



Aspire Guide

Your essential guide to careers,
further education and university

Produced with support from:

BANK OF AMERICA 

 **upReach**
Transforming Social Mobility

Contents



As you reach the end of your compulsory education, you gain new freedom to choose what you want to do next! This is an exciting opportunity to shape your future and pick a route that suits your needs, interests, aspirations and working style.

This guide will help you:

- Explore your career options and learn about exciting jobs you may not have considered
- Learn what next steps you could take to achieve them, such as apprenticeships and School Leaver Programmes
- Understand what factors to consider when choosing a university

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View the online Guide
by scanning the QR code



Welcome



Nick Bent
CEO of upReach

Welcome to the Aspire Guide! Created by upReach, this Guide is designed to help you make more informed decisions about your future. As you approach the end of your time in school or college, you may be feeling a bit confused about your next steps. Whether you choose to pursue further education, get stuck into the world of work, or even take a gap year, the choices you make will shape the rest of your life, so it's important to keep an open mind and explore all the options available.

As you plan your next steps, the Aspire Guide offers impartial advice on various pathways, from university to apprenticeships, helping you discover the best option for your future. Additionally, you can use the Guide to explore a wide array of careers, including some you may not yet be familiar with!

Make sure you take the time to do your own research, so you can avoid being swayed by some of the common myths or stereotypes you may hear from friends, family, or the media. Don't be afraid of stepping outside of your comfort zone to pursue something new, whether it's moving away from home or pursuing a career path that may seem "out of reach". Big life changes can feel overwhelming and scary, but they are also a really exciting opportunity for you to learn, grow, and experience new adventures. Most importantly, never stop believing in yourself - with hard work and determination you can achieve what you had once never thought possible.

And, if you're planning to go to university, why not apply to upReach to see if you can receive free 1-to-1 career support whilst you're there? Research shows that, on average, students supported by upReach earn £3,500 more annually than students from similar backgrounds, so don't miss out! Find more information on how to apply on page 5, or by visiting upreach.org.uk



upReach is an award-winning social mobility charity that delivers a programme of 1-to-1 career coaching to undergraduates from lower socio-economic backgrounds. Working in close partnership with leading employers and universities, we support 3,000 students to discover a variety of career options and develop the vital employability skills.

In recognition of our dedication to supporting social mobility in the UK, upReach was awarded a prestigious Queen's Award for Enterprise for "Promoting Opportunity" in 2021, and was declared "Medium-Sized Charity of the Year" at the Third Sector Awards 2022. Learn more: upreach.org.uk



As a long standing partner of upReach, Bank of America are proud to sponsor the Aspire Guide in support of our shared vision of helping talented young people to achieve their full potential.

We recognise that many students don't have access to people who are able to provide insight, offer advice or provide opportunities in the world of business or into the various careers that are available. That's why we offer multiple opportunities for students to get to know the industry and the roles available.

As the first in my family to go to university and with limited influence and information to help me decide on my career path, I encourage you to use the Aspire Guide to help you identify opportunities, learn more about the options you have, build critical employability skills and realise your career ambitions. Bank of America looks forward to our continued partnership with upReach and we wish you the best of luck on your career journey.



Katy Ingle
Head of Talent
EMEA and International
D&I Executive at
Bank of America



How would you shape your world?

campus.bankofamerica.com | [@BofA_Careers](https://twitter.com/BofA_Careers)

The worlds of sustainable finance, workplace culture and technology are evolving fast. Together we can make them smarter, greener, safer and more inclusive.

Join us and we'll help you shape your own world too, through opportunities to learn, grow and belong. You'll work in collaborative global teams with mentorship programs, employee networks and events to build friendships and support.

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Are you heading to university as a student coming from a lower income household? You may be eligible for upReach's

FREE

CAREER SUPPORT

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LIMITED PLACES AVAILABLE

Pre-register now for upReach's 1-to-1 career support to **#UnlockYourPotential**. By thinking early, you are thinking smart.



1-to-1 coaching



Mock interviews



Industry mentoring



Exclusive employer events



CV & application reviews



Exclusive work experience

Your career journey starts now.



Each year, upReach supports 3,000+ university students to achieve their career aspirations through 15 career-boosting activities.

THIS COULD BE YOU



-Batul, upReach Associate
Student, Queen Mary
University of London

upReach has been life-changing for me. My 1.5 years as an upReach Associate has brought me nothing but development, opportunities and success

Throughout all my applications, they have been there to help me come across as best as I can in written applications, prepare for interviews, putting my nerves at ease and celebrating all my little and big wins.

upReach graduates earn **£3,500 more than average.***

*compared to other graduates.
Data from 2019 survey.



#ThinkingEarlyThinkingSmart

Planning Your Post-18 Journey

Are you still unsure of your next steps once you turn 18? The Aspire Guide will explore the many different paths you can take, but sometimes it's tricky to know where to begin. You can use the flow-chart below to get started on finding out which route may be suited to you!



If you're still unsure of what to do next, why not consider a year out to work, save some money, travel or find out more about your options? There's no rush! Turn to page 59 find out more about taking a gap year!



Top Careers to Consider

There are some careers which require you to have a specific degree, such as medicine, dentistry or architecture. However, there are many more jobs which accept all sorts of different qualifications - a degree can teach you all sorts of transferable skills.

Career Sectors	School Leaver Route?	Specialist Degree Needed?	Postgraduate Degree Needed?	Find out more on page
Accountancy, Audit and Financial Management	Yes	No – but you will need to be mathematically minded	No – actuarial and accountancy schemes will usually allow you to gain additional qualifications alongside the job	Page 9
Actuarial Industry	Yes – actuarial school leaver programmes and apprenticeships last between 4-6 years and give you the opportunity to 'earn while you learn'	Yes – ideally in a numerate subject such as mathematics, statistics or economics	No	Page 9
Architecture	Yes – degree apprenticeships combine practical experience in the workplace with academic training provided by a university	Yes – architecture	No	Page 10
Charity and Social Impact	Yes	No	No, unless you want to work in International Development	Page 10
Civil Service	Yes – there are some public sector apprenticeships within the police, army, and civil service entry-level roles	Depends on the role – on the Fast Stream certain streams also require you to have completed a STEM-based degree, or a degree relating to social science or economics	For some streams, including Diplomatic & Development, Diplomatic and Development Economics, Government Economics Service, Government Operational Research, Government Social Research, Government Statistical Service and Science & Engineering	Page 11
Consulting	Yes – there are a limited number of degree apprenticeships available	No	No	Page 12
Construction and Building Services	Yes	Depending on the role	For the vast majority of roles, postgraduate degrees are not needed, but you are likely to have to attain additional qualifications after your undergraduate degree if you choose to progress into construction	Page 14
Creative Industries	Yes	No, but a degree and work experience are desirable for the performing arts, music, film and TV, fashion. A degree is necessary for publishing and curating galleries and museums.	No, but desirable	Page 14
Engineering and Manufacturing	Yes		No	Page 15
Financial Services	Yes		No postgraduate degree needed; additional qualifications will be gained where necessary	Page 15
Green Jobs	Yes for some roles – check out relevant apprenticeships or other vocational opportunities	Yes for some roles –although there are also degree-level apprenticeships available	No – but it can be a route to specialising which may help with some career roles	Page 16
Hospitality, Leisure, and Tourism	Yes	No	No	Page 17
Human Resources	Yes	No	No	Page 18

Career Sectors	School Leaver Route?	Specialist Degree Needed?	Postgraduate Degree Needed?	Find out more on page
Insurance	Yes	Yes – STEM-based degree required	No – actuarial and accountancy schemes will usually allow you to gain additional qualifications alongside the job	Page 18
Investment Banking	No	Yes – STEM-based, finance, economics and maths degrees are preferred	No	Page 19
Investment Management	Yes	No	No	Page 19
Journalism and Media	Yes	No	No	Page 20
Law: Barrister	No – you need a degree, but not necessarily a law degree	No	Yes – you will need to complete a law conversion if you haven't done a law undergraduate degree	Page 20
Law: Solicitor	Yes – it is possible to qualify as a solicitor via a solicitor apprenticeship, which takes five to six years to complete	No	Yes – you will need to complete a law conversion if you haven't done a law undergraduate degree	Page 21
Marketing and Advertising	Yes	No	No	Page 21
Medicine	No – a specialist degree is needed; however, some universities have 1-year long widening access programmes that Year 12/S5 – 13/S6 students may be eligible for	Yes – a degree in Medicine (MBChB or MBBS) is required	No – not required but studying Medicine as a post-graduate degree is a common route into the profession. Additionally, most universities offer the opportunity of an intercalated degree	Page 22
Property and Real Estate	Yes – there are apprenticeship routes to becoming an estate agent	No	No	Page 23
Research (Academic)	No	Yes	You will need a PhD in your chosen subject	Page 24
Research and Development	Yes	Depending on the role – some employers require a STEM-based degree	No	Page 24
Retail and Consumer Goods	Yes	No	No	Page 25
Retail Banking	Yes	No	No	Page 25
Social Work	Depends on the role – to be a social worker you have to acquire an approved qualification in social work. However, there are some jobs that school leavers can take that may assist social workers, such as administrators or receptionists in schools, children's and nursing homes, and hospitals	No	You will need a masters qualification in social work, but read on to discover some other routes to get qualified	Page 26
Teaching	No – you need qualified teacher status (QTS) to teach in most state schools, and a degree is required to achieve this	No	Postgraduate Certificate in Education (PGCE) or other teaching qualification required	Page 26
Technology	Yes – a number of leading technology firms have apprenticeships for school leavers. For example, IBM offer apprenticeships in software development, technical consulting and other areas	Depends on the role – you may need to do coding as part of your degree or in your spare time for the most prestigious software engineering roles	Not required, but many who work in this industry pursue a masters and PhD, applying in-depth knowledge and a logical mindset to some of the world's toughest challenges	Page 27-28
Transport and Logistics	Yes – for example, DHL offer a degree apprenticeship in Supply Chain Management	No	No	Page 29

Over the next 21 pages you can learn more about a variety of different career sectors, including the typical roles that are available in each sector, what qualifications you need, and what skills employers will be looking for. You can also see the average salary you can expect to receive as a graduate, the amount you could earn after 5 years' experience and - if you work very hard and become a top performer in your field - what your salary could look like after 10-15 years.



indicates upReach's career sector Springboard programmes, which are designed to help you develop and succeed in a particular career sector, or areas where we offer support through our Rise and Aim programmes.

Accountancy, Audit and Financial Management



A career in professional services means that you will use your expertise to advise clients, helping their businesses to succeed. The most common services are Audit, Tax, Financial Advisory, Risk Advisory and Consulting. Professional services firms pay their employees to sit professional qualifications, and have offices all over the country.

What they're looking for:

Many professional services firms offer School Leaver Programmes, apprenticeships and graduate schemes. These are suitable for people with strong problem-solving and communication skills, and they will take graduates from all disciplines with a variety of experience.

Salary expectations:

Typical graduate salary: £28,000-£35,000

Potential salary (after five years experience): £45,000-£70,000

Top earners (10-15 years experience): £100,000-£500,000+

Actuarial Industry



Actuaries are experts in risk management. They use statistical information to assess the probability of financial risks to businesses and insurance companies. Becoming an actuary gives you a wide range of business areas to work in, as risks affect many different sectors. It also requires you to use your mathematical ability in a practical sense, applying probability to real-world situations.

What they're looking for:

Actuaries need to have a good understanding of maths and be effective problem-solvers. They also need to be willing to work hard for their qualifications, which can take between 3-6 years to gain either post-graduation or via a school leaver route. Finally, actuaries need strong communication skills in order to be able to communicate complex actuarial ideas to clients and non-experts.

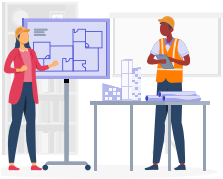
Salary expectations:

Typical graduate salary: £25,000-£35,000

Potential salary (after five years experience): £64,000-£88,000

Top earners (10-15 years experience): £100,000-£500,000+

Architecture



Architects design new buildings, make alterations to existing structures, and advise on the restoration and preservation of old properties. Work ranges from individual buildings to large redevelopment schemes, and responsibility can extend to the design of the surrounding landscape and spaces. Working closely with clients and residents, architects make sure that projected designs match the outlined requirements and are fit for purpose. Architects usually control a project

from start to finish and work with a number of other professionals, including surveyors and engineers.

What they're looking for:

Good design/drawing skills and a passion for architecture and the built environment. Strong analytical skills, accuracy, and attention-to-detail are also important, as well as excellent IT, communication and teamwork skills to liaise effectively with a range of other professionals.

Salary expectations:

Typical graduate salary: £30,000-£35,000

Potential salary (after five years experience): £40,000-£70,000

Top earners (10-15 years experience): £90,000-£500,000+

Charity and Social Impact



There are about 170,000 charities in England and Wales that exist to make a positive social impact, across a range of different issues both in the UK and worldwide.¹ A good starting point is thinking about which cause you care about the most and what kind of role you'd prefer, as well as the size of the organisation. Working in a small charity often means you take on a varied role, with opportunities to shape the organisation and work directly with beneficiaries (the people or community you may be supporting). Larger charities can allow you

to specialise and often offer clearer paths for progression. Some charities also offer graduate schemes, which can give you a good insight into a variety of different roles within the charity, such as fundraising, policy, governance, external affairs, human resources, finance, partnerships, technology and more.

What they're looking for:

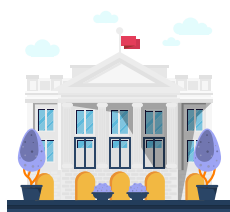
People who are passionate about making a difference and who have a strong track record of volunteering and/or projects that are focused on making positive change. Charities also look for people with relevant skills and experience, beyond academic qualifications. A degree is desirable, and jobs in international development may require a Masters.

Salary expectations:

Typical graduate salary: £20,000-£30,000

Potential salary (after five years experience): £30,000-£50,000

Top earners (10-15 years experience): £50,000-£80,000+



There were an estimated 5.95 million employees in the public sector in March 2024.² The public sector draws together all the areas of the economy that are owned and operated by the government, such as ministerial departments, agencies, and public bodies. A public service job would therefore span a range of roles from working for central and local government, to careers in teaching, health and social care, and law enforcement.

However, civil servants also work in a huge range of local, national, and international bodies, working on exciting projects such as creating policy for UK space programmes, delivering humanitarian relief, and improving public services across the country.

Civil servants are politically neutral and responsible for delivering public services and supporting the government in developing and implementing its policies. Many people become civil servants because they are passionate about making a difference, and want to help create innovative solutions to complex, real-life problems.

