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Settling in

Bryan Havenhand

This chapter covers a range of issues in alphabetical order that you're likely to come across not too long after arriving in the UK. Some, like acquiring a national insurance number, are more important than others.

Bank accounts

If you have read chapter two, you'll know that opening a bank account in the UK can be a bit of problem, particularly if you arrive without the necessary documents. See Jeannie Zakharov's chapter for an account of her troubles. With many employers and recruitment agencies preferring to credit employees' bank accounts directly it's a good idea to get a bank account sorted out early. If you are having trouble opening a bank account, you could join a club (see chapter two), many of which have contacts with particular bank branches or drop into *RecruitmentUK* at 25 Royal Opera Arcade (between Pall Mall and Charles the 2nd Street), Piccadilly, upon arrival as they have an arrangement in place to assist with opening a bank account provided you do it within one month of arrival (recruitmentuk.net). If you are working through a recruitment agency they may be able to assist. Some travellers have found the smaller banks and building societies friendlier places for banking.

To open an account you'll need two references, one of which should be a reference from your bank at home, identification with your signature, an address and preferably a job. You'll want to open a current (or cheque) account which will come with a cheque book and a cheque guarantee card. This card will guarantee your cheques up to a certain amount, probably £50 to start with. You should ask that this card also have Switch access which means it can be used as a debit card. It is common to see customers write cheques at supermarket cash registers but to do this you need the cheque

guarantee card as proof of your signature and you also need to write the card number on the back of the cheque. Don't run your account into debit as the charges for this will be high. You should also check out savings accounts and credit card accounts. You'll also find that your bank will provide some level of telephone banking including the payment of bills, so you may be interested in following up on this.

Entertainment

London is a feast of entertainment, from the local busker to world famous opera. Rock and rollers you thought had given the game away still perform in London. Shows long expired in the rest of the world are still regular events. At 22 years, the Mouse Trap is the world's longest running stage play. However, among all this time warp there is plenty that is new and fresh. Even if you are constrained by money there are many standby, late entry and half price arrangements, so there is little that a streetwise operator is excluded from. You'll pick up the contacts and hints with time.

Apart from your growing circle of friends and acquaintances—who may or may not have the same tastes as you—the best quick reference of what's happening is *Time Out*, available weekly from newsagents everywhere for £1.80. Start with Time Out's *London Visitors' Guide* for £5 from newsagents for a quick view of the action in London. As the world's self-acclaimed clubbing capital it has much to choose from. Keep an eye open at local haunts for special deals at clubs as these are often quite expensive to get into.

There are a lot of ethnic pubs including the Maple Leaf for Canadians in Convent Gardens, the Springbok Bar in Bedford Street WC2 for South Africans and more pubs than you can poke a stick at for those from the antipodes. You'll often find some outfits such as TNT or 1st Contact holding social events for newcomers to London, some of these are advertised through the British high commissions. Keep an eye out in the travellers' media and an ear open in the local. There are also annual balls, national days, sporting events and other activities aimed at the travellers' community.

Food shopping

You'll find food, especially fresh food, more expensive than at home, but that doesn't mean you have to subsist on baked beans and toast. To give you some idea a Big Mac costs about £1.85, use the current exchange rate to get an idea of the difference. If you have the time and enjoy shopping with a difference try the street markets, these are scattered throughout London and each is distinguishable from the other by the type of food for sale and the price.

The Church Street (NW8 and W2) market is open Tuesday to Saturday and is the biggest general market in central London. The Brixton market (SW9) is open from Monday to Saturday and has a wide variety of African and Caribbean food along with fish and all the usual vegetables and fruit. If you end up living in inner London you're bound to find a market not too far away. The best time to shop on price is Saturday afternoons when prices are cut to get rid of what is left.

If markets are not your thing then there are plenty of supermarkets that are price competitive and predictable. The four major supermarket chains in the UK are Tesco (the largest), Sainsbury, Asda and Safeway, with nearly half of all food sales between them. The following list is a sample of prices collected in mid-2002 from a medium sized Sainsbury supermarket. The prices are indicative only and tend to be the cheaper brands.

white bread	80p
potatoes	£2 per kg
carrots	£1.20 per kg
tomatoes	£1.50 per kg
pure orange juice	£1.10 per L
pork sausages	30p per 100 g
white rice	89p per kg
brown rice	£1.50 per kg
cheddar cheese	£1.80 per 250 g
chicken about	£3.40 per kg

