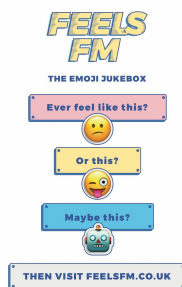
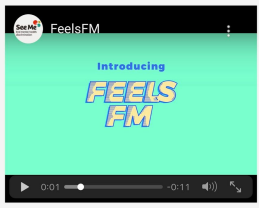

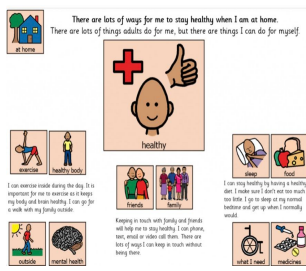
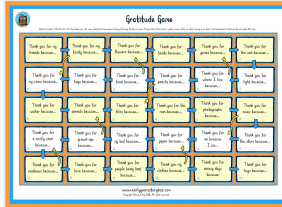

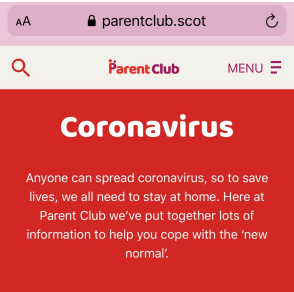

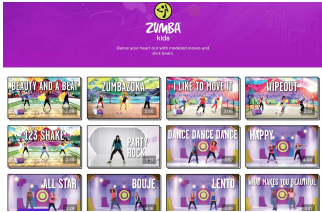

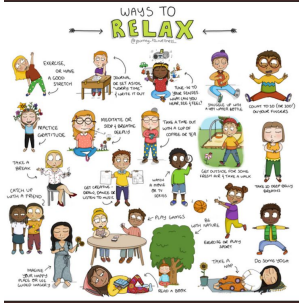




<p><b>Children &amp; Young People</b></p>	<p><b>Feelings and Emotions</b></p>  <p>See Me #FeelsFM</p> <p>seemescotland.org</p> <p>Feels FM is the world's first emoji powered jukebox for mental health.</p> <p><b>How it works?</b></p> <ol style="list-style-type: none"> <li>1) Pick an emoji that represents how you currently feel.</li> <li>2) Feels FM will make a music playlist that reflects that feeling.</li> <li>3) Tell us your views on mental health and how to tackle stigma.</li> <li>4) Encourage others to join the conversation. Share Feels FM using #FeelsFM.</li> </ol>  <p><a href="https://feelsfm.co.uk/">https://feelsfm.co.uk/</a></p>	<p><b>Friends</b></p> <p>It is important to look after your mental health as well as each other's. Below are some ideas about how you and your friend's can support each other's mental health.</p> 	<p><b>Health &amp; Wellbeing</b></p> <p>Adults can help and support you to stay healthy. When you are at home there are lots of ways you can stay healthy. Below are some ways I can do this for myself:</p> 	<p><b>Stay Positive</b></p> <p>Gratitude is the quality of being thankful, and the readiness to show appreciation for and to return kindness. Use the gameboard below to share your thoughts and feelings of gratitude for different things.</p> 	<p><b>Learn...</b></p> <p>Are you aware that there are age ratings for the apps you use? Age ratings help us understand what online entertainment is age-appropriate. Learn more using the link below:</p>  <p><a href="https://www.net-aware.org.uk/networks/">https://www.net-aware.org.uk/networks/</a></p>
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<p><b>Parent(s) / Carer(s)</b></p>	<p><b>Coronavirus Universal Credit &amp; Benefits</b></p> <p>If you're unemployed, off work due to sickness, or on a low income, you could be eligible for universal credit, a means-tested benefit to help you meet your basic living costs. You could work for an employer, be self-employed, have been recently furloughed or made redundant, or have had a reduction in wages, and still apply.</p> <p><a href="https://www.moneysavingexpert.com/news/2020/04/benefits-help-coronavirus/">https://www.moneysavingexpert.com/news/2020/04/benefits-help-coronavirus/</a></p>	<p><b>Overdrafts</b></p> <p>Banks must give up to the first £500 of a customer's overdraft interest-free for three months to customers struggling due to coronavirus. If you're struggling financially due to coronavirus (or think you'll struggle in future), you can ask your bank to make the first £500 of your overdraft interest-free for at least three months. If your overdraft limit is less than £500, your bank must give you your whole overdraft interest-free.</p> <p><a href="https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/#overdrafts">https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/#overdrafts</a></p> <p>*see attached information for individual</p>	<p><b>'Parent Club'</b></p>  <p><a href="https://www.parentclub.scot/topics/coronavirus">https://www.parentclub.scot/topics/coronavirus</a></p>	<p><b>Get Fit, Stay Active!</b></p>  <p>Get 90 days free Premium Membership to our kit partner @adidasUK's Runtastic App.</p> <p>You can gain access to a full suite of over 260 home workout videos and training plans.</p> <p>Sign up before 30 April: <a href="https://t.co/DgvJlunMQQ">https://t.co/DgvJlunMQQ</a></p> <p>#HomeTeam   #StayHomeStayFit</p> <p>Scotland National Team <a href="https://twitter.com">twitter.com</a></p> <p><a href="https://www.runtastic.com/redeem-voucher/results/RNT-WBDA-XAVD?utm_source=adidas&amp;utm_medium=email.newsletter&amp;utm_campaign=home_workout_2020&amp;utm_content=newsletter_footballClubs&amp;utm_term=1504&amp;fallback">https://www.runtastic.com/redeem-voucher/results/RNT-WBDA-XAVD?utm_source=adidas&amp;utm_medium=email.newsletter&amp;utm_campaign=home_workout_2020&amp;utm_content=newsletter_footballClubs&amp;utm_term=1504&amp;fallback</a></p>	<p><b>Play...