One way to access careers in the Civil Service is the Fast Stream—a two to four-year graduate programme, offering an accelerated career path into leadership positions across government. Most schemes accept degrees from any discipline, while some require more technical knowledge. Fast Streamers can join through one of 15 different streams:

Commercial	Government Economics Service	Human Resources
Digital, Data, Technology and Cyber	Government Operational Research Service	Operational Delivery
Diplomatic and Development	Government Policy	Project Delivery
Diplomatic and Development Economics	Government Social Research	Property
Finance	Government Statistical Service	Science and Engineering³

What they're looking for:

You don't need to study politics or a related subject at university to work in the public sector; students from all degree subjects are generally welcomed. The Civil Service Fast Stream accepts graduates with at least a 2:2 from any degree subject for most of their streams but some are restricted to certain degree subjects and/or at least 2:1.

The Civil Service also offers a range of direct entry roles, apprenticeships, and internships. Beyond the Civil Service, there are hundreds of internship and graduate opportunities at various public sector organisations, ranging from policy-making to direct public service delivery across the sector.

Salary expectations:

Typical graduate salary: £23,000-£35,000

Potential salary (after five years experience): £35,000-£60,000

Top earners (10-15 years experience): £80,000-£100,000+



Management consultants work on projects for organisations (their “clients”) who require expert advice on how to become more effective in a specific area. The client organisations can be from any sector—consultants could be advising a drinks company on whether to launch a new product; recommending to a hospital how they could decrease patient waiting times; or assessing whether it is more cost-effective for a business to move its headquarters to a different country.

They work with these organisations to formulate new strategies, and/or plans for implementing these changes, so the work is highly variable and often under time pressure, requiring strong analytical and communication skills.

What they’re looking for:

You don’t need to have studied a numerical or analytical based subject at university to work as a consultant; students from all degree backgrounds are welcomed. If you would prefer to earn while you learn, apprenticeships are also available. For example, KPMG offers a Level 4 Junior Management Consultant Apprenticeship. Employers often value experience and skills as much as qualifications, so it’s useful to gain relevant work experience before you enter the profession.

Salary expectations:

Typical graduate salary: £27,000-£40,000

Potential salary (after five years experience): £40,000-£60,000

Top earners (10-15 years experience): £250,000+



Ashmita is an Analyst at Baringa and former upReach Associate, who studied Economics and Development Studies at SOAS university. She was a participant in the work experience programme that Baringa offers exclusively to upReach Associates.

“

I’ve always enjoyed learning, whether that’s using new tools, culture, or anything interesting. In particular, I like challenging myself to learn new ideas, tools, and technology. It’s amazing working with data at Baringa as I can push myself to develop both my technical and soft skills such as communication.

My friends are always confused as to how I got into data. I love challenging problems and analysing, so I took courses such as Econometrics that involve coding and analysis. When applying for internship and graduate applications, I applied for roles that sounded interesting and fun such as Technology Consultant. I actively engaged with the workstream and Insight Days that upReach held to build my commercial knowledge. Even if you don’t make the role you want, you learn a lot about yourself from doing the application which helped me narrow what I enjoyed.

My work experience at Baringa was the first time I worked with data and used visualisation tools but mostly, I learnt there’s more to data than just numbers! The most useful resource for my journey was definitely my network. They are super supportive, willing to answer any questions I have, and help me shape my career.

”



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With salaries ranging from £23,000–£25,000



Construction and Building Services



The construction industry is responsible for all new building and refurbishment, and covers a broad range of roles for both school leavers and university graduates. While many of the roles available in the sector require a specialist knowledge, there are options for young people with all kinds of interests, including project management, design and technical roles. Construction and building services offer roles across the UK, as well as many international opportunities, meaning you may be required to travel frequently in your career. Construction would suit anyone who is practically minded and enjoys seeing the finished product of their work.

What they're looking for:

For graduates, requirements are dependent on the role you are applying for, but generally maths-based degrees are preferred, as well as all forms of engineering. Construction is all about using logic to come up with workable solutions, so any degree with problem-solving is also desired.

There are many options for school leavers going into construction—many larger firms now offer excellent apprenticeships for technical roles, and there are also more common routes into the sector through schemes such as plumbing and electrician apprenticeships.

Salary expectations:

Typical graduate salary: £17,000-£30,000

Potential salary (after five years experience): £30,000-£50,000

Top earners (10-15 years experience): £60,000-£80,000+

Creative Industries



Careers in the artistic sector are numerous and ever evolving. Careers in the art industry can be competitive, but they are also very rewarding, and often involve higher levels of autonomy and the possibility to collaborate with professionals from other areas on a wide variety of topics. In comparison with other sectors, in 2021 people in the creative industries showed higher levels of education, higher levels of self-employment, and a higher percentage of them (95%) worked in micro-businesses, companies with fewer than 10 employees.⁴ The creative

industry includes crafts, design, fashion, film, TV, video, radio, photography, publishing, curating, music, performing and visual arts.

What they're looking for:

While curiosity, problem-solving and an interest in the arts and culture are generally expected for these types of jobs, creative degrees are not always necessary for successful creative careers – roles in management, public relations, research, technician, finance administration and technology abound. Similarly, Arts degree holders can find employment in other sectors, such as marketing, teaching, healthcare (as movement, music or drama therapist), research, and UX and web design.⁵ For jobs in the creative industries, speculative applications can be particularly useful as many graduate positions aren't formally advertised. One valuable networking resource you can use is Creativepool.

Salary expectations:

Typical graduate salary: £24,000-£32,000

Potential salary (after five years experience): £30,000-£50,000

Top earners (10-15 years experience): £80,000+

Engineering and Manufacturing



Engineering and manufacturing are a broad sector that includes a wide variety of industries, such as aerospace and aviation, automotive, computing/IT, construction, environmental, food and beverage, infrastructure, motorsport, power, transportation and many more. Whether it's aeroplanes, computers, or nuclear power, engineers and manufacturers coordinate the design, build and testing of products and systems.

What they're looking for:

For graduates, a degree in engineering or a technology-related subject is usually required, although some engineers have qualifications in other STEM disciplines. You can also access the sector through a degree apprenticeship where you can gain advanced engineering, manufacturing, scientific, digital or procurement skills.

Salary expectations:

Typical graduate salary: £24,000-£35,000

Potential salary (after five years experience): £40,000-£60,000

Top earners (10-15 years experience): £80,000-£120,000+

Financial Services



Financial services in the UK offer a range of different roles and career opportunities. Working in this sector is fast-paced, exciting, and ever-changing. The opportunities encompass a broad range of firms and businesses that manage money, including but not limited to investment banks, retail banks, insurance and accountancy companies, and asset and wealth management firms.

What they're looking for:

To work within the financial services sector, you need to have an analytical eye and a good head for numbers. You don't need a specific degree for most programmes, however, maths-based graduates are usually best suited for these roles.

There are also opportunities to access the sector through an apprenticeship or degree apprenticeship with a financial firm.

Salary expectations:

Typical graduate salary: £27,500-£45,000

Potential salary (after five years experience): £40,000-£65,000

Top earners (10-15 years experience): £100,000+



What is a green job?

The world of work is changing, not just because of the pace of new technology and the advance of tools such as AI, but because we need jobs to be greener if we are going to tackle the environmental problems we see today. Green jobs are jobs that actively contribute to protecting or restoring the environment and our planet. They are a recognised growth area in the jobs market. We need more people doing green jobs as we adapt and change the way we produce energy, build

houses, move around or manage our land, seas, and rivers.

Examples of green jobs

A green job could be specifically designed around making environmental improvements.

Examples include:

- **Ecologist** – someone who studies animals and plants and finds the best way to protect and restore nature.
- **Sustainability Adviser** – someone who advises organisations on how to reduce and manage their environmental impact.
- **Heat Pump Engineer** – someone who installs renewable energy heating systems.
- **Environmental Planner** – someone who designs environmentally sustainable new towns and cities.
- **Countryside Ranger** – someone who manages land to protect nature and to assist visitors.
- **Forester** – someone who manages trees and woodlands.
- **Renewable Energy Engineer** – someone who works on the production of energy from renewable or sustainable sources, including wind, solar and hydro or marine power.

But there are also lots of other jobs that could be done in ways that help tackle climate change and the loss of nature. These include:

- **Environmental lawyer**
- **Green Transport Planner**
- **Environmental architect**
- **Farmer**
- **Gardener**

ARE YOU READY TO CHANGE THE WORLD?

Do you want a purpose-driven career?

One that will allow you to help create a better world for people & nature?

Then you need to visit our **Green Jobs for Nature website**, which is packed full of useful information about the different types of green jobs, how to get one and who you can work for.

What's more, you can browse over 100 job profiles from real people with real green jobs for nature to inspire you!

Visit Greenjobsfornature.org
or scan the QR code



Green jobs are found in pretty much all employment sectors – private consultancy, charities, public sector and industries such as transport, water companies and the energy sector.

Green Jobs for Nature

It can be easy to overlook the importance of jobs that directly help to protect and restore nature, yet the loss of nature is one of the biggest environmental threats we face. The good news is that there are lots of different jobs in this sector. Some are very much outdoor-based, which really suits people who love being out and about and getting hands-on with nature. But lots are desk-based jobs that may involve analysing data, using special software to create maps, or to design schemes to help nature recover.

What are they looking for?

Green job employers look for people who are passionate about protecting the environment and eager to make a positive impact. They value skills in areas like construction, marketing, sales, and project management, not just scientific fields. Showing enthusiasm for sustainable practices and a willingness to learn can help you stand out in this growing sector.

Salary expectations:

Typical graduate salary: £25,000-£30,000

Potential salary (after five years experience): £30,000-£50,000

Top earners (10-15 years experience): £50,000-£100,000+

Hospitality, Leisure and Tourism



In this industry, you can work in a range of environments, in both head office and front-of-house roles. If you have great people and customer service skills, play to your strengths in a hands-on, customer-facing role. If you would prefer to work behind the scenes, graduates are needed in a variety of head office functions, including administration, finance, IT, marketing, HR and sales. If you're up to the challenge of combining the two, then general management jobs are widely available.

When researching careers, you'll likely see some crossover with other sectors. For example, with healthcare (sports physiotherapy), hospitality and events management (hotel careers), media and internet (sport or travel journalism), teacher training and education (PE teaching) and transport and logistics (jobs in passenger services).

What they're looking for:

You don't need a degree; instead employers stress the importance of relevant work experience. It's a similar story if you want to work as a holiday rep. Degree qualifications aren't always essential; it's more important for you to possess the essential soft skills such as communication, time management, customer service, and cultural awareness.

Salary expectations:

Typical graduate salary: £18,000-£30,000

Potential salary (after five years experience): £30,000-£45,000

Top earners (10-15 years experience): £50,000-£100,000+

Human Resources (HR)



Human Resources ensure that roles are recruited for appropriately, matching people's skills and experiences with the roles available. They also work to solve disputes and develop their teams through learning and development.

What they're looking for:

You don't need a degree to work within HR, however, there are some vital skills you need to be successful in this role. You will need excellent communication and interpersonal skills to get the most from your team, as well as showcasing examples of leadership and teamwork skills.

Salary expectations:

Typical graduate salary: £18,000-£25,000

Potential salary (after five years experience): £30,000-£46,000

Top earners (10-15 years experience): £75,000-£100,000+

Insurance



Insurance is a wide sector within Financial Services that consists of offering risk management in the form of insurance contracts. These contracts provide guaranteed protection and payment for an uncertain future event, in return for a fee on the part of the insured. Within an insurance firm there are many different roles available including actuarial, accountancy, brokerage, claims management, finance, HR, underwriting, legal, marketing, procurement, sales, distribution, risk and IT. The actuarial division assesses and manages the risks of any financial investments, insurance policies, and other activities the firm might pursue.

The accountancy division measures, processes, and manages the financial activities of the firm. The underwriting division involves evaluating the risk of insuring an item/individual to determine its profitability for the insurance company and then setting a price and insurance premium to be charged in exchange for the risk. The risk division ensures the firm has the appropriate frameworks to maximise profitability and safety for the firm, as well as ensuring the firm is upholding its legal responsibilities.

What they're looking for:

While STEM/finance skills are preferable, you can come from any background and study any subject and still go into insurance. Having an interest in the specific area of insurance you're going into can be advantageous (e.g., an interest in music if you're insuring gigs and concerts).

Salary expectations:

Typical graduate salary: £25,000-£30,000

Potential salary (after five years' experience): £27,000-£50,000

Top earners (10-15 years' experience): £75,000-£100,000+

Investment Banking



The investment banking sector consists of the industries around financial markets and services, and is focused on the management, movement and creation of capital. The UK is one of the world's leading financial centres, with many major institutions concentrated in London, although there are many different career opportunities all across the UK.

Investment banks typically make profits in three ways: assisting their clients in the buying and selling of securities or companies; raising capital for their clients; or making proprietary investments on their own behalf. Under these three broad categories, investment banks offer a multitude of products and services to their clients, which range from individual retail investors to large corporations.

What they're looking for:

Whilst there are no specific degree requirements to work in investment banking, a degree in any of the sciences, finance, economics, maths or similar can provide you with the numerical and analytical skills that firms look for in hires.

Salary expectations:

Typical graduate salary: £25,000-£66,000

Potential salary (after five years experience): £60,000-£150,000

Top earners (10-15 years experience): £150,000-£250,000+

Investment Management



Investment managers are responsible for investing money on behalf of their clients (who can be individuals, companies, charities or government organisations). Their role includes researching and deciding on the best investment opportunities for their clients' needs, with the ultimate goal of growing their wealth. What they decide depends on multiple factors, such as how much risk a client can take with their initial money, and the time a client has before they have to reach their investment goal. As client needs are at the heart of investment, there are also

roles within investment management firms dedicated to building close relationships with clients.

What they're looking for:

Graduates who have achieved a 2:1 degree in any degree discipline, and who have a demonstrable interest in the field. Some companies, but not all, prefer candidates who do numerical degrees like mathematics or economics, though many others see numerical skills as ones that can be learned and developed on the job.

Salary expectations:

Typical graduate salary: £28,000-£44,000

Potential salary (after five years experience): £48,000-£100,000

Top earners (10-15 years experience): £100,000-£250,000+

Journalism and Media



Newspaper journalists research and write stories for national, regional, and local, press. They report on news, politics, sports, arts, science, business, and more. They also cover national and local events, entertainment, and human interest stories. Broadcast journalists research, investigate and present news and current affairs content on television, radio and online. They present information through news bulletins, documentaries, podcasts and other factual programmes.

What they're looking for:

Graduates from any discipline, especially those with good English skills and/or with a degree in journalism, business, or similar. If you want to take an alternative route to university, there are apprenticeships and trainee roles to work in broadcast, TV, or radio journalism.

You will need strong communication and research skills and an ability to work well under pressure. You will also need relevant work experience and many jobs will require a portfolio of your work.

Salary expectations:

Typical graduate salary: £18,000-£30,000

Potential salary (after five years experience): £30,000-£45,000

Top earners (10-15 years experience): £40,000-£100,000+

Law: Barrister



Barristers are legal specialists who represent individuals and organisations in courts and tribunals. Most barristers are self-employed, and some work in specific organisations such as charities and the Crown Prosecution Service. Barristers specialise in different areas of law including family law, commercial law, criminal law, environmental law, and sports law. Earnings are highly variable, and can be low when you first start out.