Health

Australians and New Zealanders (but not Canadians) are covered for basic and emergency healthcare and subsidised dental care through the National Health Service (NHS) courtesy of a reciprocal agreement between these countries. The agreement does not cover pre-existing medical conditions. There is no particular registration process but when you visit a doctor you need to take your passport (Australians should also have their Medicare card) and advise medical staff at the time of treatment that you wish to be treated under the Reciprocal Health Care Agreement with Australia or New Zealand. While the best option is to have the treatment bulk billed to the NHS, doctors are not obliged to bulk bill so you may need to pay for a consultation and then claim back your due. Otherwise, find a doctor who will bulk bill by asking around. You're also able to visit an outpatients' department of a public hospital and you have access to a public ward in an NHS hospital for emergency treatment. Apart from an absolute emergency the chances of getting to see an NHS dentist are non-existent. All the more reason to visit a dentist at home before you leave. As mentioned in chapter two you may wish to transfer your private health insurance to a similar provider in the UK. Do not treat this reciprocal agreement as a substitute for travel insurance because it isn't.

Homesickness

Sometimes you may find yourself with the homesick blues, but there are plenty of cures including adjourning to your favourite pub or ringing home (although sometimes this may make things worse). Keep an eye on the travellers' press, especially *TNT Magazine*, for social events for those from down-under in particular. Australians could visit Australia House at The Strand, London WC2 (the nearest Tube stations are Aldwych and Temple) to read the newspapers or talk to others with a familiar accent while New Zealanders can drop into New Zealand House, 80 Haymarket SW1 (the nearest Tube station is Piccadilly) and Canadians could check out Canada House at Trafalgar Square for a similar pickup. The high commissions are

also located at these addresses and you'll go there for matters relating to passports and other things like voting absentee in elections.

If you want to get your hands on some goods from home visit the Australia Shop at 26 Henrietta Street, Covent Garden, London WC2E 8NA, Tel: (020) 7836 2292, (australiashop.co.uk) or the New Zealand Shop at 6-7 Royal Opera Arcade, Pall Mall, London SW1Y 4UY, Tel: (020) 7930 4587, (kiwifruitsnzshop.com). At the Australia Shop you can buy Australian products like Driza-Bone, Akubra hats, food including vegemite, and confectionery, maps, travel guides, souvenirs and videos. The New Zealand Shop has a similar range of home-grown merchandise including All Black training jerseys. Perfect if you are stuck for presents to give to the locals ('I had it air freighted especially').

The Australia Shop also doubles as a New Zealand Shop (newzealandshop.uk.com) and across the road at you'll find the Canada Shop and the South Africa Shop both at number 15 Henrietta Street, Tel: (020) 7836 1163, (canadashop.uk.com) and (southafricashop.uk.com). One thing you'll notice about the UK media is that, short of a natural disaster, a thumping cricket win or an outstanding performance in rugby union, Australia, New Zealand and South Africa for all intents and purposes don't exist. Canada fairs somewhat better. Of course they do exist, and this news gap is filled in part by the travellers' press in London. More recently the ABC's website, abc.net.au, provides a fantastic connection to home for Australians. You can even listen to local radio over the web in real time! New Zealanders can keep up with home news through TV NZ's website at tvnz.nz.

Internet cafes

Once you've settled in you might want to make regular use of an internet cafe for sending emails home or just surfing' the net. *TNT Magazine* publishes a current list each week and also publishes the list on the TNT website tntmagazine.com/uk. Compare the price of accessing the internet through these cafes but these days prices are pretty competitive with about £1-2 per hour common.

Measurements

Surprisingly, many measurements are still expressed in imperial units including miles, pints and pounds. So if you have grown up with metric, check the conversion table at the end of this book. This adherence to an 'old' system is symbolic of why the Brits are having such a hard time grappling with the concept of the UK being part of Europe.

National insurance numbers

You will be required to obtain a National Insurance (NI) number and provide this to your employer. If you are only working in casual and odd jobs this may not be such an issue. Your employer should have an application form for you to fill in if your agency hasn't supplied one already (which they should have). Otherwise you can organise it by visiting a local Department of Social Services (DSS) office. You can find the local office by telephoning the main London DSS office on (020) 71301 8000. You will need to show your passport and proof of an address in the UK. An interim NI number will be issued while your application is being processed which can take up to 12 weeks.

Money collected under the National Insurance scheme goes towards the various categories of benefits including unemployment payments, the National Health Service and pensions. You may be eligible for a rebate of monies paid under the National Insurance scheme.

Newspapers

The major national newspapers are listed below. A number of these papers have special editions, such as *TES* (Times Educational Supplement) on Fridays (*TES* is now sold as a separate newspaper) and 'Media Guardian', included in the *Guardian* on Tuesdays. Many of these supplements are full of employment advertising aimed at a specific readership.

Sun	3,500,000
Daily Mail	2,300,000
Daily Mirror	2,100,000
Daily Telegraph	950,000
The Express	890,000
Daily Star	770,000

There are about 10 major newspapers on a Sunday (in circulation size): News of the World, Mail on Sunday, Sunday Mirror, Sunday Times, People, Sunday Express, Sunday Telegraph, Sunday Mail, Observer and Independent on Sunday.

Post offices

Post offices are open from 9am to 5.30pm during the week, and from 9am to midday on Saturday morning. Within the UK mail can be sent first or second class with first class meaning overnight delivery. Mail can be sent to you c/- Poste Restante, Trafalgar Square Post Office, 24-28 William IV Street, London WC2N. This post office is open from 8am to 8pm Monday to Friday and 9am to 8pm on Saturdays. Mail will be held for four weeks and you'll require a passport or some other identification when picking up mail. The nearest Tube station is Charing Cross. If you need to send stuff home you can either use the post office service or those of an excess baggage company. The post office is better for smaller parcels but it can be expensive so compare prices. (royalmail.com, parcelforce.com) You'll find excess luggage companies advertising in the travellers' media, such as *TNT Magazine*.

Queuing

Get used to it. It's a much maligned feature of British life with many jokes about it among expats and travellers. (You know how to start a queue?) However, it works, though sometimes slowly, and it's relatively egalitarian. Remember two things, the earlier you get there the closer you'll be to the head of the queue, and make sure you're in the right queue. And never push into a queue.

Radio and TV

There's plenty of radio to choose from so this will give you a head start on working out which is which. The BBC is supported by your annual television licences which you'll contribute to if you're in a rented house with a TV. Unless of course you don't. BBC Radio 1: 98.8 FM, pop, rock and dance. BBC Radio 2: 89.1 FM, a stuck in the middle station. BBC Radio 3: 91.3 FM, classical music. BBC Radio 4: 93.5 FM, talk station with some soap. BBC Radio 5: 693 MW, news and sport. BBC World Service: 648 MW, a compilation of the best of all the other BBC stations. BBC London 94.9: 94.9 FM, London focus. Commercial music stations include: Classic 100.9 FM, Ritz 1035 MW with country, Jazz 102.2 FM, Kiss 100 FM with dance, Heart 106.2 FM with MOR, Capital Gold 1548 MW with 'old gold', and Capital 95.8 FM with a conventional playlist. Talk stations include LBC 1142 MW, News Direct 97.3 MW and TalkSport 1089 MW for non-stop sport.

Television offers a huge range of channels but most is on cable and satellite, and most of that is probably not worth bothering with, which is just as well as you're less likely to have access to it in a hostel or group house. There are five free-to-air networks, BBC1 which is the station for the masses, BBC2 which is more up-market with plenty of documentaries, ITV1 has a fair bit in common with BBC1, Channel 4 is mainstream with more American content than most while Channel 5 is much the same again. Check the newspapers for details of programs on radio and TV.

Sex

Sex happens so it's best to be prepared. Condoms (often called durex, a brand of condoms) are available at chemists and are strongly recommended to prevent the transmission of HIV and other STDs.

Paying attention to an effective method of contraception is necessary to avoid an unplanned pregnancy, which may up-end your travel plans. Free condoms and contraceptive advice are available from the local Family Planning Clinic (city.ac.uk/healthservice/student/

family) or from the Family Planning Association (fpa.org.uk) based at 27 Mortimer Street, London W1A 4QW. Tel: (020) 7837 5432. The addresses of other clinics can be found on the web.

Studying

If you have a particular interest then there are plenty of short courses available. Check out Floodlight publications (floodlight.co.uk) which you'll find in newsagents, *Summer Courses in London* and *Part-time Day and Evening Courses in Greater London*. Also check information at hotcourses.co.uk. For adult education courses across the UK contact NIACE (National Institute of Adult Continuing Education) at 21 De Montfort Street, Leicester LE1 7GE. Tel: (0116) 204 4200. (niace.org.uk) It's one way to meet locals who have similar interests to your own. If you're interested in academic study in the UK contact the British Council in your home country. In Australia go to britishcouncil.org.au, in New Zealand go to britishcouncil.org.nz and in Canada go to ca.britishcouncil.org.

Taxis

There are two types of taxis in London, the black cab and the minicab, but black cabs aren't all black and minicabs aren't all small. Drivers of the black cabs are in a class of their own, they don't see their work as a job but as a calling. In order to qualify for a licence to drive a black cab they must gain 'the knowledge' required to never get lost (well almost never). These cabs are metered and they can be quite expensive with prices starting at around £5 for a five minute ride, so it's best to have three or four people to make the cost reasonable. In addition a 10% tip is expected, though a rounding up of the fare is usually adequate provided it's more than a few pence. Black cabs can be hailed from the footpath when the yellow sign on the roof is on.

Minicabs can be any sort of car with a two-way radio that is connected to a base station. These cabs had a bad reputation but legislation in 1998 forced the operators to clean up their act. The plus

is that these cabs are much cheaper than the black cabs. Minicabs must be booked by phone and are not metered so you should settle on a fare before beginning the journey. When you ring to book, ask how much the trip will cost. When you settle into an area, find out which minicab operator covers your area and keep their phone number on you. They are handy late at night when public transport winds down. There is one minicab company, Lady Cabs, which has women drivers and its cars are available only to women. The minicab driver's knowledge of London is not as good as the drivers of the black cabs so you may have to assist with directions.

Telephones

For local calls it's worth having a telephone card to use in public phone boxes in addition to using your mobile. It'll help stretch your pounds further. For Australians in particular, you need to remember that local calls are timed. London is divided into two telephone zones 020 7xxx xxxx is inner London and 020 8xxx xxxx is outer London. If you are in London you don't need to use the 020 prefix. If you're looking for phone numbers don't waste your time looking for a telephone book, the common belief is that they don't exist. There are two websites for finding phone numbers, bt.com which allows you to search for business, government and private numbers and yell.com which allows you to search business listings. See chapter two for other relevant information on phones.

Tipping

Tipping is expected in some areas of commerce. It is normal to provide a tip at restaurants of about 10-15% when there is no service charge shown on the bill. Hairdressers and black cab drivers are also usually provided with a tip but rounding up is acceptable. Of course if the cost is £2.90, you'll be expected to do a little more than round up to £3.

Transport

Make sure you have your *London A-Z* mentioned elsewhere, you'll be on foot a lot and will probably become an expert at some page numbers. The Greater London area is covered by the Tube, the red double decker buses which turn into night buses after midnight when the Tube closes, black taxis and mini cabs. The Tube has a much better coverage of London north of the Thames than it does to the south. Transport will influence where you decide to live in London, being too far away from a station or bus route is a real pain. For suburban areas outside of central London and beyond you have National Rail (nationalrail.co.uk) made up on many privately run train services and green buses.

You can access all the information you'll ever need by going to Transport for London's homepage at transportforlondon.gov.uk. For information on the Tube (or underground) you can go directly to thetube.com. The Tube consists of 12 lines all identified by a different colour and you'll pick up the knack of using it pretty quickly. If you have any difficulties speak to one of the staff members who are generally pretty friendly. You'll be able to obtain a map of the Tube before leaving home by contacting the British Tourism Authority. The red double decker buses provide a comprehensive service but take a little longer to get the hang of. The Tube closes at midnight (for maintenance and repairs as much as anything) and the buses turn into night buses with an 'N' prefix. These all travel through Trafalgar Square every hour or close to it. These are essential for late night partying. You'll be able to pick up plenty of brochures explaining these services and various types of tickets once you are in London. The 'Fares and Tickets' brochure is available at most Tube stations.

The black taxis are a real icon of London and you'll see them everywhere, not unexpectedly as there are about 20,000. They are expensive but will take five so you'll be able to split the fare and they are a safe option at night. Unlike the black taxis, the mini cabs are not metered and you must agree on a fare before you hop in. Mini cabs have acquired a dubious reputation though it's often only a few that have caused this reputation. Mini cabs are meant to be registered

but not all are, so if uncertain ask for a business card and take a note of the number plate. Also ask them which way they will go to your destination. There have been a few cases of assault of passengers so travelling in pairs late at night is recommended, especially for women. Get the number of the local mini cab company in your area as you can't hail these cabs from the street. You couldn't anyway as they have no identifying insignia.

Under 26 card

If you're under 26 years of age you should be able to obtain an under 26 youth card. This card is issued in 33 European countries with holders able to access discounts across Europe. The card is valid for one year and is available to non-Europeans. USIT Travel was the main distributor of the card in the UK but it recently went bust so you'll need to check the website for the latest details. (euro26.org)

Where to go

Don't feel that you'll only find jobs in London. Certainly there are more there than elsewhere and the pay is better, but the cost of living is also much higher than in other cities. BUNAC keeps rough tabs on where their members go to work. London is the destination for 61%, 13% travel to work in Scotland while the remaining 26% are scattered around the rest of the UK. Admittedly BUNAC has an office in Edinburgh so the percentage may be higher than in general but many find Edinburgh a great place to work. If you're a teacher see the chapter on teaching in Scotland. If you thinking of Scotland go to what-scotland.com which is the online community in Scotland for Australians, New Zealanders and South Africans.