder.com

www.primelocation.com/flats-to-rent-in-london

www.themovechannel.com/SiteFinder/london_property

www.findaproperty.com

www.tntgrapevine.com

Renting a room in a shared house is one of the cheapest accommodation options in the UK. Expect to pay from £400 a month for a room with shared bathroom, kitchen and other communal areas. Loot (www.loot.com) and The Evening Standard (www.thisislondon.co.uk) are good for rooms in shared houses. You can also check adverts in local newsagents' windows.

When you rent a property it is usual to enter into a contract with either the landlord (the owner of the property) or a managing agent. It is usual to have a check carried out on your financial history and as part of this you will be expected to provide proof of income. It is important to be aware that it is customary to have to provide a deposit of the equivalent of one month's rent and an advance payment of one month's rent when moving into a property. Most contracts have a duration of six months, with both parties expected to give one month's notice if they intend to terminate the contract.

Remember that in addition to rent it is usual to pay utility bills (water, gas, electricity) and council tax. It is useful to ask for at least one utility bill to be addressed to you personally as a utility bill is commonly requested by banks as proof of address when opening a new bank account. Students are exempt from paying council tax. If you are buying an apartment it is increasingly common to also pay a yearly service charge for the upkeep of the exterior of the building and shared grounds. This can be a substantial payment and should be taken into account when calculating costs.

Hostels have beds in communal rooms from around £12.00 per night. The following websites list London hostels:

www.hostelbookers.com
www.astorhostels.com
www.piccadillyhotel.net
www.studios92.com
www.ocallaghans.co.uk
www.londonnet.co.uk/In/guide/accomm/budget_hostels.html
www.travelstay.com/london_hostels.htm

Working Conditions

www.dti.gov.uk/er/work_time_regs

The Working Time Regulations 1998 cover the rights of workers and obligations of employers concerning a range of working time conditions - maximum working hours (48 hours a week, though workers can agree with their employer to work more), annual leave entitlement (4 weeks paid leave per year), rest periods, health and safety etc. There is some flexibility within these regulations, so you should expect to find some variation in working practices from employer to employer. In general, most full-time workers can expect a 35 to 40 hour working week.

Pay

www.dti.gov.uk/er/nmw

The National Minimum Wage is £5.35 per hour for workers aged 22 and over. The rate is £4.45 for workers between 18 and 21 (Rates from October 2006). The National Minimum Wage rate is usually raised in October of each year.

Taxation

www.hmrc.gov.uk

➤ **Income Tax**

If you work in the UK you have to pay tax. Rates vary between 10-40%. The tax year starts on April 6 and finishes on April 5. You are usually allowed an income of a certain amount before you are eligible to pay tax on income. This amount is currently £5035.00 (for the tax year 2006-2007). However, it is important to note that you will probably still be taxed at the standard rate and will have to claim a refund from the UK tax office, Her Majesty's Customs and Revenue. You can also get a refund if you worked less than 183 days in a tax year or if you were working on an emergency tax code. The main tax forms you should be aware of are: P45 (when you leave your job. This will be issued to you), P60 (at the end of tax year, again, this will be issued to you) and P85 (when you are leaving the country. You may have to apply for this. Details on the HMRC website – listed above).

Self-employed workers need to remember to submit a tax return for a refund by September 30. The final deadline is January 31.

Anyone who is physically present in Britain for six months or more in any tax year is regarded as resident for tax purposes, but tax is also payable under certain other circumstances.

Income Tax is levied on the following: salary, bonuses, other income earned in the UK (eg. profit, rent, interest, dividends, annuities and pensions) use of car, medical/life assurance paid by employer, etc.

The tax year starts on April 6 and finishes on April 5. The table below shows the income tax allowances and rates for people under 65.

➤ **Allowances and rates**

Income Tax Allowances		
Income tax allowances	2006-07 (£)	2007-08 (£)
Personal allowance for under 65's	5,035	5,225

Taxable Bands		
Taxable Bands	2006-07 (£)	2007-08 (£)
Starting rate 10%	0 - 2,150	0 – 2,230
Basic rate 22%	2,151 - 33,300	2,231 - 34,600
Higher rate 40%	over 33,300	34,601

➤ **National Insurance**

National Insurance (NI) Contributions are deducted at the rate of 11% for earnings above £94 per week up to £630, and then at 1% for any earnings above £630 (2005/06 figures). Every employee eligible to pay National Insurance contributions needs to apply for a National Insurance number.