What they're looking for:

There are three components to becoming a barrister. Firstly, you'll need to complete the academic component by getting a minimum 2:2 undergraduate degree in law, or in a non-law subject, followed by the Graduate Diploma in Law (GDL). However academic achievement is taken into consideration for this career and as such you should aim for the highest grades possible.

Next you'll need to become a member of one of the Inns of Court and then undertake a Bar training course. Lastly, you'll have to complete the work-based component by doing a pupillage. These are very competitive so you will need relevant work experience to make your application stand out, such as a mini-pupillage, work shadowing, paralegal work and voluntary work.

Salary expectations:

Typical graduate salary: £19,000-£50,000

Potential salary (after five years experience): £50,000-£150,000

Top earners (10-15 years experience): £200,000+

Law: Solicitor



Solicitors advise their clients (individuals, groups or businesses/organisations) on the legal action they should take. Qualified solicitors can work privately, in-house for companies, in government or in the courts. The work carried out by a solicitor varies depending on where you work, your specialist area and the case you are working on.

What they're looking for:

To become a solicitor, you will need an undergraduate degree. If you haven't studied law at university, you will need to complete a Postgraduate Diploma in Law (PGDL) - commonly referred to as a law conversion course - or a similar postgraduate qualification to help prepare you for the Solicitors Qualifying Examination (SQE).

Once you have completed a law degree or non-law degree followed by a conversion course (or similar), you will then need to study for and pass both stages of the SQE. Subsequently, you will need to complete two years of full-time qualifying work experience. This is often completed at the firm in which you will eventually qualify as a solicitor. Some firms may cover the costs of your PGDL (if applicable), SQE 1 and 2 preparation courses and exams. You must also satisfy the Solicitors Regulation Authority's (SRA) character and suitability requirements.

Salary expectations	Big City Firms	Local/Regional Firms
Typical graduate salary	£40,000 - £60,000	£18,000 - £48,000
Newly Qualified Solicitor	£30,000 - £65,000	£30,000 - £44,000
Potential salary (after five years experience)	£105,000 - £340,000	£38,000 - £76,000
Top earners (10-15 years experience)	£300,000 - £1,000,000+	£100,000+

Marketing & Advertising



Marketing includes planning, advertising, events organisation, product design and distribution. You need to be creative and organised. All sorts of organisations have marketing departments, and your work will vary according to the size/type of organisation, and what it is you're trying to promote. You could also work in an agency, supporting external clients with all aspects of their marketing strategy.

What they're looking for:

If you decide to go to university, a degree in a subject like marketing, communications or business can be helpful. For those looking for alternative routes to university, the Chartered Institute of Marketing offers professional qualifications. However, marketing is open to all and you can enter the industry with any degree/qualification background. Employers will be looking for your ability to demonstrate key transferable skills like creative thinking, critical thinking, project management and commercial awareness.

Salary expectations:

Typical graduate salary: £18,000-£30,000

Potential salary (after five years experience): £30,000-£60,000

Top earners (10-15 years experience): £60,000-£150,000+

Medicine



The field of Medicine is an ever-evolving sector and, as a Doctor, you will have a huge variety of career pathways available to explore. There are a wide range of specialties from General Practice (GP) to emergency medicine, anaesthetics to paediatrics. A career in Medicine is one which will always keep you on your toes!

Pathway to becoming a Doctor

In order to become a Doctor, you will need to study a Medicine (MBChB or MBBS) degree at one of the 45 medical schools across the UK or via the new Medical Degree Apprenticeship. The standard Medicine course is 5 years in duration, with most offering the opportunity to obtain an Intercollegiate degree by studying for an additional year, adding up to a total of 6 years. For some universities, intercalation is compulsory and built into the course. The medical application process is a long and complicated one with many additional hurdles to overcome. However, there are many resources available to help aspiring medics navigate this process and be accepted into medical school.

The Medical Degree apprenticeship is set to recruit their first cohort of students in September 2024. The Apprentices will earn a wage while training to nationally recognised standards, and won't have to pay any tuition fees. People who complete the Medical Degree Apprenticeship will have the same academic qualifications as those who complete their degree through medical school. The apprenticeship will typically last five years and apprentices will have to complete all academic elements of medical training.

Once you have completed your Medical degree, to work for the NHS, you will be required to enter a 2-year foundation training programme where you will work in various specialities as a Foundation year 1 and 2 (FY1/2) doctor. After completing your foundation training, you can then choose which area(s) in Medicine you want to specialise in. You will then sit specific exams, apply for training and if successful begin training to work within your chosen specialty.

Applying to Medicine

The academic requirements for UK medical schools do vary slightly, with most requiring AAA at A-level or AAAAB at Scottish Highers, all to be obtained in one sitting. Some typically compulsory subjects are Chemistry and Biology, but requirements do vary between medical schools. Additionally, most universities do have widening access grades which are lower for eligible students who meet certain criteria (e.g., care-experienced).

Alongside grades, most medical schools require their applicants to sit an admission test, the most common of which is the University Clinical Aptitude Test (UCAT) to be sat in the summer before submitting your application to Medicine.

Applicants are required to show that they have engaged in a range of extra-curricular activities on top of their academic pursuits, along with demonstrating that they have attempted to find out more about the medical sector, whether through work experience such as shadowing a GP, volunteering in a care home or simply through attending relevant events or speaking to healthcare professionals. A personal statement is required for any university application, and Medicine is no exception. Medical admissions consider a personal statement to be an opportunity to display your passion for medicine, reflect on the skills you've learned from work experience and extracurricular activities, and link those skills to the realities of being a doctor.



In2MedSchool is a widening participation initiative which consists of over 2,500 medical student and doctor volunteers from across the UK wanting to give back to their communities. Alongside mentoring, they run various webinars and provide a variety of resources to support their Mentees.

Find out more:

[In2MedSchool.com](https://www.in2medschool.com)

[@In2MedSchool](https://twitter.com/In2MedSchool)

The last step towards being accepted into medical school is attending an interview in the form of a panel interview or a series of multiple mini-interviews (MMIs). Both of these are designed to assess your communication skills and your suitability for the profession.

It is expected that entry to the medical degree apprenticeship will have the same rigorous application process. The entry requirements will be set by medical schools and employers. Medical schools will have minimum entry requirements for their courses. The employer must be assured that the candidate is capable of the academic learning required and that they possess the values and behaviours to become a medical doctor.

Salary expectations:

Typical starting salary in Foundation training: FY1 = £32,398, FY2 = £37,303

Typical starting salary as a Specialty Registrar: £43,923

Typical starting salary as a Consultant: £99,532

Property & Real Estate



Working as an estate agent, you'll usually specialise in either sales or letting of residential or commercial properties, businesses or land on behalf of your clients. You'll value and market properties, with the aim of negotiating the best price for your client. Your role will involve frequent liaison with banks, building societies, mortgage brokers, surveyors, solicitors and other estate agencies during transactions. You may also handle sales taking place via auction.

What they're looking for:

For a career as an estate agent, having a foundation degree, higher national diploma or degree in relevant subjects is not essential but may be advantageous. These include subjects such as business studies, civil and structural engineering, surveying, estate management or urban and land studies. You will need good people skills, an eye for detail and the ability to negotiate a deal through to completion.

Salary expectations:

Typical graduate salary: £20,000-£35,000

Potential salary (after five years experience): £30,000-£50,000

Top earners (10-15 years experience): £100,000+

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Carter Jonas

Research (Academic)



Academic researchers write papers, books, chapters of books and reports on their specialised areas of knowledge, which they will gain through extensive study and research. A PhD ("Doctor of Philosophy"), which involves writing a thesis report after 3-4 years of in-depth research, is essential to develop the depth of understanding necessary. Academics are often required to teach and supervise students from universities, and speak about their research at conferences for their subjects. The majority of their time will be spent researching, meeting with colleagues to discuss the department's strategy and working with undergraduate students.

What they're looking for:

It can be difficult to get into academia. You will need a strong academic record, an undergraduate degree, a Master Degree and either have or be working towards a PhD. Previous teaching experience will also help, as well as a passion for your subject and the desire to research the field and produce new and original research in your chosen topic. The typical career path involves holding a postdoctoral position before being able to apply for lecturer positions. This can be achieved either by applying for your own grant to fund a project, or by applying to work as a post-doctoral research assistant on someone else's project.

Salary expectations:

Whilst studying for PhD: £16,000-£35,000 stipend in the form of a scholarship, bursary or grant

Post-doctoral researcher: £27,000-£44,000

Senior lecturer: £43,000-100,000+

Research & Development



Individuals who have careers in Research and Development (R&D) work for a business or government to innovatively improve and develop new or existing products and services. They conduct research to understand the consumer and public needs, and then think creatively and innovatively to develop the technology and science to bring products to life - whether it's creating vegan ice cream or fast-charging electric cars.

What they're looking for:

To work in the research and development industry, you will need a degree in a subject related to the field of research in which you want to work in. For some jobs, a postgraduate qualification, such as a masters, may also be required. You will also need to be able to think creatively, innovatively and analytically. Whilst you will be required to sometimes work independently, you need to have excellent teamwork skills and have a growth mindset.

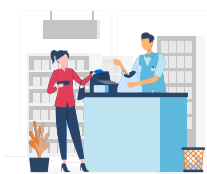
Salary expectations:

Typical graduate salary: £28,000-£35,000

Potential salary (after five years experience): £35,000-£50,000

Top earners (10-15 years experience): £60,000 - £100,000+

Retail and Consumer Goods



Retail sector economic output was £112.8 billion in 2023, 4.9% of the UK's total economic output.⁶ It includes all shops and stores that sell goods to shoppers. The sector has a huge variety of apprenticeship and graduate opportunities in customer-facing and head office roles. These include roles in buying, finance, human resources, marketing, supply chain and technology.

What they're looking for:

There are numerous graduate and non-graduate routes you can take to work in retail; students from a diverse range of educational backgrounds are welcomed.

The skills retailers look for depend on the type of retailer (supermarket, department store, online retailer) and also depend on the specific role that you're applying for. Generally, strong communication, customer service and problem-solving skills are desired.

Salary expectations:

Typical graduate salary: £16,000-£25,000

Potential salary (after five years experience): £25,000-£35,000

Top earners (10-15 years experience): £80,000+

Retail Banking



Customers use high street branches of the larger commercial banks, with services ranging from savings and checking accounts, to mortgages, and debit/credit cards. Within retail banking there are a variety of roles including within the management team, in an operational role, and in client-facing services. As a manager you will be in charge of recruiting teams of people, representing the bank, meeting sales targets, and managing budgets. As a junior banker you will deal with customer

queries, understand customer needs, process paperwork from sales, and learn about new products, services and processes the branch implements.

What they're looking for:

Many graduate retail banking programmes are open to graduates from any degree background, however, a degree in any of the sciences, finance, economics, maths or similar may be advantageous. There are also banking apprenticeships offered by many of the UK's leading retail banks. Employers will be looking for your affinity for numeracy and customer service, and your ability to demonstrate strong communication and analytical skills.

Salary expectations:

Typical graduate salary: £18,000-£32,000

Potential salary (after five years experience): £25,000-£40,000

Top earners (10-15 years experience): £80,000+

Social Work



Social workers support individuals who have previously experienced or are currently experiencing issues of poverty, substance abuse, mental health issues or are vulnerable. They work to improve their lives or the environment they are living and working in. Some social workers work directly with individuals, such as in schools, care or nursing homes and hospitals. Whereas other social workers

operate in organisations advocating for a better quality of life, for example, in government or local council departments and trusts.

What they're looking for:

People with a genuine passion who want to improve the quality of life for certain individuals. Working with people in vulnerable environments or who may have difficult issues can be a challenging experience. You will need to have a degree in social work or MSW (Masters of Social Work).

However, other degrees which relate to the social work field, such as law, politics, government, social care or social sciences can help you gain relevant work experience. Some post-university schemes also offer graduates the opportunity to gain practical experience whilst also becoming a qualified social worker, regardless of degree background.

Salary expectations:

Typical graduate salary: £18,000-£39,000

Potential salary (after five years experience): £25,000-£46,000

Top earners (10-15 years experience): £40,000-£60,000+

Teaching



Secondary school teachers teach a specific subject and can take on other responsibilities such as a Tutor Group. Primary school teachers educate younger children, and help them to develop their personal and social skills. In both roles, you will spend time planning and delivering lessons, marking work, speaking to parents and keeping up to date with changes in the National Curriculum.

What they're looking for:

Graduates from any degree subject can apply to Teach First, a fast-track graduate scheme that earns you a teaching qualification while you work. You might also want to consider School Direct teacher training programmes or completing a PGCE (Postgraduate Certificate in Education) after your undergraduate degree.

You will need to be enthusiastic about your subject, have confidence, and demonstrate strong organisational and communication skills.

Salary expectations:

Typical graduate salary: £28,000-£35,000

Potential salary (after five years experience): £35,000-£55,000

Top earners (10-15 years experience): £50,000-£80,000+



The technology sector is booming with new and exciting opportunities. As the world becomes more digital, opportunities within technology companies are growing at a rapid rate - so much so that they are now some of the biggest employers in the world! Technology companies are always on the lookout for those with passion, drive and the right skills to complement their work environment.

The technology sector has opportunities for everyone - both in technical and non-technical roles. If your interests lie in software development, using programming languages or artificial intelligence solutions, it is possible to pick technical roles in some of the most high-profile brands in the world like Apple, Google, and Meta.

While STEM (Science, Technology, Engineering and Maths) degrees are desirable for such roles, they are not always required, as there are now many opportunities to develop the necessary skills outside of the classroom.

Alternatively, there are many roles available within the technology sector for those interested in other disciplines, such as design, media, sales, marketing, and communications. All of these roles are very important for technology companies and contribute to the products and services that affect the lives of billions of people around the globe.



Programmers:
writing and testing programmes.



Software Designers and Engineers:
designing, researching, developing and testing computer software.



Product Managers:
translating ideas into technical solutions, both through building new products and developing existing ones.



Cyber Security:
Managing risk to cyber threats.



Technology Consultants:
advising clients on new projects and providing industry updates.



Social Media Managers:
community management and exploring ways to increase reach and engagement via social media.



Marketing Executives:
maintaining brand presence by creating, delivering and evaluating paid marketing campaigns.



Communication Executives:
creating and delivering PR campaigns, supporting product launches, and dealing with reputation issues.

There are innumerable benefits to working in the technology sector. One such benefit is the wide range of job types and careers available, with technology companies often creating interesting new roles to push innovation in the sector.

Tech companies tend to place great emphasis on their employee experience, meaning that there is a big focus on unleashing individual potential, investment in training, creating a positive working environment, and providing challenging work assignments.

