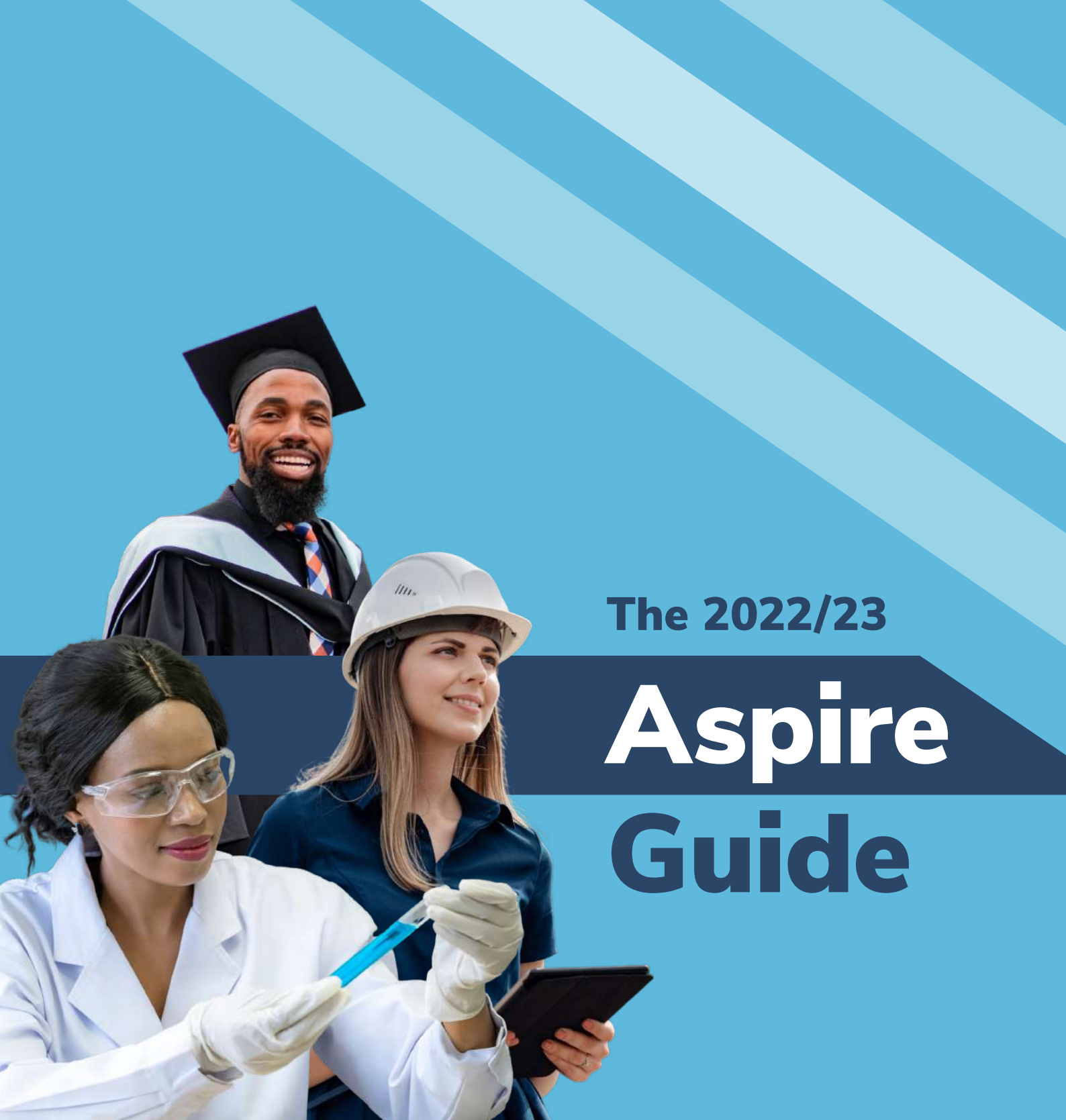




The 2022/23

Aspire Guide

Your essential guide to university,
further education and careers

Produced with support from:

BANK OF AMERICA 

 **Aspire**
by upReach

Contents

Are you ambitious but unsure what opportunities are out there?

Find out what people just like you have gone on to achieve.

- Explore 26 exciting careers you might not have considered.
- Learn about all your post-18 options including School Leaver Programmes and Apprenticeships.
- Discover how some graduates earn over £50,000 in their first year after university, when the average is £24,000, and some earn more by not going to university at all.

INTRODUCTION

Welcome 3

Planning your post-18 journey 5

WORK & TRAINING

Further Education 6

School Leaver Programmes 7

Apprenticeships 8

Degree Apprenticeships 9

UNIVERSITY

Why university? 10

Qualification and earning potential 13

Which university? 14

University choice, jobs and salaries 16

Student finance - the extended guide 18

Top budgeting tips 21

Student money diaries 22

Creating your own budget 24

Wellbeing support at university 26

GAP YEARS

Taking a year out 27

CAREERS

Start preparing for career success now 30

Top careers to consider 34

Employability skills gap 54

Tackling job applications
- your CV and cover letter 55

CV guidance 56

Cover letter guidance 57

How to ace the interview 58

The STAR interview technique 59

RESOURCES

Useful resources 60

References 62

Applying to upReach 63

Welcome

Welcome to the 2022/23 Aspire Guide! This guide is designed to help you better understand the wide range of different options that are open to you when you leave school or college.

Whether you choose university, further education, getting a job or taking a year out, the choice you make now will shape the rest of your life - so it's definitely worth taking the time to explore ideas, including some you may not have yet considered.

With hundreds of universities, apprenticeships, vocational courses and career options out there, it's impossible for any friend, teacher or parent to provide you with expert advice on all of them.

Aspire is designed to help you navigate these post-18 options - exploring different careers, and showing how important your choice of university (if you go) and course can be in determining your future career and salary prospects. Do your research, aim high, believe in yourself, and with hard work, you'll be amazed at what you can achieve that you had once never thought possible.

Try not to be afraid of leaving familiarity for something new, or be put off by myths or stereotypes shared by friends or in the media. For example, did you know that many people earn more by doing an apprenticeship than going to university, or that there are now over twice as many students from normal state schools at Cambridge University as from private schools?

After reading the Guide, why not sign up for one of our Aspire webinars, which will help you learn about a wide range of topics - from Writing a Great Personal Statement, to Applying for Apprenticeships. We also run Career Exploration sessions to give you the opportunity to ask questions to real professionals working in different sectors - from Law to Banking!

If you're planning to go to university, why not register now for free careers support from upReach worth over £2,700? Participants on average earn £3,500 more annually than other students. Register online, and we'll contact you before you start university to provide information on how to get involved.

My top tip is to invest a few hours now to research your options - you'll be glad you did!



John Craven
CEO of upReach
Founder of Aspire



upReach is an award-winning social mobility charity that supports university students who went to state schools (and aren't from higher income families), providing them with free, expert career advice to help them achieve their ambitions. In 2022, upReach was recognised with a prestigious Queen's Award for Enterprise in the "Promoting Opportunities" category.

Learn more: www.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 in helping talented young people 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 learn about career options - 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, make connections, build critical employability skills and realise your career ambitions.

We hope the **Aspire** Guide provides you with inspiration for your future career choices. Bank of America looks forward to our continued partnership with upReach and in providing insight into the career paths available to school leavers and future graduates. We wish you the best of luck on your career journey.



Katy Ingle
Talent and Learning
Executive EMEA,
Bank of America

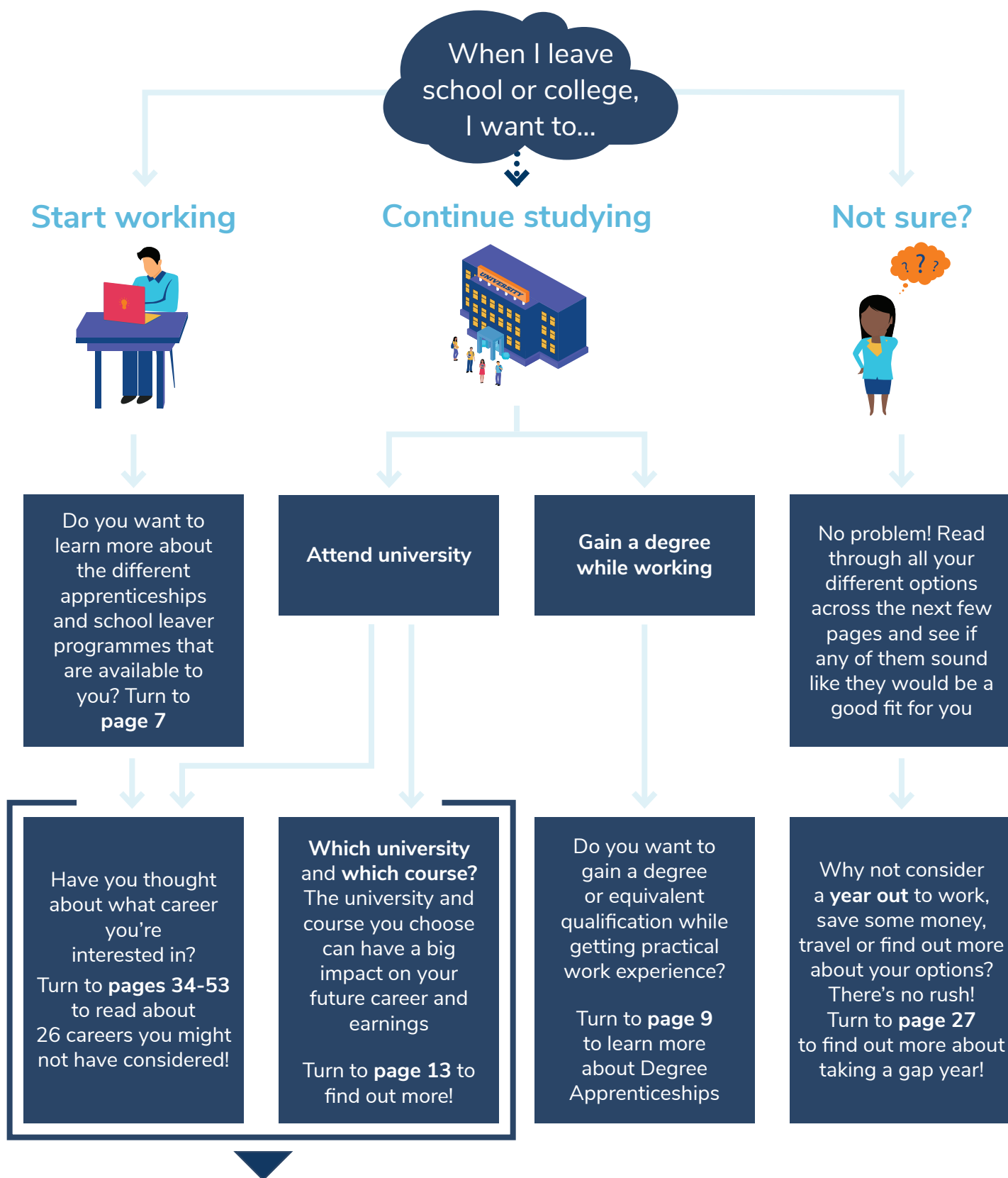


How would you shape your world?