</b></p> <p><b>Most importantly, don't forget to play!</b></p> <p>Play helps kids learn and grow too. Encouraging them to play is one of the best things you can do for them. There are <i>lots of ideas for games on our website</i> here.</p> <p>Here are some tips for wee ones:</p> <ul style="list-style-type: none"> <li>• Kids love drawing and painting – let their imaginations run wild.</li> <li>• To burn off some energy, why not try using dance videos on YouTube or making an obstacle course? Build a den with sofa cushions, cereal boxes, towels – anything to hand.</li> <li>• If in doubt, read them a story.</li> <li>• Being read to, guessing the next word and acting out the stories is all fun for wee ones.</li> <li>• Make music! Sing nursery rhymes, dance around to pop songs, or create drums out of saucepans.</li> </ul>
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<b>Family</b>	<p><b>Get Fit, Stay Active!</b></p> <p>Dance your heart out with modeled moves and slick beats!</p>  <p><a href="https://family.gonoodle.com/channels/zumba-kids">https://family.gonoodle.com/channels/zumba-kids</a></p>	<p><b>Home Learning Directory</b></p> <p>Below is a link for the Home Learning Directory which is a variety of websites and links for children learning at home. There are lots of activities you can also do as a family.</p>  <p><a href="https://drive.google.com/file/d/1-qg7VNCqdRYf12GqMx58LnPHW51RvEvr/view">https://drive.google.com/file/d/1-qg7VNCqdRYf12GqMx58LnPHW51RvEvr/view</a></p>	<p><b>Relax</b></p> <p>Please remember to take time to RELAX while you are working from home and helping your children with learning at home.</p> 	<p><b>Together</b></p> <p>As a family you could think about having a chore rota/timetable to help share out all the chores around the house while you are working from home and the children are home learning.</p> 	<p><b>Grow...</b></p> <p>Show some kindness in your community during lockdown. In a world where we can be anything, be kind.</p> <p>Acts of kindness make the world a happier place</p> <p>The government is telling us to stay at home and only go outside for food, health reasons or essential work, to stay two metres (six feet) away from other people and wash our hands as soon as we get home. This will mean that more of us will be spending a lot of time at home and many of our regular social activities will no longer be available to us.</p> 

# Support for Learning Grid

W/B 27.04.20

Provider	Do you need to ask for the £500 0% buffer? (1)	Interest rate charged on non-0% debt
Bank of Scotland	No, it's automatic	39.9%
Barclays	No, all interest automatically waived till 30 Apr; £750 automatically interest free from 1 May	All interest waived till 30 Apr; max 19.51% from 1 May to 9 Jul
Clydesdale Bank	Yes, must <a href="#">request</a>	max 39.9% (anyone worse off under new charges will be refunded the difference)
Co-op Bank	No, it's automatic	max 18.9%
First Direct	No, it's automatic	19.9%
Halifax	No, it's automatic	39.9%
HSBC	No, it's automatic	19.9%
Lloyds	No, it's automatic	max 39.9%
M&S Bank	No, it's automatic	19.9%
Monzo	Yes, must request by 14 July (2)	Normal interest rate: 19%, 29% or 39%. Capped to equivalent of previous of 50p - £1.50 per day charges
Nationwide	Yes, must <a href="#">request</a> . Entire overdraft will be interest free, even if over £500	18.9%
NatWest	Yes, must <a href="#">request</a>	max 19.89%
RBS	Yes, must <a href="#">request</a>	max 19.89%
Santander	No, it's automatic	19.9%
Starling Bank	Yes, must request by 30 June (3)	15% if you had an overdraft before 1 Apr (15%, 25% or 35% otherwise)
TSB	No, it's automatic	19.84%
Virgin Money	Yes, must <a href="#">request</a>	max 39.9% (anyone worse off under new charges will be refunded the difference)
Yorkshire Bank	Yes, must <a href="#">request</a>	max 39.9% (anyone worse off under new charges will be refunded the difference)