Technology companies are some of the highest-paying employers, providing competitive salaries and benefits, even at graduate and entry level. You will often meet people from different backgrounds, countries of origin and individual styles that work together as one team.

Many people who work in the technology industry find the environment to be uplifting, collaborative and fun! People come from all over the world to work in the UK's tech industry and, over the last 15 years, great improvements have been made to increase female representation within the sector.

What they're looking for:

It is a misconception that having a STEM qualification is essential to work and excel in the technology sector. Gaining sought-after skills like problem-solving, collaboration and adapting well to the constantly evolving technology landscape are key to being successful in applications, as well as demonstrating genuine passion and interest in the sector.

Salary expectations:

Typical graduate salary: £28,000-£50,000

Potential salary (after five years experience): £45,000-£125,000

Top earners (10-15 years experience): £150,000-£500,000+



Abbey is a Software Engineer and former upReach Associate, who studied Geography and Geocomputation (with Spatial Analysis) at university.

Read below to hear more about her experiences of breaking into the tech industry.

“

I've always been driven to learn. Be it to build things, to communicate, or how things function... Immersing myself in the tech industry has allowed me to do all of that, daily. I love it. It's growing rapidly and there's such a breadth to learn about and potentially become a leader in. Being a Woman in Tech is extra exciting because a lot of change is happening to achieve gender balance in this space. It's been amazing to develop in environments where the value of different perspectives is evident.

My journey into tech has been a winding one because I didn't start off confident that I belonged. I had no idea there was a huge variety of roles available, ranging from technical to non-technical (many of which paid well), and that there were many ways to enter the industry.

I went for the technical entrance point without realising it. I found my first tech job after upReach networked me into it. I'd studied Geography at university, fascinated by how data could be used to understand why the world functions the way it does. Little did I know, this was essentially Data Science.

Whilst there, I challenged myself to learn Python in classes, transforming data into maps. Learning a new language was difficult but immersing myself in spaces where my learning style fits the teaching style, such as at Code First Girls, proved that I found coding fun. My role in Data Science, both in-house and as a consultant, involved enabling data-driven decision-making, as patterns emerged from cleaned data and visualisations. Later, I learned Full-Stack to become a Software Engineer, building on my knowledge of coding languages to problem-solve for clients.

”

Transport and Logistics



The transport and logistics sector is key for the nation's economy and the government is investing billions of pounds into these growing industries. Logistics and transport involve the efficient flow of goods and services locally, nationally or internationally across road, rail, air or sea. As well as transport networks, it also incorporates vehicle manufacturing, infrastructure maintenance, transport planning and traffic management.

There are a huge variety of options and roles available in this sector ranging from managerial or planning to operational. Within larger companies, there are opportunities in support functions such as human resources, marketing, customer service and finance. The sector will increasingly rely on technical skills to oversee advanced and digitised technologies and processes.

What they're looking for:

Whether you're keen on improving transport systems, managing transport services or coordinating the storage and distribution of goods, there are roles for every skillset and every level of education. Key skills that are useful in this sector will vary according to the role, but can include commercial awareness, excellent communication, project management and time management skills.

Larger organisations such as the Royal Mail, Network Rail and Ryanair offer transport graduate schemes in disciplines such as general management, engineering, operations, transport planning and logistics, IT, finance and HR.

There are also a number of apprenticeship programmes available with well-known employers such as British Airways, BMW and Amazon ranging from Intermediate Level 2 (equivalent to GCSEs) all the way up to degree Levels 6 and 7 (Bachelors or Masters standard).

Salary expectations:

Typical graduate salary: £24,000-£32,000

Potential salary (after five years experience): £32,000-£50,000

Top earners (10-15 years experience): £50,000- £80,000+

Careers

Start preparing for Career Success Now

It is never too early to start boosting your CV and gaining valuable work experience. In fact, building your CV early can be vital for securing highly competitive job opportunities, like apprenticeships and graduate roles. You can get a headstart by contacting local employers to see if they'll give you a week's work experience. If you choose to go to university, a lot of firms offer Spring Week work experience programmes for first years, which often can be converted into a paid summer internship in second year.

You should apply for Spring Weeks in your first term of university, and you are far more likely to get the role if you've already had some work experience, volunteered, or been involved in extracurricular activities such as sports and societies (and taken on leadership roles within these).

Having had a Spring Week or internship makes you much more likely to get a graduate job, so it's important to start thinking about careers and improving your CV as soon as possible.

That being said, if you're not sure what you want to do, don't panic! Plenty of students are still figuring this out, and there will be or there are always opportunities to change your career later in life. Work experience is a great way to see what you enjoy doing and, perhaps more importantly, what you don't enjoy doing. Don't forget to take advantage of your school's or college careers service and any careers fairs they're running.

If you do go to university, you may be eligible for upReach's highly regarded programme of support!



Rachel is a Programme Leader at upReach and shares her top tips for students wishing to start improving their employability early on.



In my role as Programme Leader I work with undergraduates, mostly from the Universities of Leeds and Liverpool, to help them secure top graduate roles.

- 1 Research your options:** Have a think about the potential career paths you may want to follow. Consider your interests, what subjects you enjoyed studying at school, the skills you already have and any you want to learn in the future. Having an idea about this can help when it comes to exploring the job market.
- 2 Get experience:** There are a variety of ways to gain work experience. Part-time jobs are great for building confidence and developing transferable skills such as time management or communication. Internships or Insight Days are a brilliant way to explore different sectors and network with employers. Volunteering is also an opportunity to work on different projects and build out your CV.
- 3 Develop key skills:** When applying for jobs, employers look for a variety of skills, including leadership, teamwork and communication. Before starting university you can work on these by taking part in clubs and societies, volunteering for academic roles and seeking opportunities to develop. For example, students may be part of a sports team, take part in the Duke of Edinburgh Award, or have a weekend job. You could also start a personal project, like writing a blog or building your own website.
- 4 Apply to become an upReach Associate:** When you become an undergraduate you will be allocated a dedicated Programme Coordinator (like myself!) to receive free, personalised employability support to help you succeed in your long-term career goals. Check out page 5 for more information on how to apply before you begin university.



Careers

The Importance of Building Soft Skills

Now we have explored a variety of career paths, it's really important to remember that, for employers, the skills you develop outside of school are just as important as the qualifications you achieve. To make a successful application, recruiters will be looking for your ability to demonstrate a number of "hard" and "soft" skills.

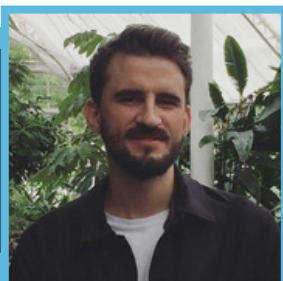
Hard or "technical" skills refer to the specific skills you will need to complete your role successfully. These are often measurable and you may require a qualification to achieve them. For example, to become a professional translator, you will of course need to be fluent in different languages, and if you're a computer programmer you will need to know how to code.

However, just as important as these "hard skills" are "soft skills". Soft skills are the interpersonal people skills that can be used in every job, like communication, teamwork and resilience. Employers are looking for soft skills just as much as they are looking for technical skills, so it's vital to develop both. The good thing about soft skills is that they can be developed anywhere, including through extracurriculars. For example, you can develop leadership skills by becoming captain of your local football team, and you can improve your attention-to-detail by editing your university's student newspaper.

If you want to find out how your current employability skills measure up, be sure to take upReach's free, 10 minute employability questionnaire by visiting getemployable.org.uk. This will tell you how you are currently performing against 15 different employability skills, as well as spotlighting any key areas of development. You'll also receive a full report of your results!



Take our questionnaire to
see how employable you are



Anthony, originally from the North East, pursued a degree in Computer Science with an Industrial Placement at Newcastle University. Here, he shares why it's crucial to focus on developing employability skills during your time at university.

“

The support and opportunities that upReach have provided during my time at university have massively increased my knowledge of the tech sector, my own employability and confidence in applying my technical skills in industry.

Prior to joining upReach, I had started my computer science degree with no technical background. I didn't have a network within the tech sector and only had a basic understanding of what careers were available. Through attending Insight Days, Video Forums and events such as the Tech500 virtual Summer Bootcamp, in-person Tech500 Bootcamp and winning the inaugural Tech500 Hackathon, I have had the opportunity to network with tech professionals and other Associates on the programme. This has developed my network and my confidence in my technical abilities, and I have gained a comprehensive knowledge of careers within the tech sector.

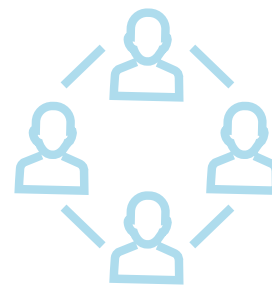
My Programme Coordinator has been particularly supportive during my time as an Associate, helping me to find opportunities, improve my CV and application writing, and arranging mock interviews to prepare for technical interviews. With his support, I successfully pitched for and gained my current 1-year industrial placement as a Software Engineer working for a start-up, which suits my interests in working on exciting new innovative products and self-learning at pace.

”

The Importance of Networking

What is networking?

Networking is not as scary as it sounds; it simply involves speaking to other people to build relationships throughout your academic and career journeys. You may have already networked without realising it - for example, taking part in ice-breaker activities when meeting other students doing your subjects.



Not only do you create your own web of personal connections, you can also gain a wealth of information from your network. For example, discussing summer work experience plans with your peers might give you inspiration for where to look for work experience yourself. Networking is an important skill that you'll use throughout your life, so it's never too early to start building your confidence at networking.

How can I get started now?

Here are a few ways you can get started:

- Join a school club to connect with your peers. Good examples include: debate society, social causes (e.g. feminism or LGBTQ+ societies), or clubs for people studying your academic subjects. If there isn't an existing club, you could create one - this not only demonstrates your networking skills but also your initiative and proactivity!
- Go to a university open day and speak to the lecturers about the subjects they teach, or ask the student ambassadors about their experiences at university.
- Create a LinkedIn account and follow big names in the sectors you're interested in (for example, follow the Big 4 professional services firms if you're interested in accounting).

As you get older, networking will become more vital for your career prospects and progression. University students supported by upReach are able to access the Social Mobility Network, where they can speak to professionals from leading employers such as Bank of America and Slaughter and May. They have volunteered to share their insights, to help with everything from exploring different career options, to acing your applications and interviews.

Read about Mursaleen's experience with the Social Mobility Network below.

“

upReach's Social Mobility Network (SMN) has been a wonderful and encouraging platform to use. It is a definite MUST-USE for undergraduates regardless of your course background. I like to describe it as 'your shortcut to success'. It holds a wide array of professionals from a variety of industries from the Public Sector, to Law to Banking, Technology and much more!

For me personally, it has had an incredibly positive influence. As someone who aspires to work in the financial services industry, the SMN allowed me to network with senior professionals, engage in conversations, and learn from them. I learned so much about the role I applied to, the industry, and tips to help me stand out during the recruitment process.

The result you may ask? I was able to leverage these and land 9 Summer internship offers and 3 Spring Weeks! That's why I say, it is a must use!

”

Tackling Job Applications - Your CV and Cover Letter



Connie is a Programme Leader at upReach. Her role is to support undergraduate students with their employability and help them when applying to top employers.

Check out her top tips on how to succeed in those initial stages of making job applications.

A strong CV/cover letter and knowing how to 'sell' yourself to prospective employers plays a key part in securing work experience. Job applications can have numerous stages but once you've mastered the art of cover letter and CV writing, half of the work is done! To begin, we'd recommend breaking down each component of a CV and cover letter, identifying the areas you're interested in and what transferable skills you already have.

For example: are you a fast learner who is able to pick up new skills utilising your active listening and attuned attention to detail? These types of skills are attractive to employers and can help present you as an employable and adaptable individual.

To apply for both formal and informal opportunities, you should typically apply with a CV and cover letter. See our tips below for making your cover letter and CV stand out!

Your CV:

One of the first impressions an employer will have about you will come from reading your CV. That's why, it's important to present yourself in an authentic and professional way, ensuring that you're communicating your experiences and skills in an accessible manner. This can be achieved through both the content of your CV and the layout. CVs should be either 1 or 2 full pages with bullet points used throughout to present the information clearly. Remember: every experience is valuable and will have taught you an array of transferable skills, even if it wasn't in a corporate setting. An important tip to remember is that it's more impactful to showcase your skills by providing evidence within your work experience bullet points rather than just listing them on your CV.

Check out the example CV we've included on the next page for inspiration on how you can structure your own CV with professionalism in mind.

Your Cover Letter:

A cover letter is a fantastic opportunity to demonstrate your commitment to the employer and sector, and showcase your skills in more detail than you would in a CV. This 1-2 page document will provide the necessary context to your CV and should identify how you are the best candidate for the job.

A strong cover letter will be tailored to the specific employer and written in a way that reflects the core skills required in the role. For example, does the job description state the ideal candidate must be 'A good team player'? If so, ensure you're showcasing your teamwork skills in the cover letter, using evidence to back this up, and identifying how this makes you a strong candidate for the role.

See our example cover letter on page 35 to help you get started!



Download a digital CV and cover letter template here



CV Guidance - Example CV

Full Name

Town, UK | youremail@email.com | +44123456789

Education

upReach Sixth Form Centre, London | A-Levels

Date - Date

- X subject (A), X subject (A), X subject (B)

upReach School, London | GCSEs

Date - Date

- 9 GCSEs: grades 9-7, including English Language (8) and Mathematics (7)

Work Experience

Employer, Role title | City

Date - Date

- Responsibilities / actions
- Key skills relevant to the role you're applying for
- Quantified evidence of success

Extracurricular and Voluntary Experience

Role title, Employer, City

Date - Date

- Responsibilities / actions
- Key skills relevant to the role you're applying for
- Quantified evidence of success

Awards and Achievements

upReach Associate | August 2020

Selected as a high potential undergraduate to join an accelerated professional development programme. This has included targeted skills workshops, being mentored by an employee at {{x}}, securing a professional experience week at {{x}} and attending insight days at {{x}} and {{x}}. (Delete or add as required.)

XX Award | October 2019

Skills and Interests

Sport University of X Hockey Second team, beginner level ping pong

Volunteering Raising and Giving Society - social media campaign leader for annual "Jailbreak" fundraising challenge, achieving 40% audience growth

Languages French (fluent), Mandarin (fluent)

Technology Experienced with Python, Java and HTML

Example Cover Letter

Full Name

Town, County
+44123456789
youremail@email.com

Organisation Name

1 Company Lane

City

Postcode

Dear Mr/Ms/Mx Surname [Hiring Manager - only if you're not sure!],

Introduction - Who am I?

Describe yourself and the purpose of the letter. What to include: Your name and a bit about you i.e. your school and what you study, why you are writing e.g. to find out if there are any work experience opportunities at [insert the name of the firm] and what your ambitions are, for instance developing specific skills.

Second Paragraph - Why is the organisation and opportunity a good fit?