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.

Planning your post-18 journey



That's where upReach comes in. We support students who haven't had much career guidance to secure top jobs. Our free professional development programme will help you learn about lots of different careers and gain experience so you can make an informed choice.

Pre-register now to receive free support once you're at university:

aspire.upreach.org.uk/register

Work and Training

There are a wide range of opportunities to get you started in the world of work or continue your learning. Many careers do not require you to have a degree and having a degree no longer guarantees a job. There are many options available for those considering a non-university route, and opportunities to gain roles in small businesses and larger organisations straight out of school or college.

Over the next few pages we will look at some of the other routes you can take. Of course, you will still need to think about what sort of careers you're interested in. For more ideas on this turn to pages 34-53 to read about 26 exciting careers you might not have considered.

Further Education Colleges

Many individuals choose to attend Further Education Colleges at the age of 16 after their GCSEs, however, you can also attend at 18 and beyond if you are looking to enhance your employability. Further Education Colleges offer courses at all levels from entry level to Higher National Certificate.

Further Education Colleges are often more independent in their approach to learning and individuals must be able to manage their time and workload effectively, preparing them for the workplace!

Individuals at 18 years old might attend Further Education Colleges for one of the following reasons:

- To get qualifications in **vocational subjects** such as business, health and social care etc. These subjects can lead to a large variety of employment areas or university courses.
- To undertake practical Vocational Courses (often now called **technical or professional programmes**) that provide more hands-on learning that can lead to specific jobs in hairdressing, plumbing, or engineering.
- To take courses that prepare people for Higher Education (university), for example, **Access Courses** or the **Art Foundation course**.
- To take Foundation Courses that are designed to help develop Maths, English and Employability skills. These courses can give students the chance to try out several different vocational areas.

You can search for Further Education Colleges near you via the government's website. Visit www.get-information-schools.service.gov.uk, select your location and then filter by "College" and then "Further education".



School Leaver Programmes

You may not want to go back to full-time studying once you finish your A-Levels and that's ok – 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'd 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 (equivalent to a foundation degree, bachelor's degree or professional qualification, such as a Level 6 Professional Higher Diploma in Law).
- **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 however, most 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 becoming an increasingly popular alternative to university for many individuals. Apprenticeships are hugely varied across sectors but typically come in 3 different levels: **Intermediate (Level 2), Advanced (Level 3) and Higher (Levels 4-7)**. Completing an Intermediate Apprenticeship provides you with the equivalent of five GCSEs, while an Advanced Apprenticeship is equal to two A-Levels. Higher Apprenticeships are more like School Leaver Programmes as they might include the completion of a degree, foundation degree or Higher National Diploma. The benefits of an Apprenticeship over a School Leaver Programme is that there is currently **more choice** in terms of the industries on offer, though some of the qualifications available may not be as highly regarded.

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 onto the next Apprenticeship level. You can search for Apprenticeship opportunities via the government's website. Visit www.findapprenticeship.service.gov.uk.

- **Qualification:** Level 2-7 depending on the type of Apprenticeship undertaken, as well as 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 or BTEC. 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 £4.81 per hour for the first year, increasing to national minimum wage after that if you are over the age of 19.¹ However, many employers pay more than that.
- **Popular employers offering Apprenticeships:** AstraZeneca, Barclays, BT, PwC, KPMG, Rolls-Royce and Sky.



Name: Christian

Apprenticeship: Barclays Leadership & Management Higher Apprenticeship Programme (2015-2018)

Job Title: Business Development Manager

“ After finishing sixth form I was offered a place on the three-year Barclays Leadership & Management Higher Apprenticeship programme, where I would rotate through roles alongside completing my degree. I knew banking would lead to a prosperous future if I dedicated myself which led me to applying.

It was an incredible experience; I discovered where my skills lie and what area of the bank I wanted to work in after completing the apprenticeship. Although it was a busy three years, I loved it.

I would 100% recommend going down the higher apprenticeship route. Make sure you do your research and put in the time to submit strong applications to firms you feel you will fit in with based on your interests and skillset. This will lead you towards the life and future you want to have.

”

Degree Apprenticeships

The highest level of Apprenticeship is called a Degree Apprenticeship which allows you to study for an **undergraduate degree as well as working for a company**. Similarly to a School Leaver Programme, the tuition fees are covered, as the government and the employer split the cost between them. Degree Apprenticeships have been introduced by the government relatively recently in 2015, and have the added benefit of being carefully designed both in line with government standards and frameworks, as well as being designed in close collaboration with the employer to be specific to the role. Therefore, if you are looking to get work experience immediately but also want to continue studying, this could be suited to you. You can search for Degree Apprenticeship opportunities via the government's website. Visit www.gov.uk/apply-apprenticeship and filter by Degree Apprenticeship.



- **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 £4.81 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, BBC, Ford, Microsoft, Savills, and TFL.



Why 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 over 40% of school leavers go on to university.

1. Life experience

A great benefit of going to university is the experience you get from it. A huge part of the university experience is the social life, whether this means joining extracurricular societies, enjoying the nightlife, or simply making new friends.

Alongside your studies, universities offer 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, hobbies, drama, politics, religion, charity and more. If the society which you want to join doesn't exist, then you can create it!

Some universities have **upReach societies**, state school societies, 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 BAME 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.

2. 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. 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.



Name: Arjun

Winner of the Banking and Finance Award at the 2019 Student Social Mobility Awards.

Subject: Business and Management

University: Queen Mary, University of London

“

I saw university as an opportunity to learn from some of the most committed, driven and talented set of global academics who have made an impact in their respective fields of work and study. Being able to study alongside students who came from across the world exposed me to different perspectives and cultures that have cumulatively helped build a foundation of tolerance, respect and collaboration, which are important values in the world of work! I also knew studying at a top London university meant I would get the opportunity to make friends with people who have come from all across the world!

”

University

3. 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, and still others 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 Russia.

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.

4. 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 the Institute for Fiscal Studies (IFS) also shows that graduates will earn on average 20% more over their working life than those who did not go to university.² 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. Your choice of university and course can have a significant impact of your potential future earnings. If you want to learn more about this, please turn to page 13 where we discuss degree earning potential in more detail.



Name: Sahar
Winner of the Creative Industries Award at the 2018 Student Social Mobility Awards.
Subject: Politics & Sociology
University: Goldsmiths, University of London

“

I moved to Vienna, Austria, as part of the Erasmus scheme to study abroad, which was enriching! I was frightened at first but I managed to settle in eventually. I learnt German and made friends from several other countries who I am still in contact with. I also wanted to do something that would be rewarding both personally and professionally and this experience was. It has sustained my self-development and given me more awareness and resilience, with recruiters interested to hear about my experience and my progression through university. I always recommend to get involved with as much as you can at university as there is so much on offer.

”



What if your ideas can help make a difference?

Apprenticeship opportunities 2022

KPMG in the UK provides Audit, Tax, Legal, Consulting, Deal Advisory, and Technology services. We bring creativity, insight, and experience to solve our clients' and communities' biggest problems.

Our KPMG Apprenticeships offer you the chance to bring your unique experiences and build the skills you need for an exciting career – all while earning a salary.

You'll be part of a supportive team, who'll empower you to achieve degrees and professional qualifications, whilst gaining hands-on work experience. Our diverse employee networks and KPMG community will help you build new friendships and support you to be at your best.

We offer nationwide opportunities in Audit, KPMG Business Services, Consulting, KPMG Law and Technology.

Apply now or join our Talent Community to be one of the first to hear about future opportunities.

To imagine, is to do.