You can find an **online calculator to check NI and tax** contributions at:
www.worksmart.org.uk/tax_calc.php

National Insurance Numbers

If you have started work, or are about to, then you can apply for a National Insurance Number (NINO) by calling: **0845 6000 643**

When contacting the National Insurance Number office you should give your name, address, telephone number, nationality and your employer's name and address.

E301 certificate details National Insurance contributions paid and can be used towards calculating benefits overseas. The E301 form can only be obtained from the Centre for Non-Residents, International Services, Longbenton, Newcastle upon Tyne, NE98 1YX. Tel: 0845 915 4811 (in the UK) or +44 191 225 4811 (from abroad).

Value Added Tax (VAT) is a tax on expenditure. The standard rate is 17.5%. VAT is not payable on certain goods and services such as books, rent, and children's clothing.

Council Tax is a local tax which funds public services. It is assessed on the value of the property you live in. The Local Authority administers collection of this tax.

Comparability of qualifications

It is possible to obtain a direct comparison between qualifications gained overseas and those recognised in the UK from UK NARIC, ECCTIS 200 LTD, Oriel House, Oriel Road, Cheltenham, Gloucester GL50 1XP Tel: +44 (0)870 990 4088 www.naric.org.uk
NARIC may charge a fee for their service.

Workers Registration Scheme

Nationals of eight of the countries (known as the A8) that joined the European Union in 2004 must register with the Workers Registration Scheme (WRS). These countries are:

Czech Republic
Lithuania

Estonia
Poland

Hungary
Slovakia

Latvia
Slovenia

If you are a national of one of these countries you must register within one month of starting work. If your application is successful you will be issued with a worker registration card and a certificate authorising you to work for your employer. After 12 months' work without interruption of more than 30 days in total, you will acquire full Treaty rights and will be free from the requirement to register. If you change employer or take up additional employment you will have to apply for a registration certificate authorising you to work for your new employer. You will then be provided with a new certificate, which authorises you to work for that employer. There is a fee of £70 for a registration card and certificate issued under the WRS. Once a registration card and certificate have been issued, subsequent applications are free of charge.

Registrations forms and guidance notes are available at:

Online - www.workingintheuk.gov.uk

Tel - 0114 207 6022

E-mail - WRS@ind.homeoffice.gsi.gov.uk

Banks

Unfortunately it is not always easy to open a UK bank account. Banks are required by law to see two forms of identification before they can allow you to open an account. One of these needs to be personal identification, such as a passport or ID card. The other needs to include confirmation of your address from an official source. Utility bills such as those for gas, electricity or fixed line (not mobile) telephones are commonly accepted for this purpose. As such it may be a good idea to request that one of these bills is registered in your name. If you are unable to arrange this a letter from your employer or school and a statement or a letter from the bank you use in your home country may help.

There are a number of high street banks and building societies (similar to banks, but more focussed on savings and mortgages), and internet banks to choose from. The biggest providers are Barclays, HSBC, NatWest, Royal Bank of Scotland Lloyds TSB, Halifax, and Abbey.

They offer different types of account such as current and savings accounts. For payment of wages and to make various payments a current or basic account is required. **Current accounts are usually free to open**, but it is now becoming more common for banks to offer fee-paying current accounts, particularly to new customers. One of these charging accounts offered by HSBC is aimed at newcomers to the UK, and you may find as such that it may be easier to open. More details on the HSBC Passport account can be found at:

www.hsbc.co.uk/1/2/personal/current-accounts/passport

If you are planning on visiting the UK you should obtain a European Health Insurance Card (or E111) from your home country health authority before leaving. This card will entitle you to free or reduced-cost emergency medical treatment. Free medical services are available to EU/EEA nationals in employment or seeking employment in the UK. You should apply to your local health centre to be registered with a National Health Service (NHS) doctor. Details can be found on the NHS Direct website or by calling NHS Direct 0845 46 47.

Note that some NHS doctors also practise privately so ensure that you are treated as a NHS patient or you may have to pay the full cost of the treatment. In the UK there are charges for prescribed medicines, dental services, eye test and spectacles for both NHS and private patients. However, if you are on a low income or receiving social security benefits you may be able to get help with the cost of these items. For further information contact your local social security/Jobcentre Plus office.

Newspapers and Magazines

London has a number of newspapers and magazines. The table below lists a selection of publications that are available in the capital.