Praise what you like about the organisation with reference to a specific example of something recent they've done, it could be a new project they're working on for instance. Then, outline what specifically it is about the role and the opportunities it provides that excites you.

Third Paragraph - What makes you a good candidate?

Elaborate on your relevant qualifications, experience and skills - being succinct and only including two or three relevant examples. You do not need to go into too much detail as your CV is attached but ensure that you make reference to the specific skills and experience required for the role e.g if applying for a part-time job as a sales assistant you could talk about your ability to communicate with a range of different people and where you developed this skill.

Finishing Off - How can the employer follow up?

I have attached my CV for your review. Please do get in touch if you require any more information regarding my application. I am available for work experience from [insert dates] and can be contacted via email or phone. Thank you for your time and consideration, I look forward to hearing from you soon.

Yours sincerely [or faithfully if you haven't addressed them by name],

Full Name

How to Ace the Interview

So, you've submitted a polished CV and a strong cover letter and now you've been invited to an interview - congratulations! Interviews can be nerve-wracking but preparing effectively and putting time aside to research the organisation will help you feel and sound more confident. Follow these helpful tips to guide your preparation:

1. Research the employer

This is a valuable opportunity to show your commitment to the employer and your research skills. Starting with the company website, look for what the organisation's values/competencies/behaviours are and how you could relate these to your own skills and experiences.

2. Practice interview techniques

To ensure you're answering the interview questions fully, we recommend using the STARR structure (see next page for further guidance). This structure provides a useful foundation to answer questions in a way that is engaging and easy for the interviewer to follow.

3. Prepare answers to common questions

Practising writing interview questions and reading them aloud will help you to familiarise yourself with interview structures and give you greater confidence when talking about your own skills. These should provide a foundation for the format of other answers, rather than be recited like a script. Take a look at those included below to get started!

4. Have questions ready for the interviewer

At the end of the interview you'll be asked whether you have any questions. This is a great opportunity to show your interest in the role and find out more about the company, role, and other colleagues. For example: 'Could you tell me a little more about the team I'll be working with?'



The STARR Interview Technique

The structure below will allow you to formulate answers to tricky interview questions by being clear and concise, whilst providing enough detail for the assessor. Here is an example answer to the question:

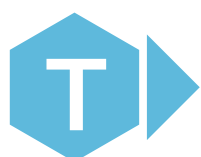
Tell me about a time when you have worked in a team



Situation

Briefly give some background information and set the scene.

A time I worked in a team was during my role as a Customer Assistant at Sainsburys.



Task

What was required of you?
This should be brief, save the detail for the Action part.

There was one morning where delivery had come in late. This meant we had to work efficiently as a group to ensure all the products were placed on the shelves before the store opened at 10am.



Action

This is the juicy part, where you get to talk about the wonderful things YOU did.

To achieve this, I organised the products in the warehouse in the order they were going to be put away. This made the process more efficient for the staff on the shop floor, as they didn't have to search for the next product and waste time. I also helped the newer members of staff by suggesting tasks to them that were familiar and uncomplicated. This assisted with the speed of putting the delivery away overall.



Result

Was it a success? If so, how?
Did you learn some new skills?
Be specific about the results - use facts and figures!

The result was that our team worked efficiently and put the delivery away in record time. This meant that the store was fully replenished for 10am and both the managers and customers were happy.



Reflection

Is there anything you would do differently next time?
Or, can you reflect on how this experience would add value to the professional workplace?

Upon reflection, our team worked well together as everyone had clear roles and responsibilities. This meant that we each understood our task and were able to perform it to a high standard, even in a high-intensity situation. This will be useful during this role when I'll be completing tasks with a fixed deadline, or if I'm dealing with unexpected challenges that require me to work quickly and calmly.

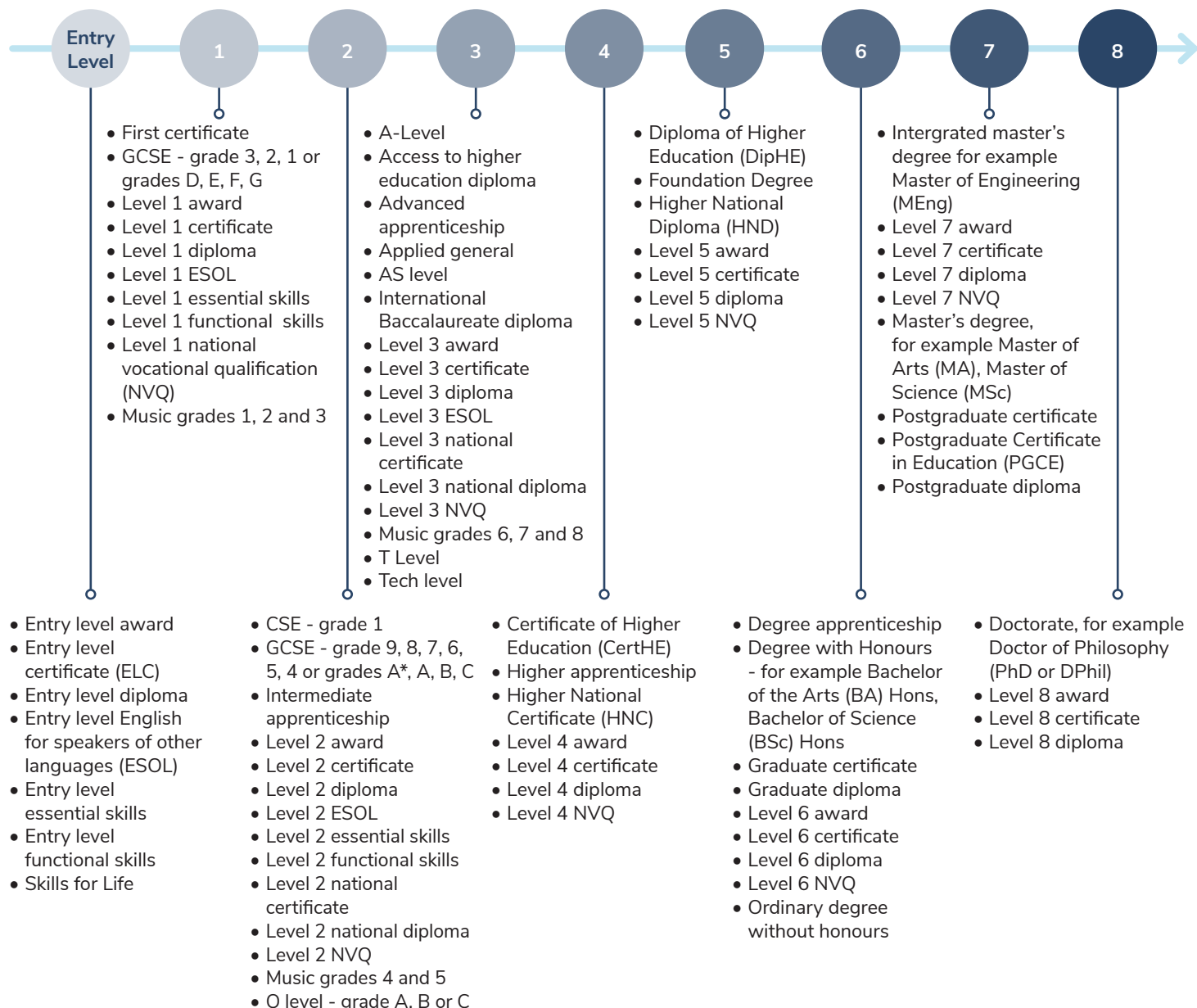
Understanding Qualification Levels

With so many qualifications out there, sometimes it can be confusing to understand how one differs from another.

To make this easier, the government uses standardised “qualification levels” to compare the difficulty of different courses. Each level is determined based on the standards of knowledge, skill and competence you need to acquire to achieve each qualification, with “8” representing the most difficult qualification, and “1” representing the least challenging.

As a starting point, use the table below to see the types of courses that you can choose from within each level.^{7*} This can help you determine which qualification level is the best fit for you.

Least to most difficult



^{7*}Please note: this is not a full list and qualifications available may change.

To find out more about qualifications in different regions, explore your country's government-backed careers service:

- England - [National Careers Service](#)
- Scotland - [Skills Development Scotland](#)
- Wales - [Careers Wales](#)
- Northern Ireland - [Northern Ireland Direct](#)



Work and Training

Now that you understand the available roles and the qualifications required, it's time to choose the best pathway for you. There are numerous opportunities to begin your career or continue your education. As you know, many careers do not require a degree, and having a degree no longer guarantees employment. For those considering a non-university route, there are many options available, including roles in both small businesses and large organisations directly after completing school or college.

Read on to explore the various pathways you can take after finishing full-time education.

Start Working Immediately

After school/college you may choose to start working right away in an entry-level role. This will allow you to begin earning immediately.

With entry-level roles available across the country, this means you can remain living and working in your hometown if you prefer. Having previous experience is not a huge issue; entry-level roles will generally provide on-the-job training to teach you the skills required to undertake your new position. Instead, when applying, you can talk about any experience or life skills you have gained outside of work. For example, if you have been captain of your local football team or you were a prefect at school, you can refer to this in interviews to show your leadership skills.

Service industries such as IT, retail, hospitality and care commonly offer entry-level jobs, but there are many more industries with opportunities out there too. If you have achieved pre-18 qualifications, administrative work may also be available. Across all of these roles, you will start towards the lowest salary band and your role may be repetitive, however there is scope to 'climb the ladder' within the organisation and progress to a supervisory or management role over time as you gain more experience.

This route is most suited to those who are less interested in further education and know that they want to pursue a long-term career in one of these areas of work.

However, it is worth noting that without any formal training or structured programme for progression, your earning potential and ability to grow may be limited.



Applying for entry-level roles

Before applying for an entry-level job or apprenticeship you will first need to create a CV and cover letter.

A CV is a 1- or 2-page document which summarises any experience you have had so far, the transferable skills you have developed, and your capability for the role you are applying for. Some skills which you may want to highlight are: **teamwork, communication, leadership, problem-solving, resilience.**

A cover letter is a letter you write to the employer you are applying to, explaining why you want to work for them, why you want this specific role, and why you are a strong candidate who will add value to their organisation. This is intended to persuade them to hire you!

Not sure where to get started? Take a look at the free templates and guidance on writing a CV and cover letter on pages 34-35!



Traineeships

If you're eager to build key skills, gain work experience, increase your employability, a traineeship might be the perfect step for you before embarking on your job search.

Traineeships are work-based education and training programmes that include an unpaid work placement for young people who lack the necessary skills, experience, and behaviours to secure an apprenticeship or job. Available in nearly every sector—including sport, banking, engineering, health and social care, media, finance, construction, and business administration—traineeships offer a broad spectrum of opportunities tailored to various interests and career goals.

Traineeships aim to help 16 to 24-year-olds boost their confidence and self-esteem in the context of employment, providing a clearer understanding of what employers seek in candidates. Besides offering practical work experience, these programmes help improve essential qualifications in English, math, or digital skills if needed. This comprehensive support enhances the trainee's overall employability making them more competitive in the job market. Successfully completing a traineeship means the trainee has progressed to one of the defined outcomes: securing an apprenticeship, sustained employment, or further learning.

Typically lasting from six weeks to one year with most lasting up to six months, traineeships are designed for individuals with little work experience, aged 16 to 24 (or 25 with an Education, Health, and Care plan), and qualified up to level 3 or below. Although unpaid, trainees can work up to 16 hours per week and may be eligible for various bursaries and government benefits. The benefits of completing a traineeship are manifold, including improved CV and job application skills, a better understanding of workplace expectations, increased confidence, valuable work experience, and transferable skills.

School Leaver Programmes

You may not want to go back to full-time studying once you finish your A-Levels (or equivalent qualification) and that's okay – a School Leaver Programme might be suited to you.

School Leaver Programmes are designed for individuals who want to get some real work experience and hands-on training, rather than studying at university. This might suit you if you are keen to get stuck into full-time work whilst achieving a professional qualification or if you already have a clear idea of what career you would like to pursue.

School Leaver Programmes are designed specifically by companies who want to train and develop students who do not want to go to university after finishing school. Therefore, the training you receive will be tailored to the organisation, allowing you to work your way up to more senior positions.

Qualification: Level 5 or 6.

Duration: They typically last between 3 and 7 years.

Entry requirements: Varies for different companies but most will outline minimum GCSE and A-Level or equivalent qualifications requirements (predicted grades for A-Level are also often accepted). Alternatively, they will specify a minimum number of UCAS points.

Finances: Most companies will pay for your education in return for you working for them. There are no tuition fees and you will earn a salary whilst you work. Some companies will pay national minimum wage but most will pay more than this.

Examples of School Leaver Programmes available: Close Brothers' ASPIRE School Leaver Programme, ICAEW Chartered Accountancy School Leaver Programme, PwC's School and College Leaver Programmes, RSM's School Leaver Programmes.

Apprenticeships

Apprenticeships are vocational in their format as they provide a clear route into a specific career, for example as an engineer. Individuals are employed to work while studying for a formal qualification, usually for one day a week either at a college or training centre.

By the end of your apprenticeship, you'll hopefully have gained the skills and knowledge needed to either succeed in your chosen career or progress on to the next apprenticeship level.



Qualification: Level 2-7 depending on the type of apprenticeship undertaken, plus workplace experience.

Duration: Between 1 and 5 years.

Entry requirements: It depends on the apprenticeship level. Intermediate apprenticeships often require no qualifications whereas for advanced and higher apprenticeships they may ask for GCSEs and A-Levels, BTEC or an equivalent qualification. Some employers will also expect applicants to have studied subjects relevant to the apprenticeship.

Finances: The cost of tuition is shared between the government and employer, meaning that you can earn your qualification without paying any fees. You'll also earn a salary - the current minimum apprenticeship rate is £6.40 per hour for the first year, increasing to national minimum wage after that if you are over the age of 19. However, many employers pay more than that.

Popular employers offering apprenticeships: A&O Shearman, AstraZeneca, Barclays, BT, KPMG, Rolls-Royce, Ford and Sky



Emily, a Nursery Nurse from Derbyshire in the East Midlands, is currently completing a Level 3 Early Years Educator apprenticeship. Here she explains why she chose to pursue an apprenticeship.

“

Working in the childcare sector was always a career path that strongly resonated with me.

After completing my studies at sixth form, I had several options to choose from, but I ultimately decided that an apprenticeship in childcare would be the best choice for me. The opportunity to gain practical experience and learn essential skills while earning a wage was an aspect of the apprenticeship that I found very appealing.

As an apprentice, I have had the opportunity to work alongside experienced nursery staff, observe how they interact with children, and learn how to create a safe and stimulating environment for children to learn and play. This real-world experience has been invaluable to me, and I feel that I have learned a great deal more than I ever could have in a traditional classroom setting.

”

Degree Apprenticeships

Degree apprenticeships offer you the chance to combine a job with a bachelor's or master's level qualification whilst earning a salary. They can take three to six years to complete, depending on the course level.