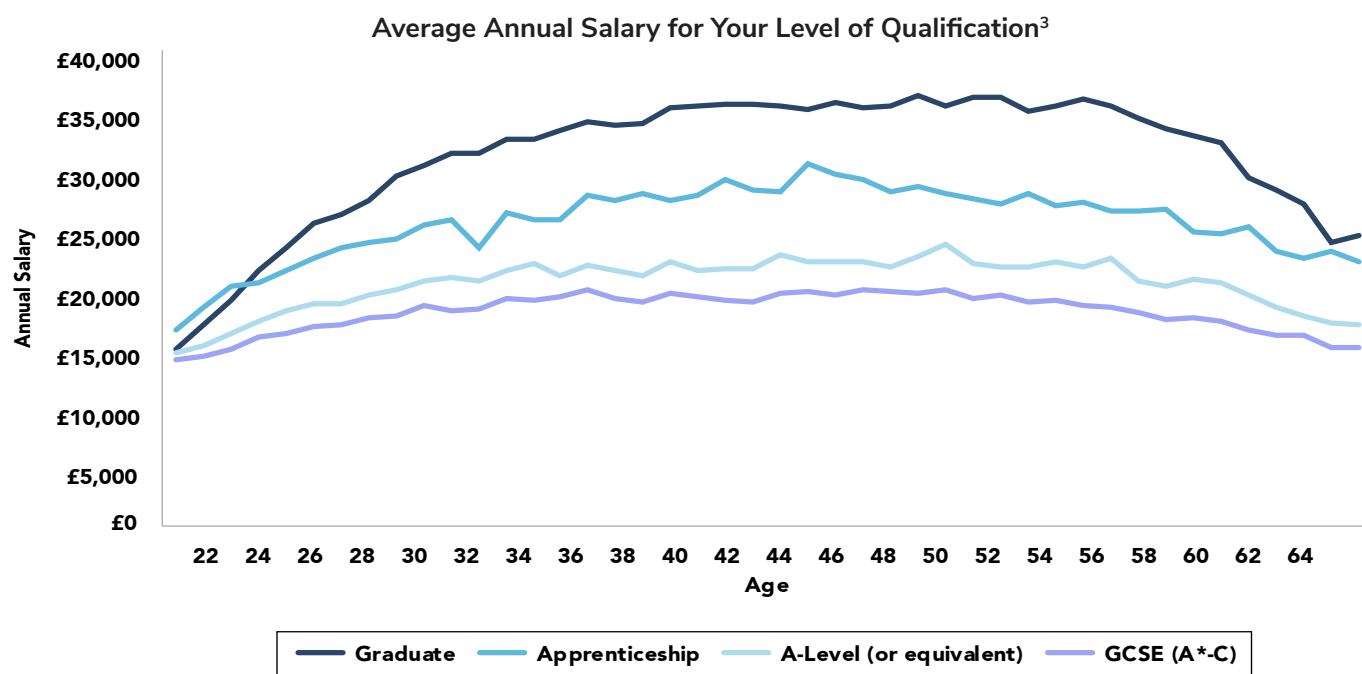
kpmgcareers.co.uk/apprentice

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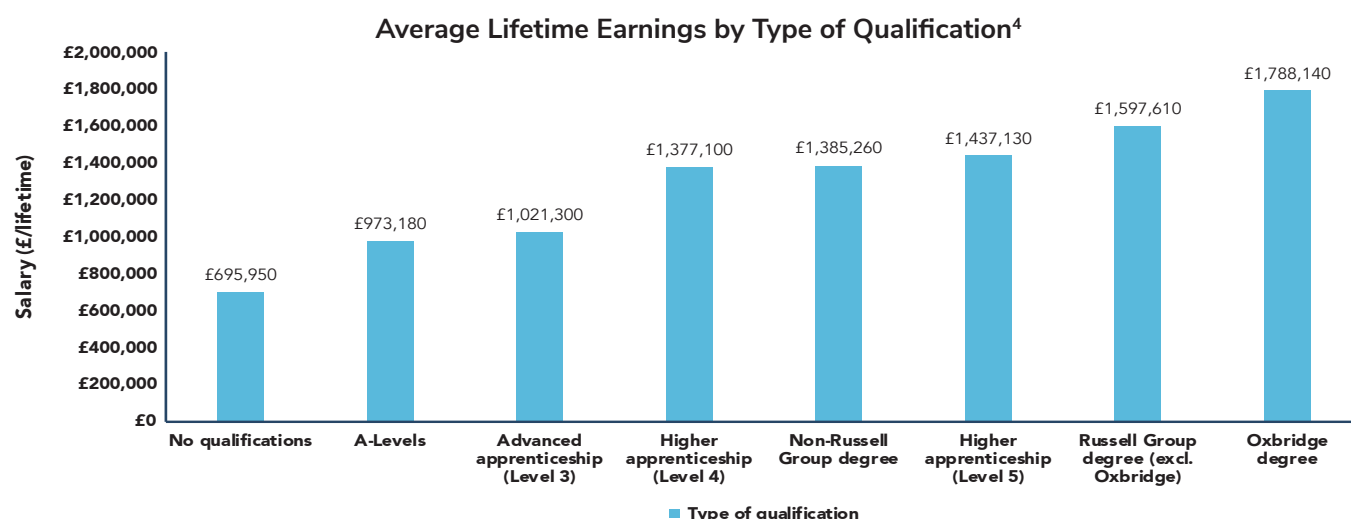
Qualifications and Earning Potential

Your level of qualification has a huge impact on what you could earn in the future. Research from the Office for National Statistics shows that annual earnings for graduates is higher as they are more likely to work in high-skilled jobs than non-graduates. The graph below shows that as you achieve higher level qualifications, your average annual salary increases.



The university you choose to attend can have a huge impact on your potential lifetime earnings. As you can see in the graph below, individuals who attend a Russell Group university earn more than non-graduates. However, individuals who attend a non-Russell Group university actually earn less than non-graduates who choose to do a Higher Apprenticeship. Therefore, simply going to any university does not guarantee a higher earning potential and it is important to decide if university is the right option for you.

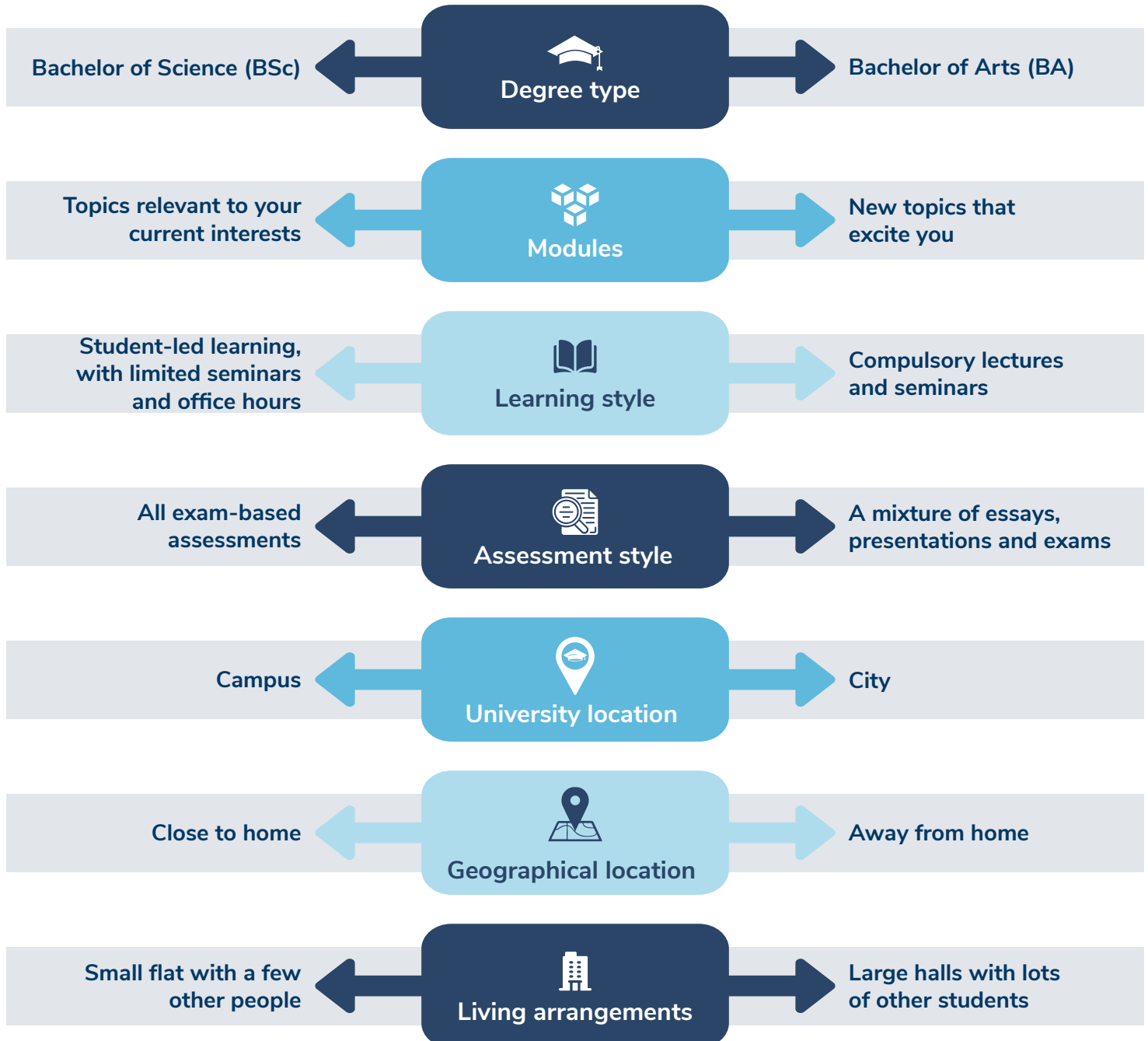
If you decide university is right for you, making the leap to a university with more demanding entry requirements can pay off hugely in the medium to long term. Applying to the most selective university possible can be pretty daunting, especially if it's far from home. But it also presents all kinds of exciting opportunities - from high-quality teaching, to work experience, to the exploration of a brand new city and environment, so don't undersell yourself! Look into Foundation Years which are sometimes offered if you don't quite have the grades.



Which University?

When deciding which university you'd 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.

**Before you choose your university, consider the options below.
Circle the options which most appeal to you!**



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.

What should you consider when deciding which university to apply to?

What are your predicted grades? Try to aim high and have a bit of a range to increase your options. Be wary of accepting unconditional offers - often if you take conditional offers you can get into universities that are more academically demanding. Remember that your A-Level grades will go on your CV so it's important to work hard no matter what the entry requirements are for your university of choice.

What living style would suit you best? Different universities will have different living arrangements. Some universities, like Durham, offer catered accommodation, which means all your meals are cooked for you. Others, such as Warwick, only offer self-catered halls, which come with kitchens and means you'll need to cook your meals for yourself! It's also worth thinking about whether you would prefer to live in a city or on a university campus. Campus universities come with the benefit of convenience, as all the lecture halls will be close to where you live, while non-campus universities mean that you get the opportunity to explore a new city.

Is the course right for you? It sounds obvious - but make sure that the university you're applying to offers the course you're interested in! It's also useful to find out about the modules that they offer and the way they're structured. For example, a compulsory module for history at SOAS is *World Histories - Global Encounters and Connectivities*, whilst Warwick's course requires you to take *Europe in the Making 1450-1800*; music students at York are taught and assessed on just one project per term whilst, at Oxford, students study a mixture of topics across the year, assessed in the summer. Think about what you're interested in and how you want to learn about it, and then choose accordingly.

What graduate jobs do students typically go on to do? It may seem a long way off, but the university you go to is often more important than the course you choose and even your grades when it comes to launching a successful career. This may be due to increased access to internships and work experience, the certification of courses with professional bodies, or even the connections you'll make there. upReach want every young person to realise their career potential, regardless of their background. That's why we encourage you not only to consider university, but to consider the most selective universities out there. Stretching yourself to apply to the best university you can, wherever that might be, can really pay off.



Name: Eilidh
Current job role: Law Programme Coordinator at upReach
Subject: Law
University: University of Exeter

“ When I was deciding which university to go to, there were many factors to consider, including how I was going to finance it. One university offered me an unconditional offer which specified that if I accepted them as my ‘firm choice’ I would receive a specific bursary. A university which I liked more also gave me an offer, but this was conditional and there was no promise of a bursary.

This made the decision of which university to put as my ‘firm choice’ difficult because while I knew which I preferred, it was higher risk. I toyed around with the decision for a long time and almost accepted the unconditional offer. However, I took the risk of going with the university I preferred. This turned out to be the best decision because I achieved the grades I needed and when I was then accepted, they also offered a bursary which I received automatically upon enrolment! From this experience I learnt that it's really important to look beyond the surface level and really dig into what each university has to offer because what's important to you won't necessarily always be advertised!