Title	Frequency	Availability	Price
Evening Standard www.thisislondon.com	Monday to Friday, from 10:00am	Newsagents, and street vendors	50p
London Lite (Slimmer version of the Evening Standard that features the full classified section)	Monday to Friday lunchtime (approx 12:00pm to 2:00pm and after 4:00pm at tube stations)	Street vendors London, mainly outside Central London Underground stations	Free
The London Paper thelondonpaper.com	Monday to Friday between 4:30pm and 7:30pm	Distributed in Central London	Free
Metro www.metro.co.uk	Monday to Friday mornings (up until 9:00am)	Underground and Rail stations, and some bus routes	Free
City AM www.cityam.com	Monday to Friday mornings (up until 9:00am)	Distributed in the City of London and Canary Wharf	Free
TNT www.tntmagazine.com	Every Monday	Distributed at selected locations throughout London	Free
Time Out Listings magazine www.timeout.co.uk	Every Wednesday	Newsagents and other stores	£2.50

The **BBC London** website provides London news, weather, travel, and entertainment information:
www.bbc.co.uk/london

TNT offers a number of free guides through their activemag site, on topics such as renting, tax and national insurance, and London pubs. These can be accessed at:
www.activemag.co.uk/tntguides

Transport

www.tfl.gov.uk

London has an extensive transport network, with Underground, rail, bus and tram routes. The Transport for London (TfL) website has a very useful journey planner facility:
<http://journeyplanner.tfl.gov.uk>.

➤ **Transport zones**

London is divided into six concentric transport zones. Zone 1 is in the centre with Zone 6 covering the outlying parts of London. A map of the London Underground zones can be viewed at:
www.tfl.gov.uk/tube/images/zone_big.jpg.

These six concentric transport zones determine the fares paid on the Underground and some rail and tram journeys.

➤ **Tickets and Fares**

Ticket options are extensive and depend upon the route and method of transport used. A complete list of ticket options can be found at:
www.tfl.gov.uk/tfl/fares-tickets/2007/downloads/TfL-Fares-Jan-2007.pdf#page=1

However, a few general principles tend to apply. If you make a lot of journeys you will probably find a Travelcard the cheapest option. Individual journeys will be cheaper if paid for by the electronic Oyster pre-paid card, available from all Underground stations and other selected ticket outlets. The tables below list some of the ticket options available.

<i>Adult single fares</i>			
Underground (including DLR* and a few local rail services)		Bus	
<u>Oyster card</u>	<u>Cash</u>	<u>Oyster card</u>	<u>Cash</u>
<i>Zone 1 (Central London)</i> £1.50	£4.00	<i>Single journey</i> £1.00	£2.00
<i>One zone (outside of Zone 1)</i> £1.00	£3.00**	** (£1.50 on *DLR-Docklands Light Railway)	
<i>Six zones</i> £3.50***	£4.00	*** (£2.00 weekends and after 19.00 Mon. to Fri.)	

Travelcards		Bus Passes (including tram services)	
<u>Weekly (7 days)</u>	<u>Monthly</u>	<u>Weekly (7days)</u>	<u>Monthly</u>
<i>Zones 1 –2</i> £23.20	£89.10	<i>All zones</i> £14.00	£53.80
<i>All zones (1-6)</i> £43.00	£165.20		

➤ **The London Underground**

www.tfl.gov.uk/tube

The London Underground covers most of the city and provides what is usually the quickest and most convenient method of travel around the city. On average three million people use the Underground every single day. There are 275 stations serving over 408 km (253 miles) of track. The London Underground is also commonly known as the Tube.

For a list of Underground stations please check:

www.londontown.com/travel/searchCuisine.php?ltKeyName=Underground%20Stations

➤ **Buses** www.tfl.gov.uk/buses

London has an extensive network of buses. More routes and more frequent services have been added over the last few years, making this an increasingly popular method of travel. A network of 24 hour and Night Buses means that public transport is available 24 hours a day.

➤ **Rail** www.nationalrail.co.uk

Suburban rail covers large parts of London, especially south of the river Thames where the tube is less prominent.

➤ **Other modes**

The **Docklands Light Railway (DLR)** and a tram network cover parts of London.

Taxis (also known as black cabs) are amongst the most expensive in the world. A brief overview of typical fares can be found at: www.tfl.gov.uk/pco/taxi_fares.shtml. A cheaper option is usually a **minicab** (private hire operator). These have to be pre-booked. Avoid unlicensed mincab services as they are potentially dangerous. Details of licensed private hire operators can be found at: www.tfl.gov.uk/pco/findaride.

Boroughs and Postcodes

London is made of a total of 33 administrative bodies called Boroughs. A map of these Boroughs, along with local information on each of them, can be found at: www.londontown.com/LondonStreets.

London is also divided up into postal districts and further sub-divided into postcodes. These postcodes provide geographical address details and are used as points of reference in things such as property adverts. A postcode map and profile can be found at: www.londontown.com/LondonPC.

The London Boroughs and the Mayor of London's office have teamed together to bring the Your London website. It provides information on a variety of topics, and can be accessed at: www.yourlondon.gov.uk





The United Kingdom is a member of the European Union (EU). It comprises England, Scotland, Wales, and Northern Ireland. English is the official language, though Welsh (Wales) and Gaelic (Scottish Highlands and Islands, Northern Ireland) may be spoken. The ability to speak and write English is vital for most jobs. The unit of currency is the pound sterling (£). The exchange rate (figures for February 2004) is approximately €1 = £0.69 (or £1 = €1.45). If you are a EU national you have the right to live and work in the United Kingdom without a work permit.

The EURES (European Employment Services) Network

<http://europa.eu.int/jobs/eures>

The EURES network is a partnership between all of the public employment services in the European Economic Area (EEA), which supports free movement of workers. EURES offers an international jobs database that lists thousands of vacancies that are readily available across Europe. The UK employment service, Jobcentre Plus, advertises selected UK vacancies on this database, which is available on the EURES website. The site also contains information on living and working conditions for the UK and the other EEA countries. You can find information on labour markets, accommodation, comparability of qualifications, social security and many other topics. Another useful feature of the site is the direct links it provides to the websites of the different public employment services of the EEA, including Jobcentre Plus. You can access over 400,000 vacancies from the Jobcentre Plus jobs database through www.jobcentreplus.gov.uk and <http://jobseekers.direct.gov.uk>. The second site also gives details of thousands of training opportunities, and occupational advice for hundreds of professions. In the UK, Jobcentre Plus has a network of over 1,000 Jobcentre and Jobcentre Plus offices that you can use to help yourself find work. In these Jobcentres you can access the national jobs database through touch-screen computers known as Jobpoints.

Other ways to find employment

Private agencies are an important source of jobs in the UK in most towns and cities. Addresses and telephone numbers can be found listed under Employment Agencies or Personnel Consultants in the Yellow Pages www.yell.com. The Recruitment and Employment Confederation site <http://rec.bucksnet.co.uk/search> allows you to search for agencies by employment type/activity or by the name of the company.

Newspapers are an important medium for job hunters in the UK. Listed below are newspaper websites that feature vacancy details.

The Guardian www.jobsunlimited.co.uk *Evening Standard* (London)

www.londonjobs.co.uk

The Daily Telegraph www.jobs.telegraph.co.uk *Local/regional papers*

www.fish4co.uk

Financial Times <http://ftjobs.ft.com> *The Scotsman*

www.careers.scotsman.com

These newspapers, along with The Times, and The Independent mainly advertise more professional appointments such as in teaching, business, law and social work. Local newspapers carry advertisements for all types of work in their area. Speculative applications and searching through other employment websites are further useful jobsearch techniques.

Teaching jobs

www.gtce.org.uk

You will need Qualified Teacher Status (QTS) - the UK Government's professional standard for teaching - to work as a teacher in maintained schools and non-maintained special schools in England and Wales. There is a reciprocal agreement in place between EU countries to recognise one another's teaching qualifications. For information on accredited EU qualifications and to obtain the QTS application form (EC1) you will need to contact the GTCE (General Teaching Council for England). E-mail: info@gtce.org.uk Tel: 0870 001 0308

www.teachernet.gov.uk/teachinginengland is the government website aimed at overseas teachers.

The Teacher Training Agency website www.canteach.gov.uk contains a wealth of useful information on teaching, and has links to other sites of interest to teachers.

Recruitment of teachers in the UK is carried out individually by schools, or in some cases, through a local education authority pool. Other websites that provide vacancy details and teaching information include:

www.tesjobs.co.uk

www.prospects.ac.uk

http://education.guardian.co.uk

www.schoolsnet.com

www.iloveteaching.com

www.tta.gov.uk

Social security

www.jobcentreplus.gov.uk

If you are entitled to unemployment benefit in your own country and have been claiming this benefit for at least 4 weeks, you may be eligible to export your unemployment benefit to the UK for up to 3 months. To do this you should obtain certificate **E303** from your social security office before coming to the UK. Once in the UK, this certificate should be taken to the local Jobcentre (Plus) office within 7 days of arrival in order to make a claim for Jobseeker's Allowance (JSA). If you become unemployed whilst in the UK you can register with your local Jobcentre (Plus) office for Jobseeker's Allowance. They will provide you with help to find work, through advice on vacancies and training opportunities. If you are unemployed, or on a low income, you may be eligible for Housing and Council Tax Benefit. Contact your local authority for more details.

Comparability of qualifications

It is possible to obtain a direct comparison between your qualifications and those recognised in the UK from UK NARIC, ECCTIS 200 LTD, Oriol House, Oriol Road, Cheltenham, Gloucester GL50 1XP.

Tel: + 44 (0) 870 990 4088 www.naric.org.uk NARIC may charge a registration fee for their service.

Taxation

www.hmrc.gov.uk

Anyone who is physically present in Britain for six months or more in any tax year is regarded as resident for tax purposes, but tax is also payable under certain other circumstances.

Income Tax is levied on the following: salary, bonuses, other income earned in the UK (eg. profit, rent, interest, dividends, annuities and pensions) use of car, medical/life assurance paid by employer, etc. For people aged under 65, **income tax** is not paid on the first £5,225 (the personal allowance). After this allowance income tax is levied at the following three rates (figures are for 2007/08 tax year):

Starting Rate (10%): £0 -£2,230
Basic Rate (22%): £2,231 - £34,600
Higher Rate (40%): over £34,601

National Insurance (NI) Contributions are deducted at the rate of 11% for earnings above £100 per week up to £670, and then at 1% for any earnings above £670 (2007/08 figures). Every employee eligible to pay National Insurance contributions needs to apply for a National Insurance number. You can find an online calculator to check NI and tax contributions at:

www.digita.com/taxcentral/home/employment/payslipcalculator/default.asp

Value Added Tax (VAT) is a tax on expenditure. The standard rate is 17.5%. VAT is not payable on certain goods and services such as books, rent, and children's clothing.

Council Tax is a local tax to pay for the public services. It is assessed on the value of the property you live in. The Local Authority administers collection of this tax.

E301 form details National Insurance contributions that have been paid and can be used towards calculating benefits overseas. The E301 form can only be obtained from the Contributions Agency, International Services, Longbenton, Newcastle upon Tyne, NE98 1YX. Tel: 0845 915 4811 (in the UK) or +44 191 225 4811 (from abroad).

Working Conditions

www.dti.gov.uk/er/work_time_regs

The Working Time Regulations 1998 cover the rights of workers and obligations of employers concerning a range of working time conditions - maximum working hours (48 hours a week, though workers can choose to work more), annual leave entitlement (4 weeks paid leave per year), rest periods, health and safety etc. There is some flexibility within these regulations, so you should expect

to find some variation in working practices from employer to employer. In general, most full-time workers can expect a 35 to 40 hour working week.

Pay

www.dti.gov.uk/er/nmw

The National Minimum Wage is £5.35 per hour for workers aged 22 and over. The rate is £4.45 for workers between 18 and 21, and £3:30 for 16 and 17 year olds.

Accommodation

Accommodation in the UK is expensive, especially in London, and because of this finding reasonably priced accommodation is not easy. It is strongly recommended that you do not come to the UK without first trying to establish where you are going to live. Short-term accommodation includes Youth Hostels, YMCA/YWCA hostels, Bed and Breakfast places (B&B) and hotels. Local tourist offices will be able to provide information on all such accommodation. Rented accommodation is often advertised in local newspapers but there are also many estate agencies and accommodation agencies that deal with rented accommodation. Shop windows are also used to advertise lodgings. Furnished and unfurnished homes can also be rented from private landlords and housing associations. Hotels and guesthouses provide short-term accommodation in most areas. An advance of one months rent plus a refundable bond for furnishings is usual. If you use an agency you may have to pay an additional fee.

New lettings of rented accommodation are generally of two kinds: assured tenancies with long-term security of tenure, and assured shorthold tenancies for a fixed period of at least six months. Harassing tenants to make them leave is also a criminal offence. You should report any case of harassment or illegal eviction to the Local Authority, which has the power to prosecute. As well as lettings by private landlords, some houses and flats are also rented by non-profit making housing associations. They receive public subsidies, which help to keep their rents down to affordable levels. They also provide accommodation on a shared ownership basis, allowing the occupier to part-rent or part-own a home.

Health

www.nhsdirect.nhs.uk

If you are visiting the UK you should look into obtaining a European Health Insurance Card (or E111) from your health authority. This card will entitle you to free or reduced-cost emergency medical treatment. Free medical services are available to EU/EEA nationals in employment or seeking employment in the UK. You should apply to your local health centre to be registered with a National Health Service (NHS) doctor. Details can be found on the NHS Direct website. Note that some NHS doctors also practise privately so ensure that you are treated as a NHS patient or you may have to pay the full cost of the treatment. In the UK there are charges for prescribed medicines, dental services, eye test and spectacles. However, if you are on a low income or already receiving other state benefits you may be able to get help with the cost of these items. For further information contact your local social security/Jobcentre Plus office.

Websites

EURES

<http://europa.eu.int/jobs/eures>

Vacancies & information on the EEA (European Economic Area) countries, plus links to public employment service sites

Employment websites

www.jobsearch.co.uk

www.jobsite.co.uk

www.topjobs.co.uk

www.gisajob.com

www.planetrecurit.com

www.jobpilot.co.uk

www.reed.co.uk

www.peoplebank.co.uk

www.adecco.co.uk

www.monster.co.uk

www.manpower.co.uk

www.netjobs.co.uk

www.newscientistjobs.com

www.jobs.tes.co.uk

www.jobs.ac.uk

www.gradunet.co.uk

www.jobsinhospitality.com

www.justengineers.ne

www.jobinscotland.com

www.jobsinwales.com

Jobs from the New Scientist.

Jobs in education from the Times Educational Supplement

Academic jobs database

Graduate jobs

Vacancies in the hospitality industry

Job vacancies for engineers

Jobs in Scotland

Jobs in Wales

Government websites

www.jobcentreplus.gov.uk	Information from Jobcentre Plus, including vacancies
www.worktrain.gov.uk Jobcentre Plus	The national jobs and learning site, containing vacancies from Jobcentre Plus
www.direct.gov.uk	Access to public services information and portal site to all government departments
www.hmrc.gov.uk national insurance matters	HM Revenue and Customs site containing information on tax & national insurance matters
www.learndirect.co.uk	Information on training courses
www.jobcentreonline.com	The public employment service website for Northern Ireland
www.delni.gov.uk	Northern Ireland Department for Employment and Learning

Career websites

www.careersa-z.co.uk	www.careers-gateway.co.uk	www.careers-portal.co.uk
www.workthing.com	www.gradunet.co.uk	
www.givemeajob.co.uk		
www.nhscareers.nhs.uk	Information about careers in the NHS (National Health Service)	
www.careers.lon.ac.uk Service	Careers advice and jobs from the University of London Careers Service	
www.eurograduate.com opportunities.	European graduate careers information and opportunities.	
www.get.hobsons.com University Careers Services	Annual guide of graduate employers. Includes direct links to	
www.prospects.csu.ac.uk	Guide to graduate careers and postgraduate study.	

Other informative websites

www.floodlight.co.uk area	Details of further education colleges & course in the London area
www.loot.com accommodation and jobs	Classified ads paper that includes adverts for rented accommodation and jobs
www.yha.org.uk and Wales	Details of Youth Hostel Association accommodation in England and Wales
www.multimap.co.uk	Maps of UK locations
www.upmystreet.co.uk	Information on UK localities
www.yell.com	Directory of businesses and services
http://citizens.eu.int & businesses	Information service from the European Commission for citizens & businesses
http://babelfish.altavista.com	Translation website
www.nhsdirect.nhs.uk	Health information
www.housingnet.co.uk	Housing information resource
www.adviceguide.org.uk	Website of the Citizens Advice Bureau
www.xe.com	Currency converter
www.thetrainline.com	Train times and fares
www.showbus.co.uk/timetables	On-line bus timetables
www.londontransport.co.uk	London Transport
www.acas.org.uk	Advisory, Conciliation and Arbitration Service
www.thisislocallondon.co.uk	Information resource on aspects of living in London
www.visitbritain.com	British Tourist Authority
www.google.co.uk	General search engine
www.ask.co.uk	Question based search engine
http://mirago.co.uk	Dedicated UK search index