You'll spend most of your time working and you'll also study part-time at university. For example, you might go to university one or two days per week, or in short blocks, such as a week at a time. Overall, you spend about 20% of your time studying and 80% of your time working.

Qualification: Level 6 or 7 (equivalent to a full bachelor's or master's degree), as well as workplace experience.

Duration: between 3 and 5 years.

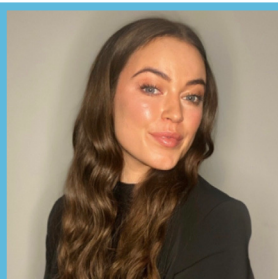
Entry requirements: Most employers will ask for at least five GCSE passes (including Maths and English) and Level 3 qualifications (such as A-Levels, NVQs or BTEC). Some employers will also expect applicants to have studied subjects relevant to the apprenticeship.

Finances: The cost of course fees are shared between the government and employer, meaning that you can earn a full degree without paying any fees. You'll also earn a minimum of £5.28 per hour for the first year. However, as this is a higher level of qualification, in reality you can expect to earn much more than that.

Popular employers offering degree apprenticeships: Amazon, PwC, Goldman Sachs, IBM, Microsoft

Degree apprenticeships work differently across the UK:

- **England** and **Wales** both offer degree apprenticeships, with most currently available in England.
- In **Scotland**, degree apprenticeships are known as Graduate Apprenticeships.
- **Northern Ireland** offers Higher Level Apprenticeships (HLAs) that offer you qualifications up to Level 7 which is the equivalent of a master's degree. However, the majority are at Level 5 which is equivalent to a foundation degree.



Amy is an Associate Director who completed the Commercial Banking Financial Services Professional Degree Apprenticeship Programme. Read below to learn why she chose this path for her career.

“

After sixth form, I decided to pursue a career in accountancy and was offered a traineeship at a local accountancy firm. However after 2.5 years, I realised it wasn't the right fit for me so I applied for a three-year Commercial Banking Degree FSP Apprenticeship at Lloyds Banking Group.

I had three one-year-long placements whilst completing my degree. This was an incredible experience as I gained three years' experience at the UK's largest digital bank, alongside a free degree. I got a major head-start in my career and my degree apprenticeship has provided me with a well-rounded skillset by building my confidence, developing my soft skills, and helping me to increase my knowledge of the commercial bank. I was even offered a permanent role four months early and awarded Apprentice of the Year 2022!

Although it was a very difficult and all-encompassing three years, I loved every second, and I cannot recommend the apprenticeship route enough! My advice would be to do your research into companies to see if they're the right fit for you - this will help in submitting those strong applications.

”

Further Education Colleges

Further Education (FE) colleges offer a wide range of high-quality academic, technical, and vocational courses to people of all ages. These courses can lead to various qualifications, such as A-levels, BTECs, NVQs, and other vocational qualifications. FE colleges provide an alternative to staying on at school for sixth form and can cater to a broad spectrum of educational and career aspirations.



What can you study at a Further Education College?

FE colleges offer a wide array of courses, covering academic subjects like A-levels and vocational qualifications such as BTECs and NVQs, as well as apprenticeships. The variety allows you to select a pathway that aligns with your interests and career goals. Whether you're interested in engineering, hospitality, IT, or hairdressing, FE colleges have something for everyone.

You might want to attend Further Education Colleges for these reasons:

- **Practical and Vocational Training:** FE colleges offer hands-on training, ideal if you prefer practical learning over classroom study.
- **Flexible Learning Options:** FE colleges provide flexible schedules, including part-time, evening, and online courses, perfect for balancing studies with other commitments.
- **Stepping Stone to Higher Education:** Many students use FE colleges to gain qualifications for university, with courses like A-levels and access courses.
- **Supportive Learning Environment:** FE colleges have smaller classes and focus on student support, offering personalized attention from tutors.
- **Employment Opportunities:** FE colleges have strong ties with local businesses, leading to work placements, apprenticeships, and job opportunities.
- **Specialist Facilities:** FE colleges have advanced facilities like engineering workshops, professional kitchens, and media suites, tailored to specific courses.

Choosing an FE college can open up many opportunities, whether you aim to enter the workforce directly, pursue further studies, or gain specific skills. It's a pathway that combines flexibility, practical experience, and a broad range of learning opportunities to suit different interests and career goals.

For more detailed information on specific FE colleges and the courses they offer, you can visit websites like the National Careers Service or individual college websites. Exploring these options can help you make an informed decision about your future education and career path.



Find out more about
Further Education
Colleges here



Institutes of Technology

An Institute of Technology (IoTs) is an exciting place to gain quality training and qualifications in Science, Technology, Engineering and Maths (STEM)-based subjects.

With 21 located across England, Institutes of Technology (IoTs) are a national network of partnerships between local colleges, universities, and leading employers.

Backed by a £290 million government investment, IoTs deliver the very best in technical education. From construction to cybersecurity, agritech to aerospace, IoTs offer quality education and training for coveted careers, designed and delivered with local and national employers.

Rooted within their regions, and with employers at their heart, Institutes of Technology bring the knowledge and expertise of their college, university, and employer partners into one place. This pooling of resources for the benefit of the entire region recognises that we are stronger when we work together. IoTs ensure employers have a skilled workforce and give students a clear route into employment through the delivery of quality courses and apprenticeships.

They offer a wide range of technical courses across sectors such as digital, advanced manufacturing, engineering and construction including:

- Higher apprenticeships
- Higher technical qualifications
- Degrees
- Flexible courses for adults looking to re-skill or upskill
- T-Levels

For example, you could study a Certificate in Advanced Automotive Studies Level 4 or DipHE in Mobile, Web, Virtualisation and Streaming Technologies Level 5.

Land-based colleges

Land-based colleges specialise in excellent education and training in agriculture, land, and animal sciences: the skills needed for rural economies. There are currently 11 Land-based colleges in England.

These colleges are centres of technical and vocational skills, offering a diverse range of courses including agriculture, crops and livestock management, animal care, farriery, game and wildlife management, floristry, Land-based engineering, and viticulture. Courses span from entry level 1 to degree-level 6.

They prepare students for careers in rural economies, with many transitioning directly into industry upon graduation. Students gain hands-on, real-life experience through practical training, often on operational farms. Moreover, educators at Land-based colleges are industry experts, actively involved in their field, which enriches the learning experience significantly.



University

Making the decision to spend three or more years at university is not an easy one, particularly given the financial costs. Here we explain some of the reasons why 86% of graduates described it as a good or the best choice they made in life.⁸

1. The Course

Studying at a university level allows you to commit time to deepening your understanding of the subject you love. The choice of subjects can sometimes feel overwhelming, especially because there are lots of options available that you can't study at A-Level or an equivalent qualification. When making your decision, you might find it useful to go to open days, reach out to current students, or discuss your interests and options with teachers or careers advisors at your school or college.

2. Life Experience

A great benefit of going to university is the life experience you get from it, whether this means taking on new extracurriculars, enjoying the nightlife, or simply making new friends. Alongside your studies, university offers lots of opportunities to meet interesting people from all over the world. You could live with other like-minded students, or meet people through clubs and societies.

There are societies for almost every interest - sports, music, politics, religion, and more. And, if the society that you want to join doesn't exist, then you can create it! Some universities have social mobility societies, state school societies, and groups that campaign for first-generation students (who are the first in their family to go to university). Most universities have LGBTQ+ societies, religious groups, women's campaigns and groups for ethnic minority students.

There is a place for everyone at university, and this kind of student-led initiative can help university seem much less daunting. What's more, participating in clubs, taking on leadership roles, or founding your own society can make you stand out to employers. This means you'll have fun, whilst also boosting your CV and getting ahead when it comes to securing a graduate job.



Jack, originally from Lincolnshire in the East Midlands, relocated to Durham University to study Economics. In his testimonial, he reflects on his experiences and offers insights into transitioning to a new city for university.

“

Moving to university can be an incredibly intimidating time, especially if you are moving far away. I had to move over 170 miles away from home and to a university where I did not know anyone for many miles around.

However, for me, being able to move out of home, while under the “protection” of university, was a great stepping stone before heading out into the “real” world. While at university, you do not need to worry about council tax (usually the university helps you sort your accommodation in first year), and everyone is in the same boat so there is no judgement when you cannot open a can of beans (shoutout to my friends in first year!). Moving away also allowed me to really find who I wanted to be, make friends with who I wanted, and do the things I enjoy.

I believe the experiences and life lessons learned while at university are invaluable, and for many people, can help shape their adult life. Life is about taking steps outside your comfort zone, so do not be afraid to take this step!

”

3. Higher Earning Potential

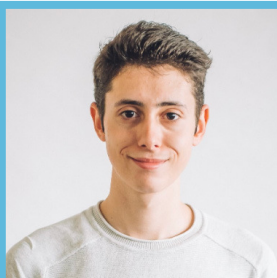
Having a degree makes you more attractive to employers and you'll have a greater choice of jobs upon graduating. Data from Statista also shows that graduates will earn on average £11,500 a year more over their working life than those who did not go to university.⁹ However, it is important to remember this figure is an average and is dependent on a number of factors such as where and what you study along with where you choose to live.

4. Study and Industrial Placements

Some universities and courses offer the opportunity to take a year later on in your degree to work in a company in a relevant sector, or to study abroad. This is an opportunity to earn as you learn: you'll experience what it's like to work in a particular industry or in another part of the world, and gain a degree while building your CV.

Often, students will take a year-long placement at a company in the sector they're studying towards, while some spend a year studying in a foreign exchange program or go abroad to work in a field related to their degree. Different universities and courses have different opportunities for placements and rules around years abroad, so be sure to do your research. Many universities also offer travel grants or awards to support students who want to undertake travel related to their studies (e.g. fieldwork for a dissertation).

If you don't get the opportunity to study abroad or have a travel placement as part of your degree, you may still have opportunities for industrial internships or taster sessions through your university's careers department, who will collect a range of opportunities and support students with making their applications. You might also be able to do so once you've got a graduate job. Many large companies offer secondments abroad. This might mean six months or a year working in one of their offices overseas, anywhere from Spain, to Dubai, to Sweden. Funding for a Year Abroad is usually covered by Student Finance and follows the typical application process. You may be able to receive funding or grants through the Turing Scheme, international organisations, or your university.



Filipe Costa Figueiredo studied Politics and Spanish at the University of Bristol. Discover why he chose to study abroad as part of his university experience.

“

I chose to study abroad as I saw it as a fantastic opportunity to experience education outside of the UK, develop my language skills (especially since my degree involves a language component), and increase my employability.

I studied at the Universidad de los Andes in Colombia, funded by the Turing Scheme for international study abroad and exchange opportunities. I improved my Spanish, discovered a new country and its culture in an entirely different continent, learned new subjects, and made friends from all over the world, with whom I am largely still in contact with.

Even if your degree isn't a languages degree, I highly recommend that you consider a year in industry, a year abroad, or a summertime experience abroad so that you can expand your horizons, take advantage of the variety of opportunities and funding available (from your university and external channels), and challenge yourself! There is a big push for students from lower socio-economic backgrounds to participate in such schemes, so take a look and explore them!

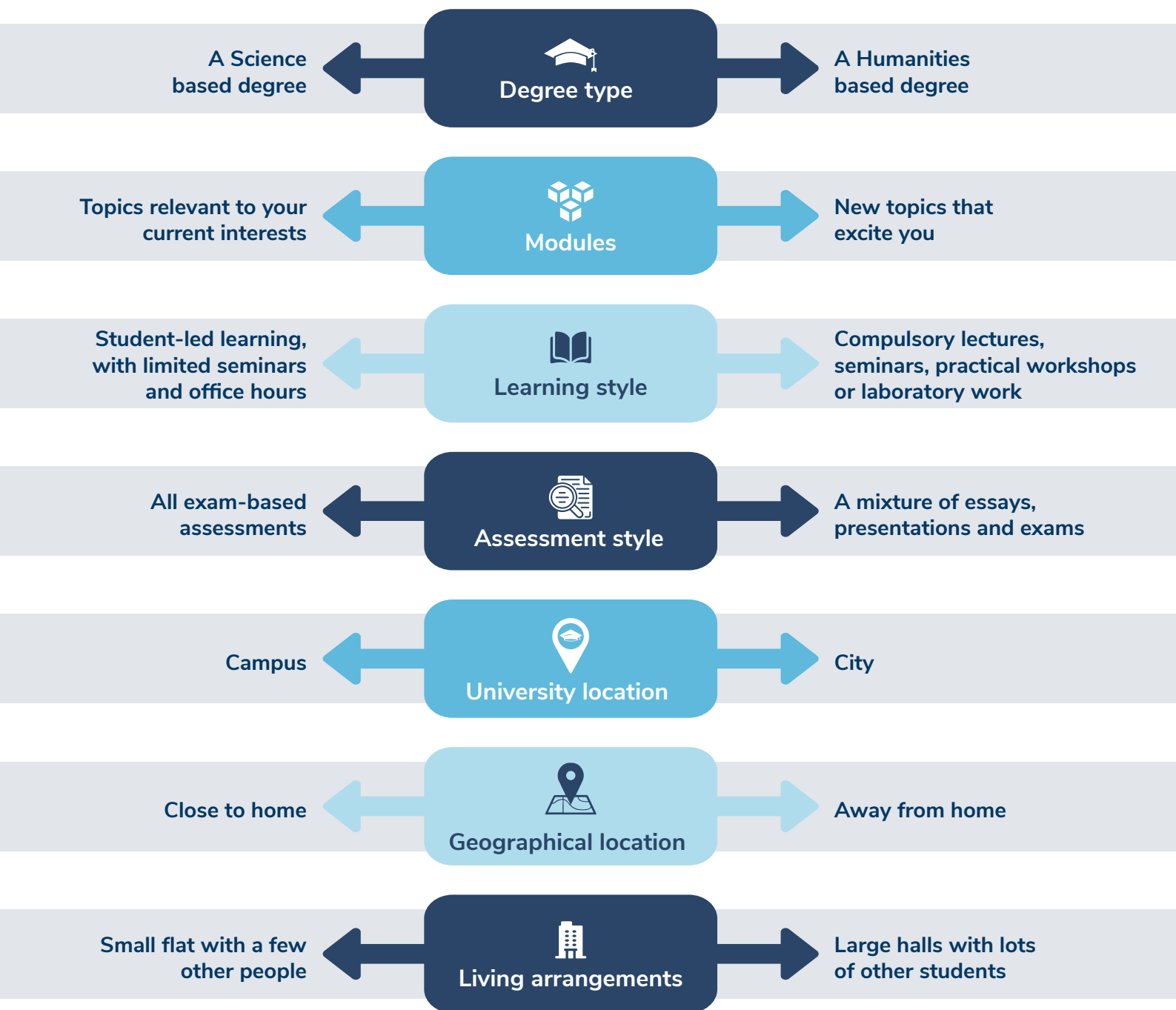
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Which University?