”

University Choice, Jobs and Salaries

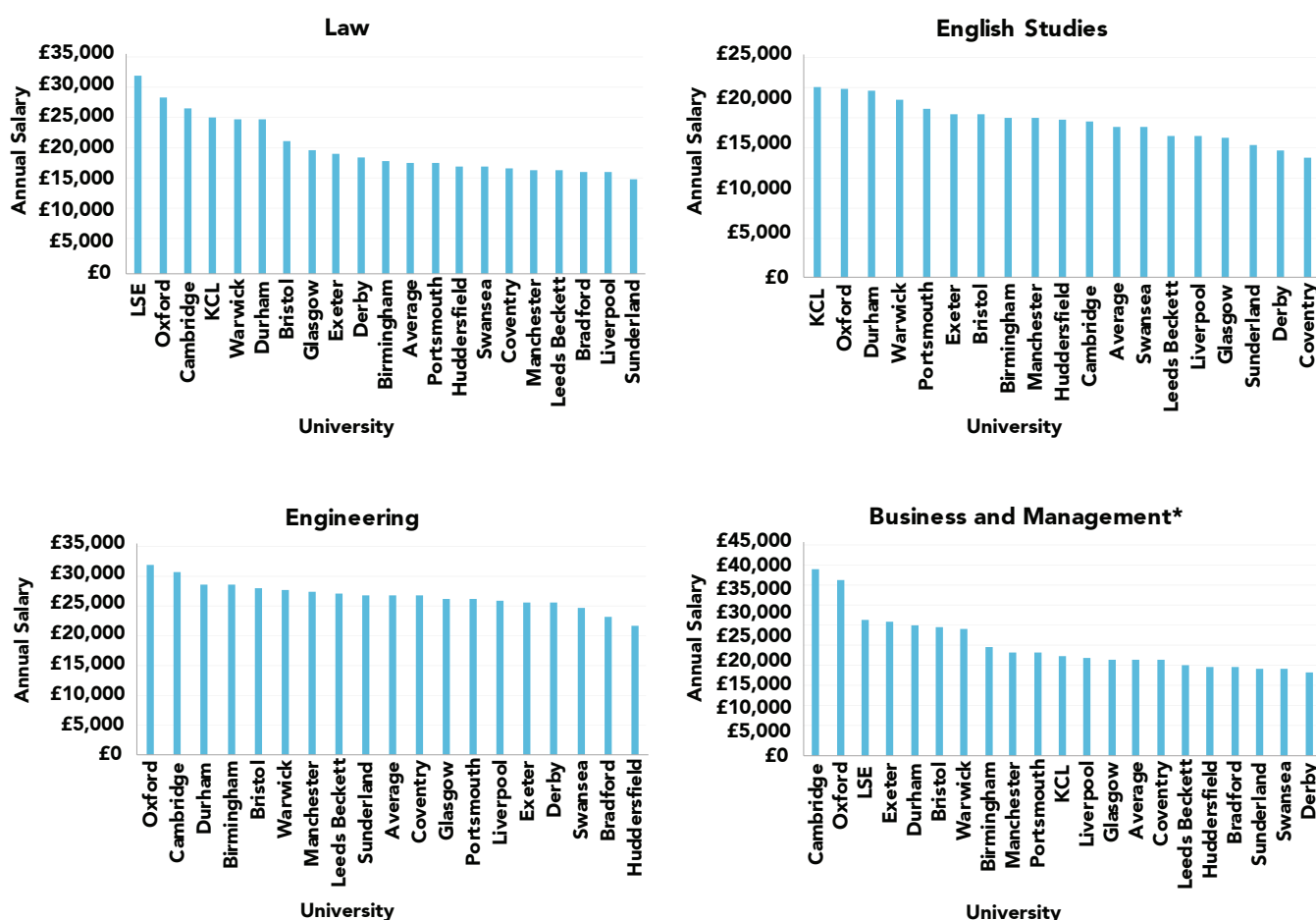
Research suggests that graduates earn up to £10,000 more per year than non-graduates. In 2018, 87.7% of all graduates were in work or further study within six months of leaving university.⁵

The median starting salary for UK university students who graduated in 2016/17 was around £20,600, but this figure is too general to mean much - as mentioned on page 13, the university you go to has a huge impact on the graduate salary you are likely to earn, as does the course you study and the career sector you enter.

For example, the median salary for a Law student from the **University of Birmingham** one year after graduation is £18,800. For a law graduate from **Birmingham City University**, it's £15,600.

The median salary for a Business student at the **University of Leeds** one year after graduation is £22,000, whereas if you study Business at **Leeds Trinity University**, you're more likely to earn around £16,100.⁶

Average Annual Salary comparing Universities and Courses



* Or closest equivalent degree

Your choice of university matters a lot too! For example, if you studied Business and Management at Derby, the average annual salary is less than £20,000, whereas if you studied at Cambridge, you could earn nearly £40,000 per year.

This shows that making the leap to a university with more demanding entry requirements can pay off hugely in the medium to long term.

Your university options

Imagine that you go to a **sixth form in Bradford**, and you want to study **Economics**. Your predicted A-Level grades are **AAB**. Your options might include:

A

Stay at home, and go to the **University of Bradford**. The entry requirement is **BBC** - so you'll almost certainly get in. The median salary one year after graduation is **£18,400**.

B

Apply to the **University of Portsmouth** with a high chance of an unconditional offer. Although you're nervous and worried about the cost, you're excited at the prospect of leaving home - moving out gives you more options. However, research shows that having a guaranteed place makes you less likely to achieve your predicted grades, and A-Levels will go on your CV to send to employers in future. The median starting graduate salary for this course is **£21,900**.

C

Apply to the University of Leeds. The usual entry requirement for Economics is **AAA**, but through their "Access to Leeds" contextual offers scheme, they give offers of up to two grades lower to students who are the first from their family to attend university, who live in neighbourhoods where a low percentage of young people go to university, among other reasons. The average salary one year after graduation for this course is **£24,400**.

D

Apply to the University of Oxford. They suggest students only apply if they are predicted **AAA**, but you could apply for their foundation year programme, open (from 2023) to students predicted up to two grades below the typical offer, so **ABB** for Economics and Management. Students generally then progress onto full degree courses. The average salary for this course one year after graduation is over **£35,000!**

The link between university and career choices



Focus: The Creative Industries

Believe it or not, getting a job in the creative industries is more likely if you go to a more selective university, than if you choose a creative course at a less selective one. Research shows that creative degrees are not always necessary for successful creative careers!⁷



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! Turn to page 46 to find out more.

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 2022/23, so it's worth checking the latest situation and how it applies to you online.

Tuition fees:

In general, English and Welsh universities charge tuition fees of **£9,250** per year. 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 are usually covered by a **Maintenance Loan**, which is means-tested depending on your parents' income. This will cover your accommodation, travel, groceries, entertainment and everything else that you might have to spend money on while at university. Turn to page 22 to check out our money diary and see how a real university student spent their cash for a week!

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.⁸

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 through 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 hours you're expected to work depending on the time of year.

Household Income	Living at home	Away from Home (outside London)	Away from Home (London)
25k or less	£8,171	£9,706	£12,667
£30,000	£7,484	£9,012	£11,961
£35,000	£6,796	£8,318	£11,255
£40,000	£6,108	£7,623	£10,549
£45,000	£5,420	£6,929	£9,843
£50,000	£4,733	£6,234	£9,136
£55,000	£4,045	£5,540	£8,430
£58,220	£3,602	£5,093	£7,975
£60,000	£3,597	£4,845	£7,724
£62,286	£3,597	£4,528	£7,401
£65,000	£3,597	£4,524	£7,018
£70,000	£3,597	£4,524	£6,312
£70,004+	£3,597	£4,524	£6,311

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 Loan.

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 siblings under the age of 18 who live with your parents, if you are a carer or if you have a disability. 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.

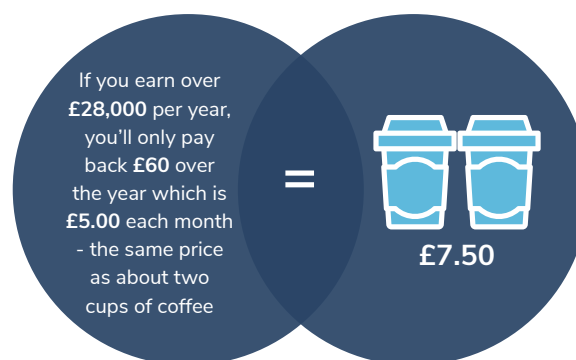
This shortfall can be made up in various ways, including getting a job alongside your studies or during your holidays, applying for a bursary or getting financial support from your parents. Many students end up using a combination of these methods to pay for their living costs at university, so make sure you think about how you might fund your studies in advance.

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).

How do I pay it back?

Of course, student loans are not just free money - you will be expected to pay some of it back. However, don't let this put you off - it's simpler to think of student loans as a graduate tax as opposed to a typical loan. You are only expected to begin paying it off if you're earning over £27,295 a year. You repay 9% of your earnings over that threshold until your loan and interest is paid off.

Student Loans are 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.



Am I charged interest?

In England, interest is added to the loan each year. While you're studying, the interest rate is equal to the rate of inflation (RPI) plus 3%. After you finish studying, the interest rate is between the rate of inflation and the rate of inflation plus 3%, depending on what you earn. For more details, please visit: www.gov.uk/repaying-your-student-loan for the latest information.

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.



Did you know?

43% of students surveyed in 2021 feel they weren't made aware of funding options available to them, such as grants.⁹

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 dependents. 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 everything 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!



Muhammad is a trainee solicitor who previously graduated from SOAS with a degree in Law. In his own words, attending university "changed his life forever". However, due to his faith, he faced a difficult decision surrounding taking out a student loan. He shares below his top tips for navigating this:



It is important that you do not immediately discount the importance and significance of accurately completing your student finance information. Growing up in a low-income family, I was eligible for bursaries at university and of course for employability programmes like upReach. However, in order to be eligible, my university and other charities must be able to make a genuine determination of financial need. I of course knew what the financial situation of my family was,

but the only way in which I could share that information was through Student Finance.

Therefore, despite not intending to take out any amount of the maintenance loan, I filled out the documentation accurately and asked to receive the maximum amount possible. Incidentally, I was eligible for the maximum amount of maintenance and once this was confirmed and I received confirmation from Student Finance, I immediately changed my requested loan total to £0. In doing so, I was able to show I am eligible for bursaries whilst ensuring I did not take out a maintenance grant.

If I had not filled out the information or simply ignored applying for student finance, I would have missed out on approximately £5,000 worth of bursary and eligibility to social mobility programmes, simply because the assumption from Student Finance would have been that I am financially stable enough that I am not eligible for the maintenance loan. Don't miss out, make sure you fill out your maintenance grant application!



Top Budgeting Tips



Yasmin attended the University of Cambridge, where she learned some valuable tips when it comes to spending and saving money. She shares these below.

“

When I got to university, I was given a student loan which contained more money in one go than I'd really ever seen before, and I had absolutely no idea what I was doing with it. To this day, I still don't know how much I spent in my first term and I probably wouldn't want to! But, after the shock realisation that I had accidentally spent more than I meant to (without even really noticing), I came back in second term armed with budgeting apps and a determination to keep an eye on what I was spending. Here are some things which have worked for me over the past three years, hopefully they can help you too!

”

1. **Make sure your bills are paid.** This one is absolutely key – I don't do any kind of money planning until after I've subtracted my term's rent.
2. **Track your spending.** There are loads of apps where you can input your daily spend, and some banks even do it for you now. This helps you know roughly how much you're spending per week (helpful for tip 3) and can also help identify areas where you could cut back. I don't do this anymore, but I did for a few months when I was in first year and it helped me set my limits later.
3. **Set some kind of spending limit.** Depending on your schedule for bills etc. this might be monthly, but for me I find setting myself a cap per week works wonders.
4. **Check your bank account.** I've set up weekly text reminders which come through on a Sunday, so that I know exactly how much I've spent each week.
5. **Calculate exactly how much you need for a term and transfer the rest of your money out of your current account.** You could even adapt this one so that you only leave yourself enough in your current account for each week – but I find seeing my overall term's money go down each week keeps me on track.
6. **Keep some money for emergencies.** Being able to save money at university is definitely somewhat of a rarity, but if you are able to, it makes a world of difference when something unexpected inevitably happens.
7. **Similarly, keep some money for other things.** There are always going to be some potentially out-of-budget expenses (like birthdays) so it's good to be prepared for those in advance too.
8. **Don't take your card on nights out.** This one is a recipe for disaster and its often way more sensible to take some cash out in advance as doing this limits your spending potential.



Student Money Diaries

Interested in what students spend their money on? We asked Athena to keep track of her spending for a typical week in January - read on to hear what a week of spending looked like for her.

Athena's Money Diary



Profile

I am Athena and I am currently studying Medieval and Early Modern Studies at Lancaster University.

Income

Student Loan: £9,040 a year

Savings: £3,000 from working during my gap year

Outgoings

Housing Costs: £6,500 a year (£130 a week) for off campus student accommodation which includes utilities and gym membership

Phone bill: £35 a month

Transport: £195 for a bus pass that covers January - June

Other: Fortunately, my mum doesn't mind that I still 'leech' off her Netflix account, so this is a regular expense I don't have to worry about!



Monday

Today's Total: £1.20

8:00am: Today I start university at 11:00am. I plan to have a quick shower, a couple of slices of toast, and to get to university early enough so that I can have my pick of seats in my 2-hour lecture.

3:30pm: Since finishing my lecture, I've been sat in the library making sure I'm prepared for my 4:00pm seminar. I've realised that I forgot my water bottle today, so I picked up a drink from the vending machine (£1.20) before heading to my seminar.

11:00pm: I got home from university around 6:00pm and prepared a salad for tea. I've spent some time talking to my flat mates and discussing the coursework that we all have due soon.



Tuesday

Today's Total: £0

8:00am: Today's day at university looks very similar to yesterday, so once again, I have some toast for breakfast, but I remember to grab a water bottle to take to class today, as there are free bottle refill machines around the campus, and this will save me some money.

4:00pm: I spent today's free time on campus with some friends. We spent the time gossiping and just taking the time to ourselves to relax, and now it is time for class.

10:00pm: After getting home, I took some time to phone home to talk to my family and have a catch up. Then I made some chicken burgers for my tea and retreated into my room for another chilled-out night.



Wednesday

Today's Total: £18.30

7:00am: Today's my earliest start at university, so I grab an orange and head out to catch a bus.

11:00am: By this time, I've gotten back home after a lecture. As most of the students in my accommodation are either still in bed or at university, this is the perfect time to do my laundry (£2.50 + £3.20 = £5.70). After this, I plan to make lunch (pasta).

8:00pm: The rest of my day has been spent cleaning the kitchen and making sure I have done everything I need to do ready for tomorrow. As it's late, I order Chinese takeaway for tea (£12.60) and, after a quick shower, I will finish my night by chilling in the living room with my flat mates, and then settling down reading a book later.

Thursday

Today's Total: £3.50



11:00am: I had a late-night yesterday; however, I don't start until 1:00pm today.

2:30pm: After my first lecture of the day, I'm hungry. I pop over to the Greggs on campus and get a sandwich and drink (£3.50) and find myself a corner of the library to do some work ready for my seminar at 4:00pm.

10:00pm: My day at university finished at 7:00pm today. Since getting home, I've heated up a stir-fry that I froze last week and phoned a friend from home. Today has felt like a long day, so this is a good time to go to bed.



Friday

Today's Total: £38.84

10:00am: This term, I'm lucky to have Fridays off, so I can afford to have a lie in.

12:00pm: After lounging around watching Netflix and having a shower, I decide to leave my bed and head to Sainsbury's. I try to go to Sainsbury's once a week; I do a large shop fortnightly which involves buying foods that I can use to make bulk meals that I can freeze and reheat, and the opposite weeks I do a smaller shop which involves replacing necessary perishable foods such as milk, fruit, or bread. This week it's a large shop (£38.84).

5:00pm: By now, I've put away my shopping and managed to make a stew that I had for tea, which also filled five containers that I've frozen ready to eat during the upcoming week.

10:00pm: I've spent the evening working on an essay and doing some of the set reading ready for my seminar Monday afternoon. Now it's time to get ready for bed and watch some more Netflix.

This week's total: £61.84

Weekly Overview

Looking over the past week, I can see that it is very easy to go over my set weekly budget, however, as it is only a slight amount over, and I know next week's Sainsbury's shop will be cheaper, I'm not drastically worried. This said, it is undeniable that I need to try to plan ahead more as I cannot afford to spend more than my budget every week, and if I ever want to hang out with friends outside of university, it would be good for me to have money available.

I know that I could cut down my spending by making sure I have my refillable bottle with me at university, and by possibly searching for cheaper alternatives whilst I do my weekly shop. Looking over my finances, I can see it would be good for me to get a part-time job whilst studying so that I have money that goes beyond basic living each week.

Most universities offer an area for students who are having difficulties to access help. This includes experienced staff who can help create a budgeting plan for any students who do have financial issues during their time at university.

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 University of Leeds. You are living in student accommodation and your rent is **£146 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 SU, where you do one shift a week (around 6 hours) at **£8.21** per hour. Your budget for your time spent at university (which is 39 weeks a year on average) might look something like this:

INCOME	Yearly (39 weeks)	Monthly	Weekly
Maintenance Loan*	£8,130	£833.80	£208.45
Grant/bursary/scholarship	£4,000	£410	£102.50
Job	£2,561.52	£284.61	£65.68
Family/gifts	£390	£40	£10
TOTAL:	£15,081.52	£1,568.41	£376.63

OUTGOINGS	Yearly (39 weeks)	Monthly	Weekly
Rent	£5,811	£584	£146
Groceries	£975	£100	£25
Takeaways & eating out	£975	£100	£25
Going out	£1,365	£140	£35
Transport	£585	£60	£15
Household bills**	£0	£0	£0
Mobile phone	£273	£28	£7
Clothes & shopping	£390	£40	£10
Health & wellbeing	£137	£14	£4
Holidays & events	£304	£31	£8
Gifts & charity	£195	£20	£5
Savings/Emergency fund	£1,950	£200	£50
Other	£390	£40	£10
TOTAL:	£13,350	£1,357	£340

*Maintenance Loan based on Household Income of £36,350.

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

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

$$\text{TOTAL INCOME minus TOTAL OUTGOINGS} = \text{£}$$

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 case above, you would have **£2,081.52** left over per year to save or spend, but if you hadn't applied for the bursary you would be **£2,268.48** short on what you needed to pay all your bills and responsibilities.

Clearly, bursaries can have a big impact. This is important because the budget above only accounts for the 39 weeks spent at university, and doesn't include the other 13 weeks of the year outside of term time. The bursary provides a financial buffer which you may use for travel or in future years. 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.

Try to complete your own budgeting plan using the example table below. You may have some fixed bills (such as rent and your mobile phone bill) that you are already aware of, so start by adding these in. Then, calculate 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.

INCOME	Yearly (39 weeks)	Monthly	Weekly
Maintenance Loan			
Grant/bursary/scholarship			
Job			
Family/gifts			
TOTAL:			

OUTGOINGS	Yearly (39 weeks)	Monthly	Weekly
Rent			
Groceries			
Takeaways & eating out			
Going out			
Transport			
Household bills			
Mobile phone			
Clothes & shopping			
Health & wellbeing			
Holidays & events			
Gifts & charity			
Savings/Emergency fund			
Other			
TOTAL:			

Wellbeing Support at University

University is a huge change for many students, whether they move away from home, perhaps to a new city, or just the change in responsibilities and no longer being in school. Most of the time students have a fantastic time at university, and these changes can be really exciting. However, sometimes these changes can cause stress and anxiety. If you do find yourself struggling with mental health concerns while at university, you can be assured that there are many different places to turn.

All universities will have some form of wellbeing support. This will likely include wellbeing classes such as yoga and mindfulness, networks of trained mental-health peer supporters, and co-ordinated support from **NHS counselling services**. These services can come in the form of one-to-one support sessions, or group workshops with other students. There are lots of student-led services and charities such as **Student Minds** or **Nightline**, which are hotlines that students can call anonymously to speak with advisors and receive practical information. Some universities also have wellbeing advisers that operate 24 hours a day on campus, in accommodation halls or in university departments.

Below, Seye shares his experiences of seeking support while at university.



Name: Seye
Winner of the Best Mentor Award at the 2019
Student Social Mobility Awards
Subject: Economics
University: University of Bristol

“

I doubted my ability a lot in my first year, given I felt out of place and I missed home.

However, I sought counselling provided by the university and began to open up to my peers about the difficult times. Gradually, as we started sharing our experiences, we began to realise we weren't the only ones going through a lot of these problems. The support network provided by my peers was key in getting me through university.

Counselling helped because it gave me a platform to speak about my issues without feeling judged. Also, I learnt a lot about how to handle my response to difficult situations which was key when managing challenging circumstances.

”

Seye's Top Tips:

- 1** Talk to your peers - they are likely to understand what you're feeling and you can relate to them
- 2** Ask for advice from people who have been in similar situations - older siblings, people in the year above, etc.
- 3** Access the support your university has to offer (check your university's website to find out what options are available)

Your university is there to support you and will have more information on their website or your student portal. For more information about wellbeing outside of your university contacts, please visit the following websites:

www.youngminds.org.uk
www.mind.org.uk
www.studentminds.org.uk
www.mentalhealth.org.uk

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 which 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, which can pay off in the long-term as it gives you a better chance at a higher graduate salary - turn to page 13 to find out more!

If you do decide to take a gap year, make sure that you make the most of opportunities available to you. Below Victoria and Annalisa talk about their experience of taking a year out and what they learnt from it. To find out more about how you can plan a gap year visit www.ucas.com/alternatives/gap-year.



Victoria Ayodeji decided to take a gap year before attending the University of Cambridge to study Geography. Read on to see why she decided to take a gap year and what she felt that she gained from the experience.

At the age of 18 I had to make many important decisions, all in the space of the first few months of Year 13. Was I going to go to university? If so, what five universities would I apply to? Was I going to leave the comfort of my own home in East London, or move miles away? And of course, what university course would I pick?

Many students think of taking a break or a 'gap year'. Some decide to go on a long holiday with friends or family and some even take part in a 'voluntourism' trip abroad, but I knew that neither of these options were long enough to fulfil my urge to travel and expand my horizons. For me, a year full of both personal and professional development seemed like the perfect thing to do straight after Year 13.

So, in November 2016, alongside applying to university and preparing for my A-Levels, I began planning a gap year that I knew would be life changing. I was fortunate to have the support of my form tutor and the Head of Sixth Form at my state school in East London, as well as the advice of my mentors on the two mentoring programmes I was involved with, but the adults in my family were not convinced and tried to deter me from taking a year out.

I often heard, "It will be a waste of time," "Gap years are too expensive," and "Can you not just go straight to university?". The backlash made me think that if I did not plan each month of my gap year with worthwhile activities, I would be, in the words of J Hus, "posted on the block like a low life." I was determined my gap year was going to be the best and most productive 12 months before starting university.

When A-Level results day arrived in August 2017, I called up my first choice university and asked to defer my place and start in October 2018. Thankfully they said yes, and with that all sorted, I began my gap year in September 2017 with the goal of gaining independence and surpassing my predetermined capabilities.

After researching different companies, I was certain that I wanted to apply for an internship to kick off my gap year. I got a place on a gap year programme in the consulting sector through a charity and with the support of my mentor. It was a full-time, paid 8-month internship based in London, but due to the nature of the industry, I was placed on a project in Newcastle in my first few months at the firm.