When deciding which university you would like to go to there are lots of factors you need to consider. Here we will explore some of the factors you may have thought about, as well as others you may not have considered.

If you are undecided between two universities, try and visit at least one open day to experience the culture of the university in person! Dates for open days can be found on universities' websites.

Before you choose your university, you should weigh up some of the options below.



Download our “Choosing the Right University” worksheet



Top Things to Consider When Applying

Choosing the right course, university, and city is not a simple thing, and the cost-of-living crisis has made these choices even more complex. Affordability, future employability, salary, entry requirements and distance from home are all factors that may influence your decision.

Here are the latest findings to help you make informed decisions

1

10 universities most targeted by graduate employers in 2023:¹⁰ Birmingham, Manchester, Nottingham, Leeds, Bristol, Warwick, University College London, Southampton, Durham and Exeter.

2

Sectors with rising recruitment rates in 2023: Chemical and Pharmaceutical, Consumer Goods, Engineering, Oil and Energy, Public Sector.

Sectors with decreasing recruitment rates in 2023: Accountancy, Professional Services, Retail, Investment Banks and Tech.¹¹

3

Cost-of-living: when dividing the average monthly living and accommodation costs by the average monthly income, Edinburgh, Glasgow, London, Coventry and Liverpool are the most expensive cities to live in, while Bournemouth, Cardiff, Lincoln, Portsmouth and Newcastle offer the best value for money.¹²

4

Applying to a top 5 university: while they suggest students only apply if they are predicted AAA, research published by UCAS found that 49% of university applicants were admitted with lower than published entry requirement and from this year, UCAS will publish historic grades held by previously successful applicants. Moreover, you could apply for their foundation year programme, open to students predicted up to two grades below the typical offer (ABB for Economics and Management), then progress onto full degree courses.¹³

The link between school, university and career choices:



Focus: Application fees

Starting in 2024, students eligible for Free School Meals will not have to pay the £28.50 application fee to apply to university. It is hoped that this measure will encourage applications from more diverse students.



Focus: Law

Many top law firms hire most of their graduates from the ten universities where A-Level grade requirements are highest - and they hire many students who didn't study law!

Go back to pages 20-21 to find out more.

Top Tips for Personal Statements

If you choose to attend university, you'll need to apply through UCAS. From 2026, students applying through UCAS will no longer be asked to write a 4,000 characters, personal statement; instead they will be asked to answer these three questions:

1. Why do you want to study this course or subject?
2. How have your qualifications and studies helped you to prepare for this course or subject?
3. What else have you done to prepare outside of education, and why are these experiences useful?

This format should be more accessible to students from all backgrounds, and it follows key questions employers will also ask you when applying for jobs, so preparing your UCAS answers thoroughly will allow you to kill two birds with one stone!

While the answers to these questions will differ for each student as they depend on your own personal interests and experiences, there are a few dos and don'ts that apply to all. You can consider the table below as a checklist. Reading it before and after writing your answers will enable you to consider all aspects and forget nothing!

✓ Do's	✗ Don'ts
Talk about why you're a good candidate – talk about you, your motivations and what brings you to this course.	Be modest or shy. You want your enthusiasm to come across.
Be enthusiastic – if you show you're interested in the course, it may help you get a place.	Exaggerate – if you do, you may get caught out in an interview.
Make it relevant. Connect what you're saying with the course and with your experiences. Link curricular and super-curricular experiences to the course directly.	Use quotes from someone else, or clichés.
Outline your ideas clearly.	Leave it to the last minute – your statement will seem rushed and important information could be left out.
Avoid the negatives – highlight the positives about you, and show you know your strengths.	Copy and paste – make yours original.
Expect to produce several drafts of your personal statement before being totally happy with it.	Plagiarise- UCAS uses detection software to catch plagiarism, which may include AI-generated writing.
Check your spelling and grammar.	Get stuck on the introduction- you can write it later.
	Just 'tell' why you are a good candidate - make sure to use evidence of how you've shown interest in your subject.



About The Access Project:

We support students from under-resourced backgrounds to access top universities, through a combination of in-school mentoring, skills coaching and academic tutoring. Students working with The Access Project are more than 50% more likely to attend a top university, compared to a statistically similar cohort, according to UCAS.

Find out more: theaccessproject.org.uk.

Admissions Tests

Depending on where and what you're applying to, you might need to take a university admissions test. Admissions tests, also referred to as 'entry tests', are another way for universities to distinguish the top applicants, particularly for competitive courses. Your performance on these tests will be taken into consideration alongside other application components, such as your personal statement. It's crucial to familiarise yourself with the specific tests required by the universities you're applying to so you don't miss any deadlines.

Many courses with admissions tests have an earlier UCAS application deadline, but this can vary, so it's crucial to verify the specific dates and deadlines for your course. Most admissions tests are scheduled between August and November of the year before you start your studies, and some even occur before you've submitted your UCAS application.

Let's help you figure out which university admissions exams you might need to take and what they involve. For those applying to a law course, you might need to take the LNAT (National Admissions Test for Law). If you're aiming for a mathematics course, the MAT (Mathematics Admissions Test) or STEP (Sixth Term Examination Paper) might be required. Medical course applicants often need to take tests like the BMAT (BioMedical Admissions Test) or UCAT (University Clinical Aptitude Test). Additionally, specific universities like Oxford and Cambridge have their own set of tests for various courses, such as the TSA (Thinking Skills Assessment) for Oxford or the Cambridge pre-interview assessments.



Syeda, an upReach Associate, is pursuing an English degree at the University of Cambridge. Below, she shares her approach to preparing for the Cambridge admissions test.

“

Studying at the University of Cambridge had been my dream since I was nine. My preparation for university admissions involved creating a to-do list of everything I wanted to complete before beginning Year 13. As I wanted to study English, I made sure I read a wide breadth of texts, creating a bank of key themes, connections, and areas for further research, so that when I began drafting my personal statement, I had enough content to go off. Utilising the help from a mentor, I also did mock interviews and assessments to ensure that I was adequately prepared for the admissions process.

My admissions process included a pre-interview assessment, the English Literature Admissions Test (ELAT), and two 30-minute interviews. Preparing for this required constant practice, which included finding past papers online and sitting them in exam conditions so that I became accustomed to the timings. I would then hand in my responses to either my English teachers or my mentor who would then give me feedback on my work. The most important thing about completing practice papers is to make sure you are implementing the feedback you are given so that you are continually improving.

To prepare for my interviews, I asked my mentor and my English teachers to run mock interviews with me so that I could practise the analytical skills that the interviewers would be looking for. For my interviews, the key skill being assessed was my ability to conduct nuanced analysis of unseen texts on the spot, and so practising this in mock interview conditions helped me to overcome pressure.

Overall, the best advice I can give about preparing for admissions assessments and interviews is to make practise a habit. I tried to complete one practice paper a week in the couple of months leading up to sitting the assessment, as well as around 3 mock interviews, which allowed me to familiarise myself with the process. But my biggest piece of advice is to pursue something you are genuinely interested in as this is pivotal in providing the motivation needed to put 100% into the admissions process.

”

Accessing Wellbeing Support at University

University can be a really exciting time, but making the move from school to college or university can be a big shift and if you find yourself feeling overwhelmed or anxious, you're not alone.

Dealing with the stresses of "adult life" for the first time can be difficult and mental health challenges are common among students, but there's lots of support out there to help you find your feet.

Read youth charity The Mix's top tips for managing your mental health as a student, so you have the tools to look after your wellbeing and make the most of everything university and college has to offer.

1. Sign up for counselling

Many colleges and universities offer free counselling, where you can access a confidential space to talk through your worries and learn coping strategies. The Mix also offers up to eight sessions of free counselling. Get in touch via themix.org.uk or follow @theMixUK.

2. Register with your GP

If you're studying away from home, register with your local GP, who is there to support you with your mental as well as your physical health, and help refer you to the right service.

3. Get in touch with your Students' Union

Your Students' Union will have a student advice service, or a welfare officer based in your college or university building who can offer you confidential advice.

4. Access peer support

You'll be surprised at how many students are going through the same thing that you are. Some colleges and universities also offer peer support groups where you can go and have a chat with other students in a safe, confidential space. You can also connect with other young people via The Mix's online community (community.themix.org.uk).

5. Get support online

There are a range of charities and organisations that who offer students free online support, as well as telephone hotlines you can call. These include:

- themix.org.uk
- youngminds.org.uk
- nightline.ac.uk



"Counselling at university significantly helped with my low self-image and helped me deal with my dysgraphia and dyspraxia diagnoses. I was able to deal with my low self-esteem with the support of counselling. Many people with disabilities suffer from low self-esteem. Counselling helped me focus on what I could do instead of what I couldn't"

- Student, 21 years-old

"When I started university, I was afraid to declare my mental health difficulty on the application form as I hoped for a fresh start and didn't want to be judged. However, after speaking to my halls' wellbeing team, they referred me to the university counselling service. I was initially apprehensive but after speaking to the counsellor I realised it was the best decision I'd made."

- Student, 23 years-old



The Mix is the UK's leading digital charity for under 25s, reaching over 6 million young people each year with free and confidential support on any and every issue. Get support online, over the phone or on social media at themix.org.uk / @TheMixUK. If you want to improve the mental health support available in your school or college, ask your teachers about The Mix Connect, a vital wellbeing support package for schools.



Student Finance - The Extended Guide

We've already seen that going to university can be beneficial in lots of ways, but how much will it cost and how can you afford it? It's important to do your research - it can be surprising how much money you could access!

The Student Finance arrangements differ according to individual circumstances and are subject to change. The below information is intended only as a general guide for courses starting in 2024/25, so it's worth checking the latest situation and how it applies to you online.

Tuition fees

Tuition fees refers to the money you pay to a university for their teaching. The cost of this can vary significantly based on where you live and study in the UK, which is shown in the table below:

Home region	Studying in England	Studying in Scotland	Studying in Wales	Studying in Northern Ireland
Living in England	Fees up to £9,250	Fees up to £9,250	Fees up to £9,000	Fees up to £9,250
Living in Scotland	Fees up to £9,250	Fees paid by the Scottish Government	Fees up to £9,000	Fees up to £9,250
Living in Wales	Fees up to £9,250	Fees up to £9,250	Fees up to £9,000	Fees up to £9,250
Living in Northern Ireland	Fees up to £9,250	Fees up to £9,250	Fees up to £9,000	Fees up to £4,710

In general, English and Welsh universities charge tuition fees of £9,250 per year. This may seem like a lot, but do not let this put you off, you can get a student loan where the government will pay this directly to the university. You will then pay it back slowly over a long period of time based on your salary. Scottish students who attend Scottish universities don't have tuition fees, while those in Northern Ireland pay a reduced rate if they study locally.

Living costs

Living costs refers to money that is loaned to you to help fund your day-to-day living costs as a student.

They are usually covered by a Maintenance Loan, which is means-tested depending on your parents' income, and will cover your accommodation, travel, groceries, entertainment and everything else that you might have to spend money on while at university.



Don't live in England? Find out what financial support you are eligible for



What am I eligible for?

All UK students studying in the UK are eligible for a Maintenance Loan, but how much you get will differ. The table below summarises how much you can expect.*

As the Loan differs according to your parents' income, some people will receive more financial support than others. While some students receive money from their parents to make up the shortfall, many students instead support their studies by getting a part-time job alongside university. Most universities will even have jobs on campus, which are mindful of students' study responsibilities and can be flexible with the hours you're expected to work at different times of year.

Maintenance Loans in England for full-time courses starting in September 2024 (Plan 5)

Household Income	Living at Home	Away from Home (outside London)	Away from Home (London)
£25,000 or less	£8,610	£10,227	£13,348
£30,000	£7,887	£9,497	£12,606
£35,000	£7,163	£8,766	£11,863
£40,000	£6,440	£8,035	£11,120
£45,000	£5,716	£7,304	£10,377
£50,000	£4,993	£6,573	£9,634
£55,000	£4,269	£5,842	£8,891
£58,307	£3,790	£5,359	£8,400
£60,000	£3,790	£5,111	£8,148
£62,286	£3,790	£4,767	£7,799
£65,000	£3,790	£4,767	£7,405
£70,000	£3,790	£4,767	£6,662
£70,004 or more	£3,790	£4,767	£6,647

Household income is defined as annual household income (your parents' or partner's income plus your own). Other factors can also contribute to your household income, such as if you have children, if you are a carer, if you have a disability or if you are on very low income.

The shortfall is the difference between the maximum loan available from Student Finance England and how much you will receive, depending upon your household income. This shortfall can be made up in various ways, including getting a job alongside your studies or during your holidays, applying for a bursary or getting financial support from your parents. Many students end up using a combination of these methods to pay for their living costs at university, so make sure you think about how you might fund your studies in advance. Students of Medicine and Dentistry, Teaching and Social Work can apply for additional bursaries.

If you are a care experienced or estranged student, Student Finance will not ask for your parents' income details. Instead, you can apply as an 'independent student' by submitting evidence to confirm your status. Once Student Finance receives and approves your evidence, you will receive the maximum amount of Maintenance Loan available to you and may be eligible for extra support (such as a bursary and year-round accommodation).

For further information, check out your Student Finance agency. There are also other charities that offer advice to students that are care experienced (such as [Propel](#)) or estranged (such as [Stand Alone](#)).

*The information provided about Student Finance entitlements is for illustrative purposes only. No reliance on this information should be taken. For the most up-to-date information, go to the Student Finance Calculator to check your Maintenance Loans in England for courses starting in September 2024 (Plan 5).

How do I pay it back?

Of course, student loans are not just free money - you will pay it back, based on your earnings post graduation. However, don't let this put you off. Under plan 5, you are only expected to begin paying off your loan once you're earning over £25,000 a year, or £2,083 a month. You will then repay 9% of your earnings over that threshold until your loan and interest is paid off. For example, if you earn £2,458 per month (£29,500 per year), **you will repay approximately £33 per month**.

Student Loan is generally thought of as a graduate tax because of just how low-risk they are. This is because, unlike most other loans, they are guaranteed by the government. For most loans (like mortgages) you're locked into a fixed repayment schedule. This means you must pay off a certain amount of the loan on a regularly agreed timeline, even if your financial situation changes.

With student loans, repayments are only made while you earn above the earnings threshold. If your income ever goes below this threshold, you will not have to make repayments, and if your income is never above the threshold, you will never have to make repayments. This is because the government has agreed (or "guaranteed") that after 40 years, if you have been unable to pay back any amount of the loan, they will repay what is left. For some high earners, student loans can be paid back in under ten years. However, for the average graduate, you will never pay back your full student loan.

If you earn over £28,000, you'll pay back £22 a month, which is just over £5 a week - less than the cost of 2 cups of coffee!



Am I charged interest on my student loan?

Interest is charged from the day the first payment is made until the loan is fully repaid or canceled, with interest added to the balance monthly. The interest rate, usually set on 1st September each year based on the Retail Price Index (RPI) of the previous March, may be capped to ensure it doesn't exceed comparable commercial rates. The Department for Education monitors these rates monthly, and if the comparable market rate is lower than the charged rate, a temporary interest rate cap is applied. For example, the interest rate cap was 7.9% in June and July 2024.

Not taking out a student loan?

Even if you do not intend to take out a Maintenance Loan, it is still useful to get your household income assessed by student finance. This is because you will receive an entitlement summary, which can be used to prove your eligibility for means-tested bursaries at your university and for careers support programmes like upReach.

Some students who follow certain faiths may be deterred from taking out a student loan due to this interest payment system. As mentioned, it's really important you still receive an income assessment. This will allow you to access alternative sources of financial support, such as the options on the next page. You can also reach out to the universities you have applied to or the Student Funding Office for more guidance.



Government bursaries and grants

While many students will pay off their student loans, there are other sources of funding which don't require you to repay a penny - free money! You may be eligible in England for a grant from Student Finance if you have a disability or dependants. In Scotland, Wales and Northern Ireland, there are various grants and allowances, so be sure to research if you are eligible for these through the Student Finance websites for where you live. You can find out more about bursaries and grants via [the Complete University Guide](#).

University bursaries, grants and hardship funds

It's not just the government that financially supports students - most universities also offer free money! This can include anything from grants for books, travel or research, bursaries for students from low-income, care-leaver or refugee backgrounds, and even prizes for students with high grades, sporting talents, or musical abilities. There's also support available if you hit unexpected financial difficulties, known as "hardship funds", which you can apply for at any point during your course.

You would be surprised as to how many bursaries there are - and you wouldn't be alone in not knowing about them all. You might be entered automatically for these based on your UCAS data, but to ensure you don't miss out, check out the different bursaries available through individual university websites or by reaching out to their student services team. They're always happy to chat - it's their job to ensure this money reaches students!



Find out more about university bursaries, grants and hardship funds here.



Kamila, an upReach Associate pursuing a BSc in Business and Finance at the University of Manchester, shares insights on the importance of researching financial support options during your university studies. Read on to discover more about her experiences.

“

I think it's very important to research all the available financial support options. When I confirmed my place at the University of Manchester, I discovered that the business school offers a Social Responsibility Scholarships. Although I doubted my application's competitiveness, I decided to apply anyway. A month later, I found out I had been offered the scholarship, which showed me the importance of taking chances even when unsure.

I am also a recipient of the means-tested Manchester Bursary. There wasn't a process, I had to go through as it's carried out by the university using the information submitted to Student Finance England. However, over time I learned about other schemes at my university that assist with additional expenses, such as the Work Experience Bursary, which helps cover the cost of accommodation and travel during your work experience, as well as the Recreation Grant, which you can use to cover the costs of recreational activities, such as gym or piano classes.

Receiving both the bursary and the scholarship significantly reduced my financial stress during my first year. Keep exploring opportunities and make use of all the possible options. You can always find opportunities as long as you put yourself out there.

”

Creating Your Own Budget

Breaking down your costs into weekly spend can really help you to budget carefully and ensure that your money lasts you through to the end of the year.

Imagine you are a student living away from home at Newcastle University. You are living in student accommodation and your rent is £150 per week. This includes bills, but is self-catered, which means you'll have to do your own cooking. You have a part-time job in the Student Union, where you do one shift a week (around 6 hours) at £10.90 per hour. Your time spent at university is 40 weeks on average and we have calculated the below based on this timeline.

Income	Yearly (40 weeks)	Monthly (4 weeks)	Weekly
Maintenance Loan	£8,035.00	£803.50	£200.87
Grant/bursary/scholarship	£3,000.00	£300.00	£75.00
Part-time job	£2,616.00	£261.60	£65.40
Family Gift	£400.00	£40.00	£10.00
Pre-university Savings	£1,500.00	£150.00	£37.50
Total	£15,551.00	£1,555.10	£388.77

Expenses	Yearly (40 weeks)	Monthly (4 weeks)	Weekly
Rent	£6,000.00	£600.00	£150.00
Groceries	£1,330.00	£133.00	£33.25
Takeaways & eating out	£660.00	£66.00	£16.50
Entertainment	£690.00	£69.00	£17.25
Transport	£690.00	£69.00	£17.25
Household Bills**	£0.00	£0.00	£0.00
Mobile Phone	£240.00	£24.00	£6.00
Clothes & shopping	£480.00	£48.00	£12.00
Health & wellbeing	£260.00	£26.00	£6.50
Holidays & events	£360.00	£36.00	£9.00
Gifts & charity	£210.00	£21.00	£5.25
Course Material	£240.00	£24.00	£6.00
Other	£300.00	£30.00	£7.50
Emergency fund/savings	£1,600.00	£160.00	£40.00
Total Outgoings:	£13,060.00	£1,306.00	£326.50

*Maintenance Loan based on Household Income of £39,350.

**Not all accommodation costs will include bills so make sure you check this!



Create your own budget using
our online template



To work out whether you have enough of an income to get through the year, just use the following equation:

$$\begin{array}{c} \text{TOTAL INCOME} \\ \text{minus} \\ \text{TOTAL OUTGOINGS} \end{array} = \text{REMAINING FUNDS}$$



If your remaining funds were to be a negative number, that would mean you would either need to cut back on spending, or find some additional sources of income. You can work this out on a weekly, monthly or yearly basis. In the example above, left over for other expenditure per year alongside the £1,600 you have factored in as savings/an emergency fund.

However, if you had not accessed the bursary you would not have been able to save as much money to protect yourself from unforeseen costs. This is also important because the budget above only accounts for the 40 weeks spent at university, and doesn't include the other 12 weeks of the year outside of term time. The bursary provides a financial buffer which you may use in future years at university. Without the bursary, you may have to get a job over the holidays. This is a good opportunity to build great skills, like teamwork, which will help to make you more employable in the future. You may consider applying for a job even if you don't need to financially in order to develop these key skills.

You will have some fixed bills (such as rent and your mobile phone bill) that you are already aware of and are 100% necessary. You should start by adding these in to ensure they are accounted for.

Once you have calculated these costs you can then consider how many additional costs you can afford.

When considering bills which you pay across the year, remember to calculate these based on how many weeks you will spend at university during the year. Once you've worked this out, you can multiply the number of weeks by each weekly cost to find out how much each bill will cost you throughout your time at university.



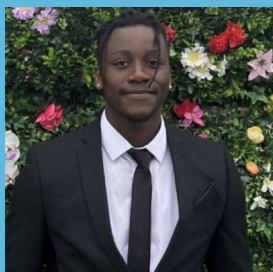
Navigating the Cost of Living Crisis

If the UK's Cost of Living Crisis continues, being careful with your money is going to be more important than ever before. Some of the top tips shared in this guide will be useful in helping you keep your day-to-day costs down, but if you enter a time of serious financial difficulty it's really important to reach out to your university for support.

In addition to helping you apply for additional financial support during your course (such as checking if you're eligible for any hardship funds), your university can also provide you with wellbeing support through their in-house counselling services to make sure you're keeping your stress levels as low as possible.

Top Budgeting Tips

Moving to university for most students means learning how to budget your spending each day, which can be really challenging if you've never had to do this before. Interested in hearing budgeting tips from a student?



Kevin is a former upReach Associate and attended the University of Leicester, where he studied Mechanical Engineering. During his time there, he learned valuable budgeting tips that helped him manage his finances.

Read below to discover Kevin's top university budgeting advice, which could benefit any student.

1. Plan Your Weekly Budget.

I've found that sticking to a consistent weekly budget is key. I allocate around £50 for groceries and £20 for extra activities. Knowing my limits and following them has really helped me manage my finances better.

2. Prioritise Home-Cooked Meals.

Cooking at home has been a game-changer for me in terms of saving money. By preparing my meals in advance, I not only save a significant amount but also ensure I have nutritious, balanced meals ready for the week. Plus, it helps me control my portions and resist the temptation to splurge on takeaways.

Get inspiration from fullthymestudent.com and thestudentfoodproject.com for tasteful recipes that don't break your bank!

3. Utilise Affordable Shopping Options.

I always shop at budget-friendly grocery stores like Lidl, where I can get fresh produce and essentials at lower prices. This has really helped stretch my budget further.

4. Limit High-Cost Activities.

I try to keep expensive outings and activities to a minimum, usually saving them for weekends. This way, I can enjoy social events without overspending, keeping my expenses in line with my income.

5. Save Consistently.

Even as a student, I make it a point to save regularly. I set aside £250 each month, which shows that with careful budgeting, it's possible to save while still covering all necessary expenses.

6. Customise Your Budget to Fit Your Lifestyle.

I've learned that budgeting isn't one-size-fits-all. My budget works for me because it suits my course and lifestyle, but yours might be different. It's important to assess your own needs, spending habits, and lifestyle to create a budget plan that you can stick to in the long run.

To learn more money-saving tips, we recommend visiting:



savethestudent.org



moneysavingexpert.com



Taking a Year Out

A gap year isn't just an opportunity to 'find yourself', it can also be a great time to think about what it is you really want to do with your future, develop your skills, and earn some cash!

Many people are choosing to use their gap year to gain valuable work experience in industries that interest them before deciding whether they want to head to university, do an apprenticeship, or get started on the career that most appeals to them.

Gap years can also be great if you do better than expected in your A-Levels, because it gives you a chance to reapply to universities with more demanding requirements. This can pay off in the long-term as it gives you a better chance at a higher graduate salary. If you do decide to take a gap year, make sure that you make the most of opportunities available to you. To find out more about how you can plan a gap year visit ucas.com/alternatives/gap-year.



Harziq is currently studying Land Economy at the University of Cambridge. Before university, he took a gap year to pursue paid work opportunities and build his CV. Read below to hear more about his experiences of taking a year out.

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Life is often compared to a game of chess. All the moves you make have consequences, and the decisions you make at critical junctions can deeply influence how your game will progress. If you're currently thinking about your plans after you leave school, it can feel like you're at one of those junctions. Should I go to university? Should I go straight into employment? Should I do an apprenticeship?

I found myself in this exact position during sixth form. Having maintained good grades throughout school, going to university seemed like the safest and most conventional route. But safe and conventional is rarely optimal. At this point in my life, I was fervent for two things: making money and doing work I find meaningful. I didn't think going to university and spending another three years in the education system would be conducive to those goals.

So, I didn't apply to university in Year 13, and had no initial intentions to eventually go. Instead, my plan was to enter the world of work and hopefully advance into a high-paying job at a good firm. In the end, I spent the time before university working for a startup and then a real estate asset management firm.

The former gave me a nitty-gritty experience of how business actually gets done - something invaluable for those of us with entrepreneurial ambitions. In addition, my time at the real estate firm led me to rethink my career plans and acquire insight into an industry I was interested in. These experiences made for brilliant additions to my CV and helped to fuel my ultimate decision to study Land Economy at Cambridge.

But the time I took out before university also gave me something else. Something far more intangible, but, more valuable: an experience of the world outside the comforts of the education system. As I was finishing Year 13, I was eager for financial independence and my initial plans made sense. However, to paraphrase Socrates: "You don't know what you don't know." Before leaving school, I had a certain comprehension of how the world worked, and it was only through spending more time in it that my understandings were challenged. This, in turn, is what allowed me to evolve.

When you're out on your own, you realise no one is coming to save you. You must hold yourself accountable to live the life you want. Most of us vaguely appreciate this idea, but real-world experience takes your understanding to a new level. It is for this reason I think gap years are invaluable. So long as you do something challenging and leave your comfort zone, you will develop mental fortitude. Such a thing arms you well to succeed in any arena of life, whether it be a mental or physical pursuit.

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Useful Resources

Below are some commonly used resources you might find helpful. Make sure you ask your tutor or teachers at school or college for what advice and guidance they can offer

All About School Leavers

The home of school leaver jobs:
allaboutschoolleavers.co.uk

Brightside

Connect young people facing barriers with inspiring mentors:
brightside.org.uk

Career Ready

Connect young people with the world of work.
careerready.org.uk

Discover Uni

To help you explore if university is right for you:
discoveruni.gov.uk

Get into Theatre

Information and opportunities to help you pursue a career in theatre:
getintothetheatre.org

National Career Service

Careers information, advice and guidance:
nationalcareers.service.gov.uk

Not Going To Uni

Search thousands of jobs, opportunities and apprenticeships:
notgoingtouni.co.uk

Office for Students (OfS)

The independent regulator of higher education in England:
officeforstudents.org.uk

Propel

Online resource providing information about higher education support for care leavers:
propel.org.uk

Prospects

Information, advice and opportunities for students:
prospects.ac.uk

Save the Student

The student money website:
savethestudent.org

Springpod

Gain experience with top employers and universities:
springpod.com

Stand Alone

Advice and support services for people who have become estranged from their family:
standalone.org.uk

STAR

Student Action for Refugees
star-network.org.uk

The Guardian League Tables

A ranking of student satisfaction across universities:
theguardian.com/education

The Mix

Free support for young people:
themix.org.uk

The Student Room

The largest online student community:
thestudentroom.co.uk

The Way Up

An app-based game that simulates different graduate career paths to help you make choices about your future:
thewayup.co.uk

UCAS

The Universities and Colleges Admissions Service, which manages all university applications across the UK:
ucas.com

UniBuddy

Chat to real, current university students to make more informed choices:
unibuddy.com

Unifrog

Platform designed to help you compare university courses, further education courses, and apprenticeships:
unifrog.org

Uni Taster Days

Search university events to experience university:
unitasterdays.com

upReach

Receive free 1-to-1 career coaching throughout your time at university:
upreach.org.uk

What Uni

Understand more about university courses and opportunities:
whatuni.com

References

- 1 Sector overview (charitycommission.gov.uk)
- 2 Public sector employment, UK - Office for National Statistics (ons.gov.uk)
- 3 <https://www.faststream.gov.uk/all-schemes/index.html>
- 4 The State of Creativity - Creative Industries Policy and Evidence Centre (pec.ac.uk)
- 5 Compare pay rates for Creative jobs | Careersmart
- 6 <https://researchbriefings.files.parliament.uk/documents/SN06186/SN06186.pdf>
- 7 <https://www.gov.uk/what-different-qualification-levels-mean/list-of-qualification-levels>
- 8 Stats behind the stories — 100 Faces – First in my family (universitiesuk.ac.uk)
- 9 Annual salary of graduates in England
- 10 BN Research 2024-25 Digital.pdf (brightnetwork.co.uk)
- 11 highfliers-graduate-market-report-2024.pdf (warwick.ac.uk)
- 12 Student Living Index 2023 | University Living Costs | NatWest
- 13 <https://www.bbc.co.uk/news/education-50576198#:~:text=Nearly%20half%20of%20young%20people%20were%20given%20a,were%20accepted%20with%20lower%20grades%20than%20those%20advertised.>



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