I learned to be bold and not afraid of asking questions even if I was the youngest in the room.

Despite my limited idea of what interns did, I was not asked to make tea or coffee once! I was treated just like a university graduate on a summer internship: same work responsibilities, same expectations of professionalism and the same working hours. The internship allowed me to gain life experiences such as working away from home and networking within a large firm at the age of 18 and 19. I learned to be bold and not afraid of asking questions even if I was the youngest in the room. Being in Newcastle, away from home and out of my comfort zone, really allowed me to develop as an individual, and having a supportive team allowed me to understand my best qualities and how to use them.

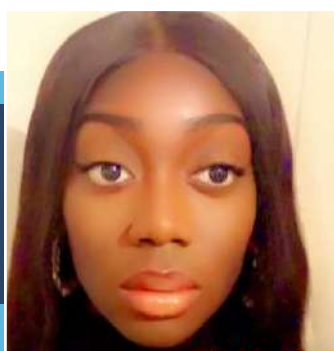
After speaking with other young people who were also on a gap year internship, we all agreed that working as part of our gap year allowed us to not only financially support ourselves but our families too – a bonus for students from low-income families who can save money before starting at university.

After working and volunteering for nine months in the UK, I then embarked on a trip to Silicon Valley. I was an international work experience student with a US Government Agency in the San Francisco Bay Area, but I also used this opportunity to be a typical tourist, visiting Berkeley, Napa Valley, Monterey and my favourite city in the Bay Area, Oakland.

Without my gap year, I wouldn't have had the time to think and redirect my ambitions and my goals.

I believe all of these experiences and the diverse range of people I met, gave me a competitive edge when I began applying for opportunities during my first year at university. For me, my gap year was not a 'year out', but rather a 'year in'. It was a chance for me to truly understand the importance of a diverse support network in both personal and professional development. Without my gap year, I wouldn't have had the time to think and redirect my ambitions and my goals. I gained an understanding of how to make the most out of university and avoid some common mistakes by gaining advice from university graduates whilst working alongside them.

At the upReach 2019 Student Social Mobility Awards, hosted at the House of Lords, Victoria won the Outstanding Achievement Award for her commitment to inspiring others alongside her impressive academic successes.



Name: Annalisa
Winner of the Law Award at the 2018 Student Social Mobility Awards
Subject: LLB Law
University: University of York

I used my gap year to give me a step up and a competitive advantage over my peers. I worked and interned at various institutions, saved up for university, built a network outside of school and prepared well for life away from home. I did not use my gap year to travel because I did not have the financial means to travel around the world for a year and I was focused on making the best decision as to whether or not to go to university. My gap year was the best decision I have ever made. I would recommend it.



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Careers

Start Preparing for Careers Success Now

It's never too early to start considering your career options, boosting your CV and gaining valuable work experience. Don't worry if you're still not sure what you want to do in the future - explore 26 great career ideas on pages 34-53.

You can get a headstart by contacting local employers to see if they'll give you a weeks' work experience before you get to university. Once you get 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, 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 early on.



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's always opportunities to change your career later in life. Reading about different career paths and trying jobs out through work experience is a great place to start, even if, in the end, this only shows you what jobs you don't want to do.



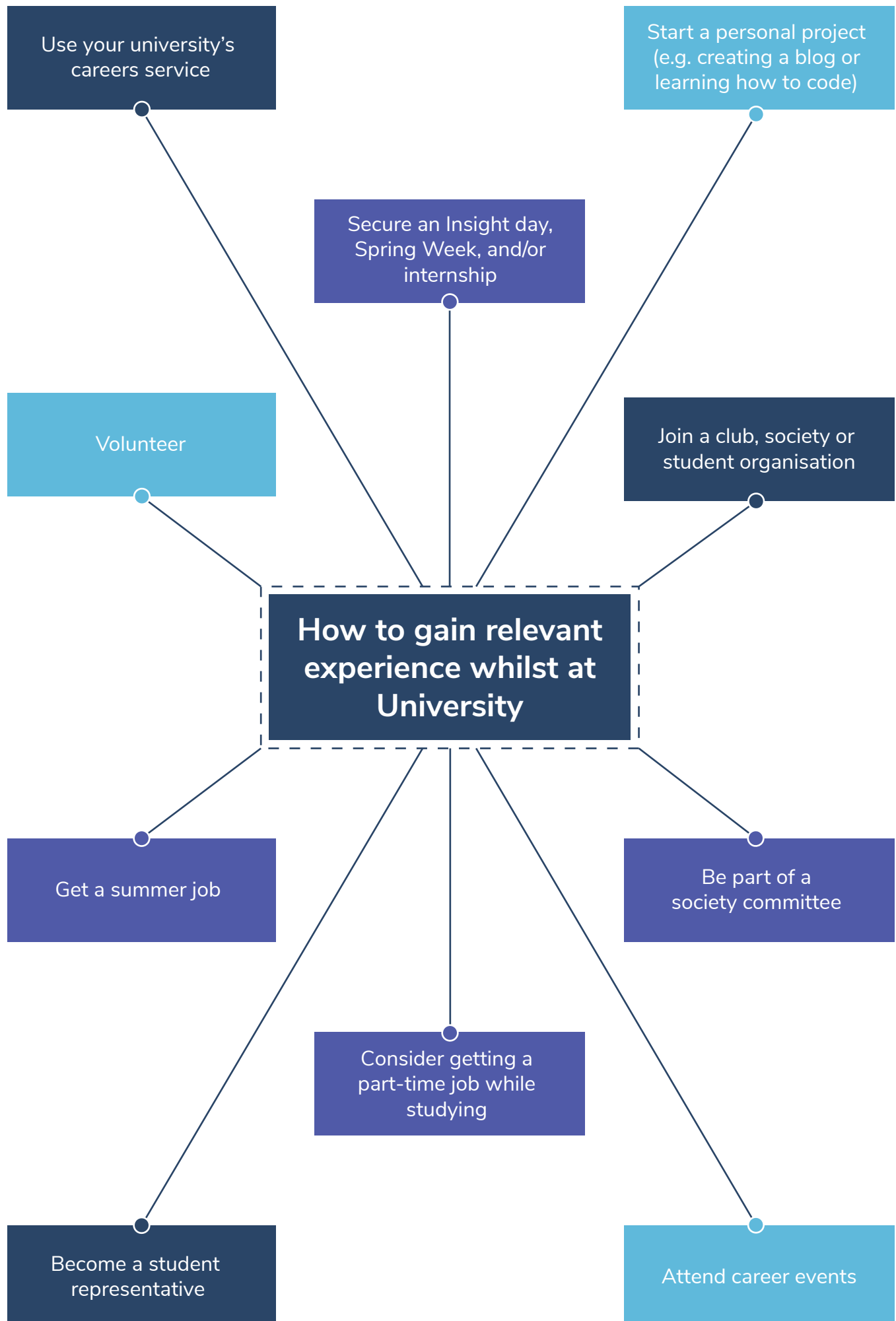
Salma is a Programme Leader at upReach and shares her Top Tips for students wishing to start improving their employability early on:

“

My role as a Programme Coordinator is to support my Associates to develop their employability skills to enable them to secure internships and top graduate roles. I have seen first-hand how thinking about career options early is important in helping students to recognise what opportunities interest them so they can develop the relevant skills needed for long-term success.

- 1 Get experience:** This could be work experience shadowing members of staff in a role that interests you. You can also gain valuable experience through a part-time job, or by volunteering for a local community project. By learning more about what you enjoy (and what you don't), you can narrow down potential career options.
- 2 Explore career ideas:** Research the job market to see which career paths may interest you. Consider what your ideal career sector would be - could it be the private sector, the public sector or not-for-profit? Start by having a look at the sector profiles showcased on pages 36-53!
- 3 Develop key skills:** There are a number of skills that employers look for, including teamwork, leadership and problem-solving. Think about the activities you are involved in and how you can develop those key skills before starting university. For example, if you are part of a football team, ask if there is an opportunity to take on a position of responsibility.
- 4 Register interest in becoming an upReach Associate:** When you become an undergraduate student 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.

”





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Our School and College Leaver programme, just like our graduate programme, offers structured career development as well as learning on-the-job, and study towards real business qualifications. And on one of our Flying Start degree programmes, you'll get the opportunity to go to uni and start your career with us at the same time.

So whichever path leads you to us, we'll take your career further.

Join PwC. We'll help you realise your potential.

My Tech Degree Apprenticeship has given me the confidence to take the lead on projects



Based in our Leeds office, Lizzie joined on our Technology Degree Apprenticeship (TDA) with the University of Leeds. The programme has allowed her to enjoy student life while taking on placements at PwC during her studies. Now in the final year of her degree, she's back at university after spending her third year of the apprenticeship on a full placement year working in our Technology team.

Working in Technology offers a variety of opportunities. She's worked in the Testing team, where she reviewed internal technologies and products to ensure optimum performance and effectiveness. Lizzie loved the work she did and enjoyed working with colleagues from across the business. It was a great opportunity to build her network and find out more about different teams.

Before joining our Testing team, Lizzie had the opportunity to experience placements across a number of our other Technology teams.

During her summer placement, she worked in the Digital Lab team. One of her proudest moments was when updates she had made to an asset were published on the Lab. It's amazing to see that something she had made was being used by colleagues across the firm.

The placements Lizzie works on are a key part of our Technology Degree Apprenticeship. This bespoke programme is fully-funded for the duration of the four-year degree in computer science or software engineering. Students also benefit

from paid work experience with us during the summer months alongside the full placement year.

Outside of her degree and placements, Lizzie is passionate about sustainability and caring for the environment. In an effort to reduce her carbon footprint, she's opted for a vegan diet and advocates strongly for sustainable fashion choices.

We have opportunities on our Technology Degree Apprenticeship at the University of Birmingham, the University of Leeds, Queen Mary University of London and Queen's University Belfast. We've also just launched a work-first pathway Technology Degree Apprenticeship in partnership with Ada College Manchester.

To find out more visit pwc.co.uk/techdegree

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If you're considering applying to PwC's Technology Degree Apprenticeship, I'd recommend it wholeheartedly. When you join the firm, you'll receive unwavering support and respect from all your colleagues, who are eager to see you succeed. There's lots to learn and so many new people to meet - there'll never be a dull moment.

To find out more and apply, go to:
pwc.co.uk/techdegree

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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 transferrable skills.

Career Sectors	School Leaver Route?	Specialist Degree Needed?	Postgraduate Degree Needed?	Find out more on...
Accountancy, Audit & Financial Management	Yes	No - but you will need to be mathematically minded	No	Page 36
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 - it must be maths related and employers typically look for a 2:1 or above	You will do actuarial exams while working	Page 36
Architecture	Yes, Degree Apprenticeships combine practical experience in the workplace with academic training provided by a university	Yes - architecture	No	Page 37
Charity and Social Impact	Yes	No	No, unless you want to work in International Development	Page 37
Consulting	Yes - there are a limited number of degree level apprenticeships available	No	No	Page 38
Construction and Building Services	Yes	Dependent 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 38
Engineering, Design & Manufacturing	Yes	Yes - Science, Technology, Engineering, and Mathematics (STEM) backgrounds	No	Page 40
Financial Services	Yes	Depends on the role - for some, STEM based degrees are necessary	No postgraduate degree needed, additional qualifications will be gained where necessary	Page 40
Government & Public Sector	Yes - there are some public sector apprenticeships with Police, Army, and Civil Service entry-level roles	Depends on the role - on the Fast Stream, some roles require a minimum of a 2:2, while some require a 2:1. 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 Service (Economics), Government Economics Service, Government Operational Research, Government Social Research, Government Statistical Service and Science & Engineering	Page 41
Hospitality, Leisure and Tourism	Yes	No	No - postgraduate degrees are not typically called for but could increase your chances of employment in competitive fields	Page 42
Human Resources	Yes	No	No	Page 42

Career Sectors	School Leaver Route?	Specialist Degree Needed?	Postgraduate Degree Needed?	Find out more on...
Insurance	Yes	Yes - STEM-based degree required, most employers require a minimum of a 2:1, but some require a 2:2	No - actuarial and accountancy schemes will usually allow you to gain additional qualifications alongside the job	Page 43
Investment Banking	No	Yes - STEM, Finance, Economics and Maths degrees are preferred	No	Page 44
Investment Management	Yes	No	No	Page 45
Journalism and Media	Yes	No	No	Page 45
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 46
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 46
Marketing and Advertising	Yes	No	No	Page 47
Property and Real Estate	Yes - there are apprenticeship routes to becoming an estate agent	No	No	Page 47
Research (academic)	No	Yes	You will need a PhD in your chosen subject	Page 48
Research and Development	Yes	Depending on the role - some employers require a STEM-based degree	No	Page 48
Retail	Yes	No	No	Page 49
Retail Banking	Yes	No, but most employers require minimum of 2:2, while some require a 2:1	No	Page 49
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 51
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 51
Technology	Yes - a number of leading technology firms run 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 Master's and PhD., applying in-depth knowledge and a logical mindset to some of the world's toughest challenges	Pages 52-53

Over the next 15 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.

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: £24,000-£30,000

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 post-graduation. Finally, actuaries need strong communication skills in order to be able communicate complex actuarial ideas to clients and non-experts.

Salary expectations:

Typical graduate salary: £24,000-£30,000

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

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:

Part 1 Architect Assistant (12 months): £22,000

Part 2 Architect Assistant (3 years): £28,000

Part 3 Qualified Architect: £31,000-£45,000

Top earners (10-15 years experience): £70,000-£100,000+

Charity and Social Impact



There are about 169,000 charities in the UK that exist to make a positive social impact, across a range of different issues both in the UK and worldwide.¹⁰ 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: £19,000-£26,000

Potential salary (after five years experience): £26,000-£43,000

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

Consulting



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 their 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.

Consultancy often involves travelling and working at client offices. Consultants could be working with their “client” organisation for just a few weeks or months, and generally work in small teams from their client’s offices from Monday to Thursday and then from their own consulting firm’s office on Fridays, so this can involve travel.

What they’re looking for:

Graduates from any discipline, especially those with an analytical or mathematical degree, or a degree related to the industry they want to consult in. Commercial experience is useful. Some consultancy firms offer School Leaver Programmes.

Salary expectations:

Typical graduate salary: £25,000-£45,000

Potential salary (after five years experience): £50,000-£100,000

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

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 to, but generally speaking maths-based degrees are preferred, as well as all forms of engineering. Construction is all around being logical and coming up with workable solutions, so any degree with problem-solving is also desired.

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

Salary expectations:

Typical graduate salary: £24,000-£30,000

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

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



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Engineering and Manufacturing



Engineering and Manufacturing is a broad sector that includes a wide variety of industries, such as aerospace and aviation, automotive, computing/IT, construction, environmental, food and beverage, infrastructure, power, transportation and many more. Whether it's airplanes, 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: £23,000-£30,000

Potential salary (after five years experience): £40,000-£50,000

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

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: £21,000-£32,000

Potential salary (after five years experience): £30,000-£65,000

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

Government and Public Sector



16.5% of the UK's working population are employed in the public sector.¹¹ As you may know, this includes teachers, doctors and the emergency services. But did you know that 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 to develop and implement 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	Digital, Data & Technology	Diplomatic Service	Diplomatic Economics
Finance	Generalist	Economics Service	Operational Research
Social Research	Statistical Service	Houses of Parliament	Human Resources
Property	Project Delivery	Science & Engineering	

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.

Key facts

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

Potential salary (after five years experience): £35,000 - £66,000

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

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 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.

Want to Get Experience?

There are a number of pathways to success for students looking to get into the public sector, but a typical timeline may look as follows:

1ST YEAR



EXPLORATION

Apply for any insight days or internships you're interested in

Get involved with relevant societies and volunteering opportunities

2ND YEAR



GET EXPERIENCE

Apply for public sector internships or part-time roles

Look for leadership positions in relevant societies

3RD YEAR



APPLICATIONS

Start applying for public sector graduate schemes

Keep up to date with key issues in the sector

The Civil Service runs internship programmes for eligible first, second and final year university students. If you're applying to these internships or the Fast Stream graduate scheme, upReach offers free personalised support for all stages of the application, including 1-to-1 coaching calls, exclusive application resources, practice tests and mock assessment activities. Apply now at aspire.upreach.org.uk/register

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'd 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: £19,000-£26,000

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

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

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: £19,000-£26,000

Potential salary (after five years experience): £27,000-£36,000

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, which are a guaranteed protection and payment for an uncertain future event, in return for a fee on the part of the insured/policyholder. 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, 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 ensure maximum profitability and safety for the firm, as well as ensuring the firm is upholding legal responsibilities.

What they're looking for:

Graduates with an affinity for numeracy and STEM-based subjects, especially those with strong analytical skills and/or with a degree in any of the sciences, finance, economics, maths or similar. Actuarial, underwriting, and general insurance careers can be accessed through some apprenticeships.

Salary expectations:

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

Potential salary (after five years experience): £25,000-£50,000

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

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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.

Within an investment bank there are many different roles available:

The investment banking division provides advice and services to corporations, governments and other groups on large projects such as mergers, acquisitions and takeovers.

The sales and trading division works within the financial markets, buying and selling shares, bonds, commodities and currency on the stock market.

The technology division develops and delivers systems to help the bank run its core operations, such as processing trades and supporting key infrastructure.

The operations division makes sure the bank is running smoothly, efficiently and without risk, acting as its 'engine room' and working closely with all other areas.

The asset management division manages investments for private funds, individuals and corporations, helping to ensure that they maximise returns on money by investing in a range of products such as stocks, bonds, and assets such as property.

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: £30,000-£55,000 (+potential bonus of £5,000 to £40,000).

Potential salary (after five years experience): £100,000-£200,000

Top earners (10-15 years experience): £300,000-£1,000,000+

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At Goldman Sachs, we believe who you are makes you better at what you do. We seek out people with all types of skills, interests and experiences. Even if you have never imagined a career in finance, there's a place for you here.

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Apprenticeships

Our Degree Apprenticeships are four year programmes for recent school leavers looking to pursue an undergraduate degree whilst gaining full time work experience. We offer two Degree Apprenticeships in our Global Markets & Engineering divisions, in partnership with Queen Mary University London.

Internships & Insight Events

We offer a variety of paid internships for University level students, as well as insight events for school students. These events are designed to help students learn more about the firm, upskill and build their networks.

Applications open 1 July 2022

Further details can be found at gs.com/careers



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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 learnt and developed on the job.

Salary expectations:

Typical graduate salary: £25,000-£43,000

Potential salary (after five years experience): £40,000-£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: £15,000-£26,000

Potential salary (after five years experience): £24,000-£35,000

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). Next is the vocational component - you'll have to pass the Bar Course Aptitude Test (which tests critical thinking), 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 Post Graduate Diploma in Law (PGDL) - commonly referred to as a law conversion course - or a similar post-graduate 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-£50,000	£18,000-£35,000
Potential salary (after five years experience)	£80,000-£150,000	£30,000-£70,000
Top earners (10-15 years experience)	£200,000-£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 and type of organisation, and what it is you're trying to promote. You could also work in a communications 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: £19,000-£30,000

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

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

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): £40,000-£80,000

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

STEP INTO PROPERTY

and join an apprenticeship with **Carter Jonas**



Carter Jonas has grown to be one of the largest and most respected property consultancies in the UK with a network of 34 offices across England and Wales, employing more than 950 partners and employees. If you are looking to gain a qualification at degree level as well as take a step forward in establishing a career, then our Apprenticeships could be for you.

To find out more scan the QR code or visit
carterjonas.co.uk/earlycareers
or contact recruitment@carterjonas.co.uk

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 academic 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, 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.

Salary expectations:

Whilst studying for PhD: £15,000-£20,000 stipend in the form of a scholarship, bursary or grant

Post-doctoral researcher: £23,000-£39,000

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 and ensure they stay ahead of the game. R&D teams are behind everything from the creation of vegan ice-cream to super 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. You should also be passionate about technology and not be afraid of the unfamiliar.

Salary expectations:

Typical graduate salary: £18,000-£31,000

Potential salary (after five years experience): £25,000-£65,000

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

Retail



The retail sector includes all shops and stores that sell goods to shoppers and employs over 3 million people in the UK. 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: £18,000-£32,000

Potential salary (after five years experience): £25,000-£45,000

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-£31,000

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

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



NAB Early Careers

Your Future Starts Now

NAB Foundation Apprenticeships

Looking for a career opportunity that could transform your life?

Our Foundation Apprenticeships can help you hit the ground running towards a successful career in financial services.

These exciting placements offer a fixed term contract in an entry-level role, giving you work experience as you study towards a professional qualification – all while earning a competitive salary (with benefits!)

We're looking for people who are reliable, committed and enthusiastic, with strong communication skills, to complement our experienced teams. Once you're in, we'll support and guide you as you progress your career with us.

Apprenticeship roles include:

Senior Financial Services Customer Adviser, Compliance Risk Officer, Financial Services Data Technician, HR Administrator and more.

Applications open: June 2022

Applications close: August 2022

Duration: 18 to 24 months

Salary:

£22,000 per year with a fantastic benefits package.

How to apply:

Send your C.V. to

learninganddevelopment@eu.nabgroup.com

along with a cover letter explaining why you think you'd thrive in one of our apprenticeship roles.

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: £16,000-£30,000

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: £21,000-£32,000

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

Top earners (10-15 years experience): £50,000-£120,000+

Technology



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



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:
providing risk management.



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



Communication Executive:
creating and delivering PR campaigns, managing media relationships, supporting product launches, and dealing with reputation issues.



Marketing Executive:
creating, delivering and evaluating paid marketing campaigns, conducting research, and developing and maintaining a brand image.



Social Media Manager:
community management, planning and creating content schedules, and exploring ways to increase reach and engagement via social media.

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:

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. Being yourself at work is encouraged, 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 working and excelling 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: £24,000-£50,000

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

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

Case Study: Susan Wojcicki, CEO of YouTube

Susan Wojcicki is the CEO of YouTube, and has maintained a highly successful career in the technology sector for over 20 years.

She originally joined Google as a Marketing Manager in 1999 and has held a number of roles at the company over the years, such as being a Product Manager for Google AdSense. Susan later progressed to become Google's Senior Vice President of Advertising & Commerce. She oversaw Google's acquisition of YouTube in 2006, and has held the CEO position since 2014.

Despite her huge achievements in the technology sector, Susan did not study a technology-related degree at university. She studied History and Literature at Harvard University and later went on to secure postgraduate degrees in Economics. Her interest in technology was sparked after she took an introductory Computer Science class, which led to her taking up a marketing position at computer-chip maker Intel, signalling the start of a long career in the technology industry.



Employability Skills Gap

The employability skills gap refers to 'soft skills' that employers typically value, like confidence, teamwork and leadership. Not all students have the same opportunities to develop these, for example, pupils at private schools may have more opportunities to take part in extracurricular activities than those at state schools. On the other hand, upReach research suggests that less-privileged students have more grit, resilience, determination and self-awareness.

Available to students from their first term of university, **upReach's free professional development programme** works to close the employability skills gap.

In the meantime, there are **three key steps you can take now** to improve your employability skills:

- 1** Research career options online - for example, by attending our interactive Aspire Career Webinars, watching our Aspire Career Video Library, or by contacting local employers to see if you can organise work experience.
- 2** Pursue non-academic interests - join clubs or teams, and seek leadership positions within them.
- 3** Pre-register now to receive upReach's free careers support once you're at university aspire.upreach.org.uk/register



Name: Dulcie
Subject: Law
University: University of Liverpool

“

The help and support offered by upReach cannot be underestimated! I registered my interest in becoming an Associate after reading about the opportunities upReach offer students from low socio-economic backgrounds. I had no legal connections prior to joining upReach and was worried that this would put me at a disadvantage. Not only have I developed a legal network since becoming an Associate, but I have also come to realise that with the right guidance, a career in law is available to anybody.

My Programme Coordinator has been especially helpful during the application process. He read through several of my applications and helped me re-draft them to a high standard and worked with me to form a good quality CV. After my success in the initial stages of the application process, he arranged a mock interview to help prepare for the assessment centre.

Another way in which upReach has helped me is through the mentoring scheme. I was partnered with a trainee solicitor. We regularly exchange texts and emails and have even met for lunch on two occasions. I can confidently say that without this exposure to the industry – and the firm itself – I would not have felt as comfortable as I did during the assessment centre.

”

Tackling Job Applications - Your CV and Cover Letter



Melissa 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 below her top tips on how to succeed in those initial stages of making job applications:

Where should I begin?:

If you're interested in securing a role or looking to get some work experience it can be hard to know where to start. You first need to establish where you're interested in working. Considering your experience, as well as the skills you have (for example, maybe you're a really strong public speaker), can help guide you in the right direction. To find opportunities, you can look online and see what's currently available. However, you should also consider making "speculative applications", which is where you reach out to organisations asking if they have any open positions or would allow you to get some experience with them on a more informal basis. To apply for both formal and informal opportunities, you should typically apply with a CV and cover letter so we've provided some tips below on how to make them the best they can be!

Your CV:

Depending on the job for which you're applying, the application process might be very different, but for most roles you will require a CV. The purpose of a CV is to describe your experiences to recruiters, and give them a factual account of how you have gained the skills necessary for the role in question. While CVs should be fairly general, the information you choose to include may differ depending upon the role. You may also be required to write a cover letter, which should include your motivations for that specific role and that company, as well as detailing further how your experience makes you a good fit for the role you're after. When applying for jobs it is important to make sure your CV accurately reflects your achievements. A CV should be 1-2 pages, and be a factual account. Try not to use too many paragraphs - instead use bullet points. Check out the example CV we've included on the next page which you can use as a template when creating your own!

Cover Letters:

A cover letter is a 1-2 page document that provides information regarding a candidate's skills, interests, expertise and motivations. Including a cover letter is necessary as it gives you the chance to explain to an employer why you're the best candidate for the job. You do this by highlighting relevant skills and experience, so you should always write your cover letter with the position you're applying for in mind. Before you start writing you should research about each organisation that you apply to! This will demonstrate to the recruiter that you have a genuine interest in the business and position. The best place to start is the company website. Read the 'about us' and 'our values' sections, as well as the recruitment page - these are excellent points to highlight.

We've also included an example of a Cover Letter template on Page 57 that you can use as inspiration when writing one yourself.

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
- Awards/Achievements: Deputy Head Prefect

upReach School, London | GCSEs

Date – Date

- 9 GCSEs: four grade 9, four grade 8, one grade 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

Extra-Curricular 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 consideration, do get in touch if you require any more information regarding my application. I am available for work experience from *dates* and can be contacted via email or phone. I look forward to hearing from you.

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

Full Name

How to Ace the Interview

An interview can seem like a daunting prospect but really it is a chance for you to show your potential employer all the great things you could bring to the role. It is normal to be a bit nervous before an interview, but preparing ahead of time will help you feel and sound more confident. Read on for some tips on how to prepare.

Research the employer:

Do some research online about the company - the company website is a great place to start. Focus on what their values are, knowing exactly what they do and what the role you are applying for involves.

Practice interview technique:

By using a structure such as the STAR structure (see page 59) you will be able to make sure that you are showcasing your experience in a way that is clear and engaging. Have a go at thinking about your own experiences and how you would use the STAR structure to talk about them.

Prepare for common questions:

While every interview is different there are a few common questions that you are likely to encounter. You don't need to have memorised an answer for these but it is helpful to practice answering them so you aren't caught by surprise. We've included a couple of common questions below to get you started.

Prepare questions for the interviewer:

Remember, an interview is a two-way process, so you should also prepare a few questions that you would like to ask your potential employer. This is an excellent opportunity to find out more about the company, role and manager.



The STAR Interview Technique

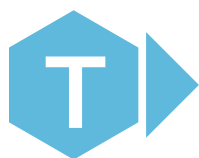
The structure below will allow you to formulate answers to tricky interview questions effectively by being clear and concise, whilst providing enough detail for the assessor. Here is an example:



Situation

Briefly give some background information and set the scene.

E.g. On a two-week placement at advertising agency X



Task

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

E.g. My group were tasked with creating an advert for Volvic water based on the 2010 World Cup



Action

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

E.g. I watched some past World Cup and Volvic ad campaigns and took the initiative to research what makes a successful advert. I ensured that these elements were incorporated into our concept, and as a team we chose an idea which evoked emotion. As the creative of the group, I produced the storyboard, whilst another team member produced the copy write



Result

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

E.g. I delivered a five minute presentation to three senior account planners about our advert. They were extremely impressed with our concept and praised us for our originality and innovation. I learnt I enjoy working under pressure and wish to develop my creative skills further

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:
www.allaboutschoolleavers.co.uk

Aspire

Aspire is designed to encourage sixth form students to aim high and broaden their horizons. Visit aspire.upreach.org.uk to:

- Sign up to and attend frequent webinars covering a range of interesting topics all designed to help sixth form students prepare for future careers and further education.
- View the **Aspire** Career Video Library to learn about different career sectors from experts in the field
- Find videos of inspiring students talking about their experiences and tips for success
- Download an Assembly Pack for your teachers
- Register for free careers support worth £2,700 when you start university.

Please send your feedback to: aspire@upreach.org.uk

Cambridge University Shadowing Scheme

www.applytocambridge.com/shadowing/apply/

Discover Uni

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

Get Into Theatre

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

National Careers Service

- Use the live webchat feature to speak with an advisor: www.nationalcareers.service.gov.uk
- Visit “Get the Jump” the National Careers Services’ content hub for clear and helpful information about different post-16 and post-18 options: www.gov.uk/get-the-jump

Office for Students (OfS)

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

Propel

Propel, a website from the charity ‘Become’, provides information and advice to care leavers about how to access support from colleges and universities: www.propel.org.uk/UK

Prospects

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

Save the Student

The student money website:
www.savethestudent.org

Stand Alone

Advice and support services to people who have become estranged or disowned from their family or key family member, including students: www.standalone.org.uk

Student Finance

Depending on where you live, the following organisations provide student loans, and information about the process:

- Student Finance England
- Student Awards Agency Scotland (SAAS)
- Student Finance Wales
- Student Finance Northern Ireland

The Guardian University League Tables

A ranking of student satisfaction across different universities to inform your university choices: www.theguardian.com/education/ng-interactive/2021/sep/11/the-best-uk-universities-2022-rankings

The Mix

Free support for young people: www.themix.org.uk

The Student Room

The largest online student community: www.thestudentroom.co.uk/

The Student Social Mobility Awards

The Student Social Mobility Awards are organised by upReach to showcase the incredible achievements of undergraduates, employers, mentors, teachers and sixth formers from lower socio-economic backgrounds from across the UK.

To find out more, visit: www.ssma.org.uk

TheWayUp!

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

UCAS

Official guidance to university options: www.ucas.com/

Unibuddy

Chat to real, current university students to make more informed choices: www.ucas.com/chat-to-students

upReach

upReach is an award-winning charity that supports university students who went to state schools (and aren't from higher income families) by providing them with free, expert career support to help them achieve their ambitions.

Find out more about us: www.upreach.org.uk

Other ways to get involved: www.upreach.org.uk/get-involved/

Follow us on Twitter ([@up_Reach](https://twitter.com/up_Reach)) and Instagram ([@upreach_team](https://www.instagram.com/upreach_team))

Email: team@upreach.org.uk

What Uni

To understand more about university courses and opportunities: www.whatuni.com

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8. www.gov.uk/student-finance-calculator
9. www.savethestudent.org/money/surveys/student-money-survey-2021-results.html
10. www.register-of-charities.charitycommission.gov.uk/sector-data/sector-overview
11. www.ons.gov.uk/employmentandlabourmarket/peopleinwork/publicsectorpersonnel

Please note that all salary data featured within this guide is sourced from a range of job sites and upReach's own in-house sources and expertise.

Unlock Your Potential...

Did you know that graduates supported by upReach earn **£3,500 more than the average university graduate?**

Register for upReach's support today and, when you start university, you could receive free careers support to help you secure a top graduate job! Our support, worth at least £900 a year, includes:



1-to-1 coaching



Exclusive employer events



Mock interviews



CV & application reviews



Industry mentoring



Exclusive work experience



"It wasn't until I joined upReach that I understood how I wanted to progress in my career."

"Thanks to the support and insight I have been given, I have secured a job in an area that I enjoy, and I've done well in my degree too!"

Places are limited, so register today:
www.aspire.upreach.org.uk

**Scan to
register today!**



 **upReach** | Aspire
Develop
Succeed



Discover inside detailed information on:

- Apprenticeships
- Degree Apprenticeships
- School Leaver Programmes
- University
- Student finance and budgeting
- Acing your CV and job interview
- Gap years
- Career pathways



www.aspire.upreach.org.uk

Produced with
support from:

