

Making the right career choices

How to boost your prospects
with part-time study

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future
yours!

Apprenticeships

- is learn while you earn the
right approach for you?





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Hampshire and Isle of Wight Preview Issue

Make the Future Yours is published three times a year – October, February and June. The next issue will be distributed in November 2020, to subscribe visit:
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From the Editor

I think Hampshire and the Isle of Wight is an interesting place to live and work – although I admit that I am probably biased! This area has a great balance of beautiful countryside and coastline, along with proximity to some great urban facilities. And all of these bring with them a diverse range of career and training opportunities.

In this magazine, we set out to highlight the range of what is on offer on our doorstep. If you already have an idea of how you want to make a living, we will be able to signpost you to some useful resources. If you have no idea what your next step is, we want to share some case studies and ideas that might inspire you.

If you do not know what you want to 'be', you can be reassured that very few people have just one career these days. Many people will change direction or requalify as their life and the opportunities available develop over time. We also aim to cover tips on enterprise, personal finance, and other forms of training so we can cover that too.

In each issue, we will focus on different opportunities, bringing you real local examples. At the back, there is our Directory section, where we have collated useful information if you want to find out more.

We'd love to hear from you if there is a particular area you would like us to feature and if you know a person or organisation who would like to be featured. And follow us on social media to keep up to date with publication dates and forthcoming features. Visit our website if you would like to subscribe to future editions.

We hope you enjoy reading this first issue!



Claire

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How The AA jump-started my career

The AA offers a wide range of apprenticeships across their business from Customer Service to Roadside Patrol. We hear from one of their Apprentices who shares their experience.

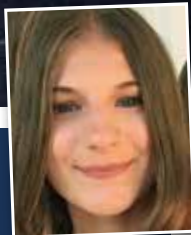
Hello. I'm Abigail and I'm the Emerging Talent Co-ordinator Apprentice here at The AA. I'm taking an Apprenticeship in Business Admin' at Level 3. I have to say that I had no idea what 'Emerging Talent' was before I started working here but I work with people who are joining an Apprenticeship programme, sometimes as new recruits but often as progression for existing staff members.

My job can be quite project-based, which I enjoy. For National Apprenticeship Week earlier this year, for example, I was writing daily blog posts, coordinating events and I even got to have some mugs made especially for it! I also run our

'Inspiring Young Minds' project with Brighton Hill School here in Basingstoke. We invite groups of pupils in; I give them a talk about The AA and a tour, and then we get other specialists to talk about specific employability skills. I had never even set foot in an office until I started working in one so I think it really helps if people have the opportunity to visit one.

No two days are the same. I get insight into lots of different parts of the business; recruitment, procurement, selecting the right training provider for our courses, and I work closely with learning and development team.

How did I get here? That's a good question and



“
it's certainly not
what I thought I'd
be doing

About The AA



Did you know The AA is the oldest and largest breakdown organisation in the UK? And it's one of our most trusted brands.

The Automobile Association (now known as The AA) was formed by a group of motoring enthusiasts on 29 June 1905. They wanted to champion motorists – in particular, to help drivers avoid police speed traps. Back in those early days, The AA was responsible for putting up the first road signs and establishing the first roadside petrol stations. It had 1 million members by the early 1950s and by the 1980s was England's largest insurance broker. It was floated on the London Stock Exchange in 2014.

Today, they are the UK's largest breakdown cover organisation. As their strapline says, “anything can happen” and so they have developed a range of other services and products to keep their customers prepared. These include car insurance, maps, travel guides, campsite guides, home insurance, savings accounts, apps and home emergency breakdown cover.

The Basingstoke head office is one of six AA offices across the country and about 750 staff work there. You can see the building prominent on the Basingstoke skyline. There is even a viewing gallery on the 18th floor that lets you see for miles. Rumour has it you can even see The Shard in London on a really clear day!

it's certainly not what I thought I'd be doing if you'd asked me a couple of years ago. At school, actually, I wanted to do Clinical Psychology because I am fascinated by the human mind and mental health problems; I really wanted to help people. I picked my A Levels based on the idea of studying this: Biology, Psychology and Philosophy, Religion & Ethics.

However, at college, I realised that Biology didn't really suit me. Psychology is such a broad subject, too, half of the lessons were subjects that interested me, and the rest weren't. It helped me realise that perhaps it wouldn't be the right Uni course for me, especially if I had to pay for it. It takes a long time to become a Clinical Psychologist and I wouldn't be giving myself the best chance to succeed if I didn't enjoy some of the topics. ➡

It was a scary decision to give up on plans I had for years. Comments from teachers like “You’re too clever not to go to University” made me really cross but more determined. I had never really thought of what I could do instead so I decided to focus on my exams, get the best grades I could and see what options opened up at the end of it. I was pleased with my results, particularly as I had struggled to engage with some of the subject content.

After college, I felt ready to start work but I was interested in getting a job that would bring me a work relevant qualification too. As I didn’t really know what I wanted to do, I visited the Find an Apprenticeship website and looked through all the Apprenticeships you can do. I settled on Business as I thought it would keep doors open for me to specialise in future if I want to. Using the alerts function, I was getting regular emails on new Apprenticeships, but I actually found The AA Apprenticeship on the Indeed website. I applied and got a call from The AA. They set up an interview and I was offered the job on the same day!

I’m so glad I did an Apprenticeship; I’m getting money, experience and opportunities. I would really like to get the opportunity to do a business or management degree apprenticeship in the future. For me, this was definitely the best choice. It’s really helped my confidence and my soft skills; I feel like I’m so different now than I was before I started here thanks to my apprenticeship – in a really good way!

An Apprenticeship is great as your employer knows you don’t know anything when you start but will give you a push to develop yourself; given the choice, I wouldn’t do presentations but I know I have to and so they have helped my confidence. I’m even now a Young Apprenticeship Ambassador now and go into schools to talk about my experiences.

Where will my Apprenticeship take me? I’m getting the opportunity to spend some more time with our training team and to get a feel for what other teams here do. I’m lucky that my manager is so supportive and wants me to stay with The AA after I’ve finished my Apprenticeship. I would say I probably don’t really know where my career will take me but I’m getting lots of opportunities here to see what my options might be. And, in my experience, things often have a habit of working out for the best.

Note from Editor:

I am pleased to tell you that since the article was written, Abigail has been offered a permanent job, which shows apprenticeships can be a great way to start your career!

Apprenticeships at The AA



The AA currently employ over 200 apprentices across their business and across the UK. They don’t have a set list of apprenticeships that they recruit to as they will always add new opportunities in response to the business need, whether as a means to upskill existing staff or to recruit new colleagues.

As you would expect, the AA Patrol Apprenticeship (Level 3) scheme is at the core of their offering. New AA Patrol people are recruited across the country and develop skills both as vehicle technicians and customer ambassadors.

In their contact centres across the UK, they also regularly recruit Customer Service apprentices (Level 2).

Some of the other areas they are currently training apprentices in include: Business Administration (Level 3); Recruitment (Level 2); IT (Level 3) and Internal Audit (Level 4).

For more information, please visit <https://www.theaacareers.co.uk/>

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Part time studying

If you decide to go straight into work after college or an apprenticeship, it doesn't mean you can't study for qualifications later on. What if you are looking to change direction in your career but can't afford to stop working to study full time, for example? Lots of people decide to go to university later in life - either using their existing experience to do a 'top-up' degree, which takes a year, or taking the time out to do a three-year undergraduate degree. Or you can study for professional qualifications in areas like marketing, accounting, HR, and computing, after you've worked in your chosen field for a few years and gained 'on-the-job' experience.

For many years in the UK, people working in a range of professions have organised themselves into groups to learn from each other, to support each other and to share good practice. These groups, known as professional bodies or institutions, have developed training courses and qualifications, partly as a means to develop their members but also as a way to maintain standards amongst their members; to build professional reputations. They also provide the range of support in the way a trades union might offer. Many of these institutions are now international bodies, with their qualifications recognised across the globe. Amongst these we could include

accountancy, human resources, marketing and management, to name just a few.

The benefit of getting a qualification written by a professional body is that it will certainly help you develop your career in that trade or profession. The qualification has been written by people with experience of doing that job so it will be very relevant. It will be recognised and respected not just by other people within the profession but by other professionals who understand what it signifies. This has been proven in recent years when we have seen more and more new apprenticeship standards adopt existing industry qualifications.

Professional qualifications can boost your income and create job opportunities you might not have thought possible before. Believe it or not but studying can also be good for your physical and mental health; an active brain tends to be a healthy and longer-lived brain.

So, what professional qualifications are available to study part-time?

This is not an exhaustive list but a quick survey of just some of what the many colleges and providers in our region offer to give you a flavour of the wide range that is available:

- Accounting (AAT/ACCA) – Level 2, 3, 4
- Beauty Therapy and Make-up – Level 2, 3
- Business – Level 2, 3, 5
- Counselling – Level 2, 3, 4+
- Customer Service – Level 2
- Dental Nursing – Level 3
- Health & Safety – Level 3, 5
- Human Resources (CIPD) – Level 3, 5
- Insurance – Level 6
- Law/Legal Executive (CILEx) – Level 3, 4, 6
- Management (iLM or CMI) – Level 5
- Marketing (CIM) – Level 4, 6
- Motor Vehicle – MOT Tester Training
- Plumbing – Level 2, 3
- Teaching/Teaching Assistant – Level 3, 4, 5+

For more details

If you know what vocational area you are interested in, a really good place to start would be the professional body for that area. Search online for the 'Accountancy professional body', for instance.

Another route would be to talk to your local college or university and find out what professional courses they can offer. There are also lots of part-time leisure courses available, too, so part-time study could be a route to a new hobby as well as a new job!

Our tips to succeed in studying part-time

» Get organised:

Working, studying and having a life can make you feel rushed off your feet so learn to prioritise, manage your time and occasionally learn to say no!

» Build your supporters:

Family, friends and colleagues can be a big asset in helping you stay on track. Even little things like explaining to your workmates why you always need to leave promptly on Tuesdays, or getting your family to give you some time to work on assignments, will make a big difference to how you feel about your course.

» Work in bite-sized tasks:

Sometimes, completing a full qualification can feel very daunting so it might help to just focus on the next task and the next deadline. You can climb the mountain, but you only have to do it one step at a time!

» Remember why you're doing it:

Keep your motivation up by remembering why you decided to do the course in the first place. Whether your ambition is a promotion at work, being able to look after your family or simply learning a new skill, hold on to the vision of you doing that. And, perhaps think about how you might reward yourself when you've been successful!





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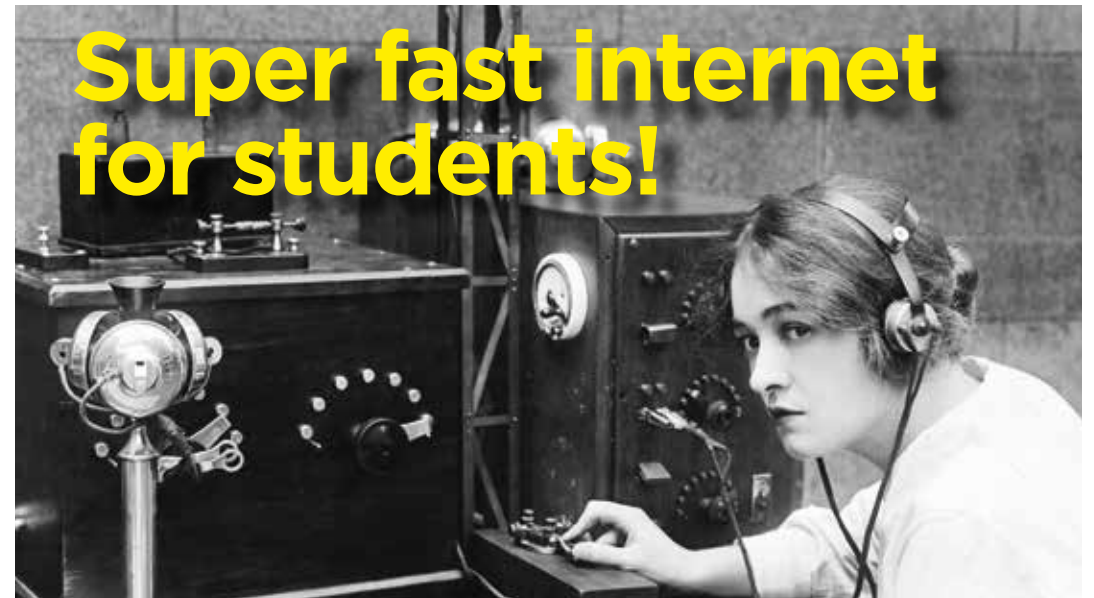
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Introducing T Levels

– a new type
of qualification

Hopefully you have heard of T Levels, a new qualification that has been introduced for students aged 16+. The first colleges began delivery of some subjects in September 2020 with further colleges and subjects coming on stream in the academic years to come. It is expected that T Levels will quickly become one of the major post-GCSE options, alongside A Levels and Apprenticeships, so here's our guide to what you need to know about them.



What is a T Level?

T Level (or Technical Level) courses are an alternative to A Levels, Apprenticeships and other qualifications for students typically aged 16 to 19 years. One T Level will be worth the equivalent of 3 A Levels, in terms of both UCAS points and space on the timetable. T Levels will focus specifically on the quality teaching of vocational skills, to provide an alternative to many A Levels (which tend to be more traditional subjects). The intention is that a T Level will help students find skilled employment, higher technical studies at university or higher Apprenticeships. Like Apprenticeships, T Levels have been developed in collaboration with employers so that the content meets current industry expectations and will be based on the same national industry standards. Employers such as IBM, Lloyds Bank and EDF Energy have been amongst many sitting on T Level development panels.

How do they work?

T Levels will be two-year courses, totalling around 1,800 hours of study (which works out to about 25 hours per college week). Students choosing to study a T Level may have capacity in their timetable to add in additional studies if they wish, such as a GCSE subject, but this will depend on individual college arrangements and work placement requirements (more on that shortly).

Students can earn Pass, Merit, Distinction or Distinction* grades. Final grades will depend on the student completing their industry placement and meeting the English and maths requirements. Grades are likely to be calculated on a combination of assignment-based assessments and some tests.

What qualifications do I need to study a T Level?

T Levels will be the technical equivalent of A Levels so are likely to require very similar entry requirements, typically a minimum of 5 GCSEs at grades 9-5 (A-C under the old grading system) or the equivalent. However, as with all qualifications, colleges and training providers will set their own entry requirements so it's worth checking locally. It is also worth noting, as stated above, that students will be expected to demonstrate standards of English and maths so colleges may well prioritise students with good GCSEs passes in these subjects.

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What makes T Levels different?

What stands T Levels apart from traditional qualifications is the emphasis on meaningful industry experience. Students will spend around 80% of their time in the classroom and 20% working alongside a real employer, where they can put their classroom learning into action. There will be a requirement to demonstrate a minimum of 45 days (or 315 hours) of valuable Industry Placement in order to complete the qualification. This is the equivalent of about 1 day per college week, although placements may not be organised on this pattern. For students who have not secured an Apprenticeship or don't feel ready for the workplace full-time, a T Level could be a fantastic option.

Why do we need T Levels?

We think there are two key reasons why T Levels have been developed. Firstly, this forms part of a wider Government review of all post-GCSE qualifications to create a simpler, high-quality system that students, parents and employers can all understand. There had been literally hundreds of possible qualifications that colleges could deliver so this is part of a move to streamline the options whilst maintaining the broadest possible vocational areas being covered.

Secondly, it is a regular gripe from employers that school- and college-leavers come to them not properly 'work ready'. The focus in T Levels on a quality industry placement, where a student is undertaking tasks directly related to the subject they are studying, will help to develop employability skills in young people (and help some employers to see how motivated young people really can be!). »

What subject areas can I study a T Level in?

Eventually, there will be 25 different T Levels, all focusing on key industry areas. From this September, Design, Surveying and Planning (construction); Digital Production, Design and Development and; Education are all now being delivered. In coming academic years, these will be added to:

September 2021 Onwards

- » Building Services Engineering
- » Digital Business Services
- » Digital Support Services
- » Health
- » Healthcare Science
- » Onsite Construction
- » Science

September 2022 Onwards

- » Accountancy
- » Design and Development
- » Financial
- » Human Resources
- » Legal
- » Maintenance, Installation and Repair
- » Management and Administration
- » Manufacturing, Processing and Control

September 2023 Onwards

- » Agriculture, Land Management and Production
- » Animal Care and Management
- » Catering
- » Craft and Design
- » Cultural Heritage and Visitor Attractions
- » Hair, Beauty and Aesthetics
- » Media, Broadcast and Production

Providers selected to deliver T Levels in academic year 2020 to 2021

Chichester College Group	Digital	Construction	Education	Transition
Fareham College	Digital		Education	Transition
Farnborough College of Technology	Digital		Education	Transition
Havant and South Downs College (inc Alton College)	Digital	Construction	Education	Transition
Peter Symonds College	Digital		Education	Transition

NB: Further local colleges and training providers are expected to on stream for 2021/2022 and 2022/2023 academic years.

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T Level map <https://www.tlevels.gov.uk/students/find>
<https://www.tlevels.gov.uk/>



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Five vital questions to ask before applying for university

Are you thinking about applying for university? Have you stopped to really think about why? 'Because my friends are', 'Because my parents expect it' or even 'Because I don't know what else to do' are often quoted but are they enough?

Each year, around 6% of undergraduate students will drop out of their university course. This could be for a whole range of reasons, but a significant number are because their course or university life wasn't what they were expecting. Whilst a good many will successfully complete further study or training elsewhere, perhaps a little more thought in advance could have saved them this 'false start'.

The fundamental question has to be whether a university course is the right thing for you, for your learning style and for your future goals. But, how do you work that out? Here are a few questions to ask yourself

that might help you to focus in on that decision.

Do you need a degree for the career you have chosen?

There are many professions which require a degree qualification as prerequisite of entry. There are others where a degree is an advantage, if not actually a requirement. However, there are other ways of achieving degree level qualifications than becoming a full-time student, including part-time professional study, Open University and distance learning courses, and a growing number of Degree and Higher Apprenticeships. So, before you sign up just because you feel you

have to, it's worth checking out if there are other routes into your chosen career.

Where will you live?

Many students choose to make going to university their chance to move away from home for the first time. If that's true in your case, university accommodation offices can be brilliant in helping to find secure and reasonably priced housing options to ease you in. Many also offer different catering packages, if the idea of having to cook for yourself (or live on takeaways!) is filling you and your parents with dread.

However, it's increasingly true that not all students do

move away from home to study. With the increasing costs involved, living at home can keep accommodation and living expenses down. This might be something you need to discuss with your parents – is your idea of a great student social life compatible with their idea of a peaceful household? And chances are you'll need to pay for your own travel, so don't forget to factor that in.

Are you passionate about your chosen subject?

Picking a subject that you enjoy or can see a clear purpose in is essential to giving yourself the best chance of success. Picking the subject that you just happened to do best at for A Level is not a guarantee that you will be motivated enough to reflect your best abilities. Think hard about what subject you choose to apply for and be as sure as you can be that it's going to keep you engrossed for the length of the course. It is also worth reflecting on how you learn best and find out whether your chosen course will give you appropriate opportunities; it's much harder to stay motivated if you're a 'practical' learner who finds themselves trapped in lecture theatres or libraries most of the time.

Are you prepared for the financial consequences?

For about twenty years now, it's been a reality that university students need to pay not only for their own upkeep but tuition fees as well. Clearly thousands of people do take that step every year; the interest and repayment rates are usually reasonable and have become as much as part of financial life as rent or mortgage repayments. And you don't have to start paying anything back until you've

reached the earnings threshold (currently £372 a week or £1,615 a month for Plan 1 loans). However, it can still feel like a big commitment, so it is worth chatting to a student finance expert to put your mind at rest. And taking out those loans for a course you're not committed to could feel rather pointless in the long term.

Are you feeling brave enough?

Starting a university course is a big step for anyone, at any time in their life. For most, it means leaving behind friends from school and college and making a new start, if not in a new town, at least in a new institution. It's reasonable to expect to be nervous but many people will take to it like a duck to water (as the saying goes) and, once they have settled in, they will never look back. There are things you can do to help yourself with that settling in process, of course: Find out how many students will be on the course you apply for – smaller numbers will often mean that friendship groups form more easily than on courses with much larger numbers. Think about whether a campus university or one based on a town centre site would suite you best; if you are in accommodation on a campus site, it might feel a bit more manageable while you get to know the ropes. See if you can find out what sort of accommodation is on offer; would a house or flat-share be an opportunity to make friends more quickly than a large university hall of residence (although many halls are now organised into 'flats'). Be honest about your social skills and plan ahead to make this big step a little easier on yourself.

Overall, a university degree is a very positive experience for a very large number of people. Friendships formed at university can often last a lifetime, for example, and there are regularly surveys that show people with degrees earn more over their working life than those who don't. However, being sure that you're going to university for the right reasons for you is the best way to ensure you will get the most out of it.

Local University information

University of Portsmouth
University House
Winston Churchill Avenue
Portsmouth PO1 2UP
023 9284 8484
info@port.ac.uk

Solent University
East Park Terrace
Southampton, SO14 0YN
023 8201 3000.
ask@solent.ac.uk

University of Southampton
University Road
Southampton SO17 1BJ
023 8059 5000
enquiries@southampton.ac.uk

University of Winchester
Sparkford Road
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01962 841515
enquiries@winchester.ac.uk



Do you have a LinkedIn profile yet?

Launched in 2003, LinkedIn, www.linkedin.com, was designed to be a tool to connect professionals across the world, helping them become more efficient and productive. Microsoft bought LinkedIn in 2016 for \$26.2 billion since when it has worked on integrations with other Microsoft products, particularly Dynamics, its customer relationship management (CRM) system.

Far from being 'Facebook in a suit', LinkedIn is a platform that exists to share best practice and ideas, give testimonials to others, join professional or industry online networks and – sometimes – to find your next job. 30 million companies and organisations have a LinkedIn profile, and that 67% of LinkedIn users are between the ages of 25 and 34.

It is free to set up a LinkedIn profile and the set-up guide leads you through it. You can then follow companies, universities or other organisations you are interested in, connect with and message people you know and join interest groups for areas of interest. Like other social

media, you can also follow or search hashtags to read up on the latest discussions on a topic.

Inviting someone to connect with you on LinkedIn feels less intimidating than speaking to someone in person; just remember to include a message with your invitation to say why you're asking to connect with them. At the time of writing this article, you can only include a message on the desktop version and not on the mobile app.

If you're serious about entering the world of work at some point, it's never too early to start building your network on LinkedIn.

To call LinkedIn a social media platform is to misunderstand its purpose and its potential. You only have to look at some of the statistics to see why:

- Someone is hired through LinkedIn every 7 seconds
- 55 job applications are submitted every second
- People in 200 countries and regions are on LinkedIn
- 75,000 freelancers find new contracts
- 2 million small businesses regularly use LinkedIn to hire staff
- LinkedIn now has 690 million members worldwide

(data from LinkedIn, May 2020)



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Thinking of starting your own business?

Starting a business can be an exciting and terrifying prospect! It's a leap into the unknown, and you have to have faith in yourself and your abilities to take that leap.

Many people consider running their own business as the ultimate exercise in freedom. After all, being your own boss means you call the shots. All of them. You need to decide what you'll do, how you'll do it, when, how, what hours, where, and how will you fund this fledgling business and get it airborne?

Don't be intimidated. This is a big step and, like all major life changes, you'll probably have to fight through the uncertainty, people with good intentions telling you this is silly, and maybe even a few sleepless nights doubting yourself to get up and running but, once you are, it will all be worth it.

Start with time

You might not have the money right now to just set up and go, but that doesn't mean you have to sit back and wait for finances to fall into place to get started. Sit down and write out a rough plan.

This may sound obvious but name your business. This could end up being dead simple, a lot of fun, or a major headache. Make sure you put some thought into it. It will, after all, be how people identify you and making a change later on could have some repercussion on how easily existing customers find you online in future.

Build out your brand identity. Do you have a logo in mind? What colours will you use? What font? You need to make sure that people can easily identify your business no matter what material they are looking at, printed or online or just driving by. Consistent branding is important to your business identity.

Be absolutely clear on what you're selling. Test the waters by selling to a small group of family or friends, maybe do a few test runs with sales to friends of friends. Get a feel for your customer base. Connect

with people in the same line of business or find someone who has something you'll need and find out if they're interested in a swap of products or services. This usually works best with another business on the same level as yours. Nothing wrong with aiming high but you'll have a better shot at getting somewhere with someone who isn't a multi-billion-pound giant.

Identify your customer. Who are you selling to? Where can you find them? Are they on social media? Can you begin a conversation with them now? Set up your social media accounts and make sure the name you use is about the same across all the platforms you're using.

If you're planning on setting up a website, consider writing a few blogs. That way you'll have shareable content ready to go and you won't need to worry about it during the initial whirlwind of getting the business going.

Write your biography – who are you – what do you do – and more importantly, how does what you do help your potential customers. Sell the solution not the problem is still solid advice, and if you know exactly what problem you're solving, it will be much easier to build your brand around it.

Money talks

Time to get serious about money. Make a list of all the things you will need to spend money on. From premises to vehicles to web domains to staff to stationary, you need to be absolutely clear on your initial outlay. You don't need to start with exact figures, but you do need to know exactly what you'll be needing money for, so you can build that out later.

Go through your list and assign priorities to each item. What must you absolutely have ready to go from day one, and what can you set up later.

Get to work on your business plan now

Do some research and work out how much everything will cost. Set out a budget for at least the next 6 months and come up with a few worst-case scenarios and make sure you budget for them. There shouldn't be anything left unaccounted for here, and you should now have a very good idea of exactly how much capital you'll need to get up and running.

Make a plan

Get to work on your official business plan. This will vary greatly depending on the type of

business, where you're planning to get funding from, and various other factors. There are plenty of templates around to get you started.

Use them to get the thought process going, and then tweak and refine to make it your own. You need to have a clear vision of who you are, who your customers are, how much money you'll need and for what, and what your plan is for your business.

Write it down. Keep it brief by focusing on key points that will keep your business on course, but thorough. You need to be able to define your business, know who your competitors are and have a basic marketing plan. Consider everything but don't get too bogged down in 100 pages of probably inconsequential details.

The small print

You need to make sure you have the basics covered. You'll need an accountant, for example. And it wouldn't hurt to get some protection in place for those things that could trip you up when you least expect it.

Having tax investigation and legal protection takes the weight off your shoulders of having to worry about it when you need it. FSB members have access to a 24/7 legal advice line, online legal documents and tax and legal protection as part of their membership package. Have a look at our full range of benefits to get an idea of what might come in handy for your small business.

Getting started is the hardest part. The truth is, if you wait until you're 100% ready you may never do it. No time like the present. Take a deep breath and just take the first step. Soon you'll find your momentum and be well on your way to being a small business owner.

FSB – The Federation of Small Business

The FSB offer our members a wide range of vital business services including advice, financial expertise, support and a powerful voice heard in government.

Established over 40 years ago to help our members succeed in business and achieve their ambitions, the FSB are a non-profit making and non-party political organisation that's led by the members, for the members.

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The FSB don't only provide fantastic membership benefits, but it is also the UK's leading business campaigner, focused on delivering change which supports smaller businesses to grow and succeed. The lobbying arm starts with the work of the team in Westminster which focuses on UK and English policy issues. Further to this, their expert teams in Glasgow, Cardiff and Belfast work with governments, elected members and decision-makers in Scotland, Wales and Northern Ireland.

www.fsb.org.uk

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A quick guide to the University applications process

If you're thinking about making an application to study a first degree, teacher training, music studies, post-graduate study or other higher education course in the UK, here is a short guide to help you through the process. If you're applying for a higher education course, there is a very good chance that you will need to make an application via UCAS, the universities' central admissions system.

UCAS is the centralised service which handles applications for 391 universities and colleges across the UK. They help around a million students into university places every year. It is an independent charity who aim to provide information, advice, and admissions services. They are not government funded so do make a charge for applications. For 2021 entry, the application fee is £20 for a single choice, or £26 for more than one choice.

So, how does it work?

Applications are now made online and you can make one application per academic year.

However, you can apply for up to five courses in an academic year (either five different courses at the same university or to five different courses at five different universities). You can apply for all at the same time or start with one or two and add more later. The universities or colleges won't see what order you've applied to them.

You can apply the following year if you don't accept a place in the first year you applied, you just submit a new application. It's sometimes possible to apply in one year and defer a place to the following year, if you decide to take a year out, for example, but this needs to be agreed directly with the university.

When to apply?

It's important to start researching courses and places early, and we recommend visiting Open Days if you can, to get a sense of the place. Ideally, you will have a good idea of your short list of five about a year ahead of when you want to start. That autumn will be about fine-tuning the details and starting to build your UCAS application.

Although the dates we give on the right are official UCAS dates, it is important that you check with your school or college for more details. Most colleges will have an internal UCAS deadline that is several weeks earlier than this so that your tutors can write references and check applications in good time for the UCAS deadline.

All the dates shown were correct on the UCAS website as of September 2020; this is an edited version of their full application calendar, which can be found their website wwwucas.com. There are lots of other useful resources on the website, like guide to 'tariff points' (what qualifications are worth) and information about student finance and funding.

Key Dates for applications to start courses in autumn 2021

- 08 September 2020** - UCAS Undergraduate applications open
- 01 October 2020** - UCAS Conservatoires deadline for music applications
- 15 October 2020** - Entry deadline for the universities of Oxford and Cambridge, and most courses in medicine, veterinary medicine/science, and dentistry.
- 15 January 2021** - Entry deadline for most UCAS Conservatoires undergraduate dance, drama, or musical theatre courses. Entry deadline for all UCAS Undergraduate courses (except those already closed)
- 25 February 2021** - Extra opens
- 06 May 2021** - Uni/college decisions due on applications submitted by 15 January
- 30 June 2021** - Applications received after 30 June are entered into Clearing
- 04 July 2021** - Last date to apply for a course in Extra
- 05 July 2021** - Clearing opens
- 13 July 2021** - Uni/college decisions due on applications submitted by 30 June
- 19 August 2021** - Adjustment opens
- 31 August 2021** - Any remaining offer conditions must be met, and Adjustment ends
- 21 September 2021** - Final date for 2021 entry applications
- 19 October 2021** - Last date to add 202 entry Clearing choices
- 20 October 2021** - Last date for unis/ colleges to make Clearing decisions

Volunteering can help you!

I'm James and I teach Maths at a Secondary school. If I'm honest, it doesn't feel too long ago that I was a pupil myself, albeit at the 'rival' school up the road.



Like most teenagers, I wasn't sure what job I wanted to do when I grew up. Several ideas raced through my mind, from chef to police officer, forensic scientist to tree surgeon, but none of them ever felt quite right. It wasn't until I got to college that the idea of becoming a teacher really started forming.

On reflection, Scouting was probably the catalyst that set me on the path to teaching. I had been a youth member for ten years by then. I had also spent the last two years volunteering at my old Cub pack in order to achieve my Duke of Edinburgh's Awards (bronze, silver and gold).

I stayed on at Cubs even after I'd completed the Awards because I really enjoyed it. This voluntary role then steered me into my first job (that wasn't a paper round). I started working at a holiday play scheme which had been recognised for providing

fantastic care for young people with severe additional needs.

At college, I soon found myself having to attend interviews fairly frequently, for university applications and for other part time jobs. Were these scary at first? Of course they were, however I quickly learnt a trick. If I could bring up the subject of Scouting and everything I had achieved through it, I could often spend a lot of the interview talking about it!

At this point I was clear that teaching was a career I wanted to pursue. On the advice of my college tutors, I successfully applied to do a degree in Forensic Biology. It was reassuring to know that, however far from home my university was, Scouting would still be there, offering me that instant local support network at home and at uni. On completing my degree, I decided to



spend some time working in a school before taking the 'jump' into teaching. For three years, I worked to support young people with Autism in a mainstream school and this experience felt so helpful to me starting my teacher training. It also made me realise how many of the skills I had learnt in Scouting would be useful, from taking the young people climbing and kayaking to teaching them life skills, like cooking.

Now in my second year of teaching, I reflect on how the different roles I have held in Scouting have shaped my career now - and how they could benefit it in the future. The two most recent Scout roles I have taken on are Deputy District Chair and a member of the Appointments committee. Both these roles are about supporting other adults and I could see a clear link to how they could help my teaching career in future. Skills such as managing adults effectively could help if I wanted to become a Head of Year, for example.

Scouting has a clear focus on skills for life. I would agree that it has given me many of the skills I have needed to get to where I am now. I also think it influences the kind of teacher I am. I believe that young people need to grow up being given the skills to prepare them for the world in which they will live. Both Scouting and teaching enable me to support this.

We think - to get the most out of volunteering - you really have to pick something you enjoy and that you can believe in. There are lots of opportunities to volunteer near to you. We've tried to collect some of the larger organisations below but there are many smaller ones that would really welcome your support too.

The Scout Association and Girlguiding started from very similar beginnings and still share a common belief in helping others and making friends. The Scout Association, www.scouts.org.uk, is open to all while Girlguiding, www.girlguiding.org.uk, is a dedicated organisation for girls and women. They both offer a range of skills and volunteering opportunities and occasionally the chance to travel abroad! Depending on your age, you could join a youth section or become a volunteer.

Both of the UK's biggest First Aid charities need volunteers of all ages. The Red Cross, www.redcross.org.uk, and St John Ambulance, www.sja.org.uk, give you the opportunity to learn life-saving skills and to make new friends.

All three branches of the UK Armed Forces have 'cadet branches' that allow young people to get a taste for the opportunities and disciplines of military life, whilst experiencing all sorts of new activities and responsibilities too. Their websites are: Army Cadets www.armycadets.com Sea Cadets www.sea-cadets.org Air Cadets www.raf.mod.uk/aircadets

If you are over 16 and a lover of animals, you could volunteer with one of the UK's many animal charities. Visit their websites to find out what is local to you, here are three of the large charities:

RSPCA www.rspca.org.uk
RSPB www.rspb.org.uk
Blue Cross www.bluecross.org.uk

And, if you're a sports fan, you could volunteer while you indulge your favourite hobby! We found these pages from two of the UK's most popular sports, but we know there are more out there too.

Football www.thefa.com
Tennis www.lta.org.uk

What is an Apprenticeship?

An Apprenticeship is a real job with relevant qualifications attached to it. In some ways, it's a 'best of both' between working (so earning money and getting experience) and attending college or university to get qualified. Basically, you are being paid to learn. Apprenticeships have been round for hundreds (if not thousands) of years but are today more structured and more widely recognised than they have ever been. Arguably, the UK leads the world in the range and levels of qualifications now on offer through an Apprenticeship route.

What levels do they come in?

You can now do Apprenticeships in a range of levels and at many stages in your career. For example, someone new to a role might do a Level 2 Apprenticeship but someone with more experience looking to develop their career might do a Higher or Degree level Apprenticeship. The illustration shows what levels are available*.

Not every career area has an Apprenticeship at every level. In some cases, this is because Apprenticeships are being developed all the time as industry identifies a need. In other cases, it might be because the work-related skills change as a career develops: take Hairdressing or Barbering for example. You can do both of these as an Advanced (Level 3) Apprenticeship, by which time you will be a very skilled hairdresser. Your next step might then be to either become a Supervisor or start your own salon, in which case you might need Team Leading, Customer Service or Business qualifications at a higher level.

You can find out which Apprenticeships exist and at what levels by visiting the Institute for Apprenticeships website, www.instituteforapprenticeships.org, and browsing their 'Standards' page. It is regularly updated as new qualifications are written.

How do they qualify me?

As an apprentice, at least 20% of your working week will be spent in structured learning, working towards relevant qualifications.

As we have already mentioned, every Apprenticeship has nationally (and often internationally) recognised qualifications built into it. The new generation of Apprenticeships looks to existing industry

qualifications to provide that recognition.

For example, if you are doing an IT Apprenticeship, you might work towards a Google qualification, or if you are doing Accountancy, you might study for an AAT (Association of Accounting Technicians) qualification. Some of the Degree and Higher-level qualifications include industry relevant degrees or Chartered professional status.

Most Apprentices will come out with at least two Certificates; one for their industry qualification and an Apprenticeship completion Certificate. It's not uncommon for Apprentices to have collected three or four Certificates, as they complete the various component parts of their Apprenticeship.



How do I get one?

Every Apprenticeship requires three key players:

- **The Apprentice** – who is employed to work and study
- **Their employer** – who is responsible for employing the Apprentice and deciding the training route
- **Their training provider** – who is responsible for helping deliver the qualifications and to maintain quality (all Apprenticeship training providers are inspected by OfSTED).

If you want to be an Apprentice, you therefore have two potential routes to finding an Apprenticeship: you can either approach employers who offer jobs in the career you are interested in or you can talk to training providers who deliver the qualifications you want. In reality, of course, you should probably do both!

About 90% of all the 28,000 Apprenticeship vacancies advertised in England each year appear on the Find An Apprenticeship website so that is a great place to start: www.gov.uk/apply-apprenticeship. This website is free to use and you don't have to create a login to browse.

The big difference between applying for an Apprenticeship and applying for a place at college or uni is that Apprenticeship vacancies are posted at any time during the year, as an employer chooses to recruit, so don't just expect to find the right vacancy for you in the summer term. »

Which employers offer apprenticeships



Source: National Apprenticeships Service, spring 2020


Hundreds of employers, large and small, up and down the country and in many different sectors employ Apprentices. From some really big household names to the small business round the corner; you might even find that your school or college employs an Apprentice or two.

Almost anyone can do an Apprenticeship. As long as you are old enough to leave school (16 years plus), an Apprenticeship is an alternative option to staying in full time education until you are 18. There is no upper age limit, as long as you are employed and your employer is willing to invest in your training.

There are some limitations with regard to previous qualifications. For example, if you had already completed a Degree in Engineering as a student your employer would be unlikely to get funding to pay for you to complete a Degree Apprenticeship in Engineering. Instead, you may be able to do a Level 7 Apprenticeship in Engineering or a Degree Apprenticeship in a different skill area, such as Management.

There are lots of useful and interesting resources for young people, parents and teachers on the Amazing Apprenticeships website at: www.amazingapprenticeships.com


INFORMATION & COMMUNICATION TECHNOLOGY APPRENTICESHIPS PATHWAY



Entry Requirements:

As IT apprenticeships start at Level 3, you will need 5 GCSE pass grades to enter this sector (IT not necessary but definitely a bonus) – However if you don't have these, you could still start with a Level 2 IT qualification at a local college, then move on to a Level 3 after this.

Here are some examples of how you could develop a career in IT through apprenticeships...



Infrastructure Level 3
Jobs: Help Desk Technician, 1st Line Support etc.

Software Developer L3
Jobs: Junior Developer, Junior Programmer etc.

Digital Marketing Level 3
Jobs: Social Media Strategist, Content Creator, SEO etc.

Network Cable Installer L3
Jobs: Telecoms Cable Install, Network Cable Installer etc.


LEVEL 3
Average Salary at this level
£12,000

Network Engineer Level 4
Jobs: Network Technician, Network Engineer etc.

Cyber Security Technologist Level 4 – Jobs: Security Analyst, Cyber Manager

Software Developer Level 4
Jobs: Games Developer, Web Developer etc.

Data Analyst Level 4
Jobs: Data Manager, Data Analyst, Data Scientist etc.



LEVEL 4
Average Salary at this level
£17,000

Digital Tech and Solutions Level 6 – Jobs: Software Engineer

Digital Marketer Level 6
Jobs: DM Manager, Social Media Expert, SEO Specialist





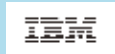


Digital User Experience Level 6
Jobs: UX (user experience) Manager, UX Consultant

Data Scientist Level 6
Jobs: Data Scientist, Data Engineer etc.

LEVEL 6
Average Salary at this level

Take a look at some of the potential pathways to your dream career. Starting at Level 3 all the way up to degree level 6 – You can gain the necessary qualifications for your chosen field, whilst earning a wage and gaining experience on the job.

Contact us for more info:
web: www.solentapprenticeshiphub.com
email: hello@solentapprenticeshiphub.com
Social Media: Solent Apprenticeship Hub

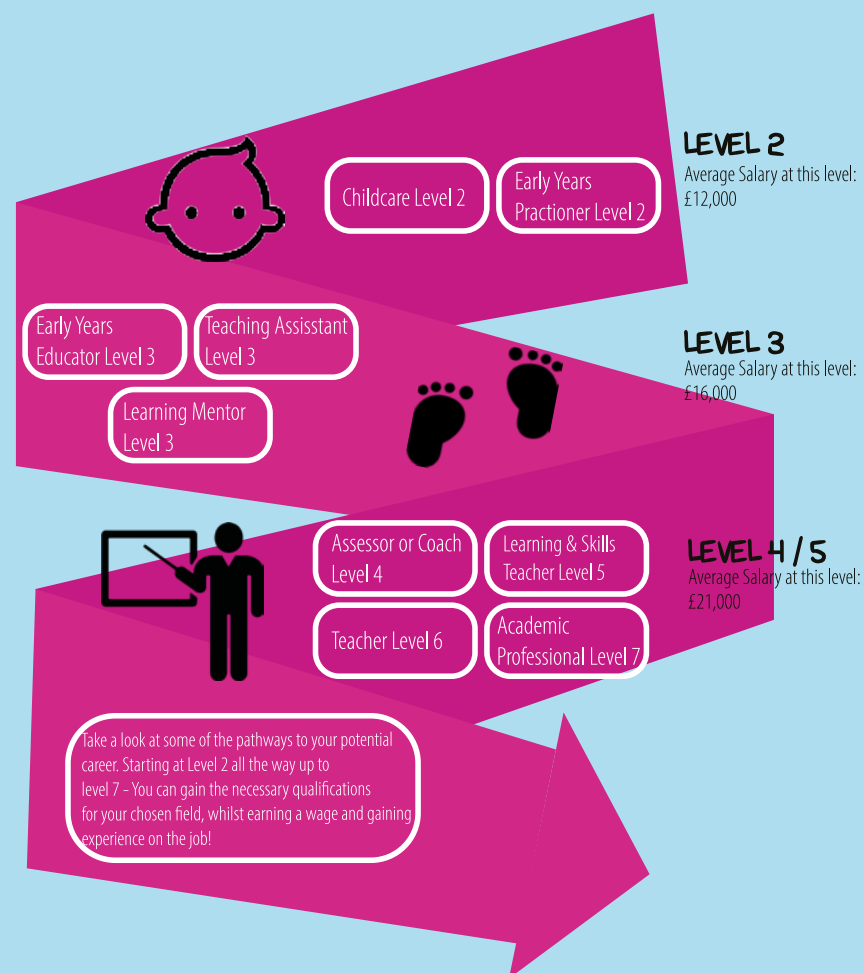








CHILDCARE APPRENTICESHIPS PATHWAY



Entry Requirements:

Whilst most Level 2 care apprenticeships do not have any particular entry requirements Some will require minimum GCSE grade D (or equivalent) in English and Maths. Most applications will require you to pass an initial assessment in Maths, English and ICT. Here are some examples of how you could develop a career in care through apprenticeships...



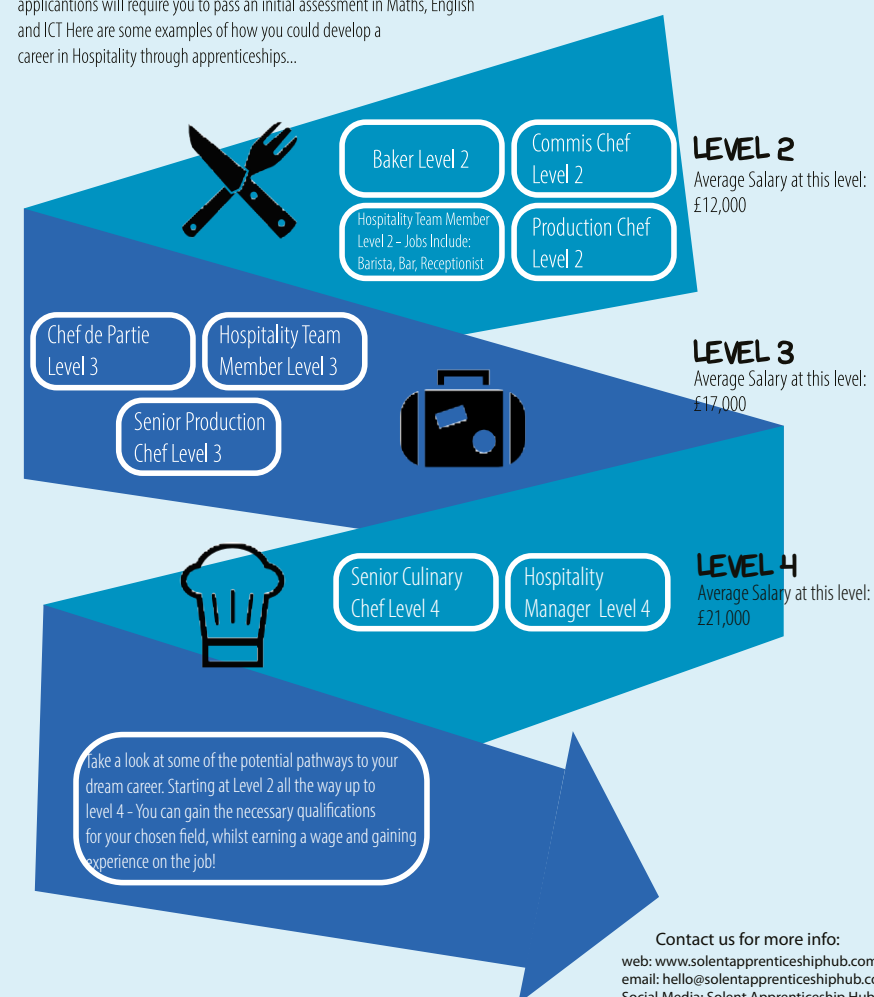
Contact us for more info:
web: www.solentapprenticeshiphub.com
email: hello@solentapprenticeshiphub.com
Social Media: Solent Apprenticeship Hub

HOSPITALITY & CATERING APPRENTICESHIPS PATHWAY



Entry Requirements:

Whilst most Level 2 Hospitality apprenticeships do not have any particular entry requirements Some will require minimum GCSE grade D (or equivalent) in English and Maths. Most applications will require you to pass an initial assessment in Maths, English and ICT Here are some examples of how you could develop a career in Hospitality through apprenticeships...





"Apprentices have benefited our workforce"

A manager's view



We have already talked about what Apprenticeships are and what the benefits could be to the Apprentice themselves but what benefits can Apprentices and apprenticeship schemes bring to a business? We've chatted with one senior manager to find out.

Hello. My name is Michele and I'm a Care Group Manager at Portsmouth Hospitals University NHS Trust managing the Theatres and Anaesthetics department. I've worked in the NHS since 1997, starting in a temporary role. I was fortunate that someone spotted my potential and gave me the opportunities to take up a permanent post and training. Having left school with my O Levels, I went 'back to school' aged 40 to take my Management Diploma. I'm now responsible for running a busy department, coordinating medical staff and patients to ensure that the right people and resources are in the right place at the right time.

During my NHS career, I have seen some changes in how the organisation works. Perhaps not surprisingly, everyone now has to be more accountable for their actions and particularly how money is spent, both on staffing and resources. That's really how we started recruiting apprentices.

Following the financial crisis, in 2010 our NHS Trust froze recruitment for all management and administration staff for 12 months. Following the freeze, we were only allowed to recruit apprentices. At that time, I don't think there were many apprentices in the Trust at all so this was new territory for us. However, I needed a Clerical Officer and found a Level 2 Business Administration Apprenticeship route that would fit the role well, so we went ahead and advertised the post. I interviewed two candidates and decided to take on both.

Ten years later, I am pleased to say that both are still in the organisation. The previously timid young lady is now in a Band 3 role and the young man, who only applied because he was fed-up with his previous job, is now in a Band 4 Junior Manager post working in Procurement.

Since then, I think I have had more than twenty apprentices. One or two haven't stayed with us but the majority have. They are treated just like any other member of staff – so the same expectations but also the same opportunities. Many have seen it as an opportunity to progress within the organisation. As a manager, I see apprentices as an opportunity to invest in the future of our organisation.

Although many other managers were sceptical about Apprenticeships when we first started, I was happy to be part of a working group formed within the Trust to help share best practice and our experiences. I'm pleased to say that this has been really successful with many other departments taking on apprentices now and in a wider variety of roles, including Health Care Support, Audiology, Clinical Photography and more. I think the Trust has become much more active in working with training providers, to really ensure our

“ Apprentices are a real asset

Apprenticeships have great structure and real relevance to our workplace.

So, what does a Business Admin' Apprentice typically do? It is very varied: they will spend time on Reception, greeting patients as they arrive for their appointments. They will prepare case-notes ready for those appointments, process test results and correspondence, and ensure all of these are filed correctly. All the time, they will be regularly dealing with enquiries on the telephone or from medical staff – it's usually very busy! The Apprenticeship is 12 months long, during which time they are given specialist training (like patient confidentiality) on top of the course requirements. Having NHS experience then stands the Apprentice in a really good position if they want to go on to another role or another department internally.

I don't think many people realise quite how many roles there are in the NHS that don't involve being a Doctor or Nurse. Although these frontline staff are clearly vital, they couldn't work effectively without the teams of people supporting them. The NHS offers some great career paths; if anyone is curious, it's worth checking some of them out.

I would also encourage any manager to seriously look at Apprenticeships as a way to invest in their business. Personally, recruiting Apprentices feels like a way to 'pay back' the training that has been invested in me. Professionally, in my experience, apprentices are a real asset to the business. They are often loyal, curious and eager to learn. Many will choose to stay in an organisation that has invested in them so are great for staff retention and reducing recruitment costs.

For more information on NHS Careers, visit www.healthcareers.nhs.uk



It's not what you know...

It could be who you know! The people we know or can get to know can be a great help in getting us where we want to be. Building your network is definitely worth spending some time on.

Who is in your network?

Think about the people you already know. Your family, your friends, your friend's parents, your parent's friends, your neighbours, people you know through clubs or sports, teachers and tutors, your driving instructor... when you start, you realise that you already know a lot of people. You might not class them all as friends exactly, but they are people you know well enough to say 'Hi!' to.

What or who does your network know?

Now you have quite a long list of people, have a think about what they know or have experienced. Do you know what job they do, who they work for or what qualifications they have? You probably don't know that for all of them, so start asking. People are generally flattered to be asked about themselves when someone takes a genuine interest. The answers will be very different, and you will probably hear about jobs you didn't know existed, people's experience of university and of life in general. Not all of it will be relevant to what you want to do, but you will definitely learn lots with the benefit of their experience, and they may be able to introduce you to someone they know who could help you!

Who in your network can help you most?

Having heard some very random experiences and some very interesting ones, you can then start to identify people whose current job or previous qualifications are in line with your own ideas for the future. Don't be afraid to ask these people for more details: Do they know if their company takes placement students? What kind of voluntary work would be relevant to a career in their industry? Do they have any advice on getting qualified? There is nothing like first-hand experience to give you a steer in the right direction.

Anxious about asking them?

Have you ever noticed that, if you don't want someone's advice, they usually give it to you anyway? Annoying, isn't it! But the odd thing is that if you actively ask someone what they think, they are more likely to give you honest, genuine thoughts that feel much more useful and you avoid the lecture! If what is stopping you asking is shyness, or the fear of being lectured, or of having to listen to lots of 'useless' advice, we would urge you to think again. We're willing to bet you'll be surprised by some of what you find out!

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Feeling anxious about going to University?

It's only human to feel anxious about a new situation and going to University can feel like a big step. We have spoken to professional coach, Caroline D'ay, who has some great tips for keeping those nerves under control.

First off, if you've got into University, well done! That's a real achievement!

Hopefully, you are excited by the prospect and have somewhere to stay when you arrive, either in halls or in a shared house. But, through all the excitement, are you also a tiny bit (or even extremely) anxious?

If so, that is perfectly normal. It's your brain's way of alerting you to possible danger, but what could possibly be dangerous about going to University?

What can cause anxiety?

Common answers include leaving home for the first time, not knowing anyone, being in a new city, managing money, loneliness and feeling awkward about making new friends.

While they may be things that you are concerned about, they are not actually dangerous. Are they? Unless you think they are and then the anxiety can settle in!

If you think about it, they are not really

dangerous, but there is an element of the unknown, which may feel like danger to you.

So, what is causing your specific anxiety?

Write down five things that you are worried about. Look at them again. Which ones are you really worried about? Have you ever heard of them happening to someone else? Have they ever happened to you? Or are you just worrying about whether they might happen?

Being anxious is often a sign that you are about to achieve new things, move to the next level, make new friends, or any of the other things you are anxious about. In those situations, a bit of anxiety is normal, and it isn't a mental health issue.

The anxiety you feel at the top of a ladder will make you extremely careful how you walk down. The anxiety you feel at a cliff edge is what will make you careful how close you stand from the edge. And the anxiety you feel in a new situation is what's letting you know you're about to grow.

Preparing for anxious situations

Let's imagine something else. Imagine you get to your student accommodation and you are on the list with a room allocated. Imagine that the person in the next room is really friendly. And let's think about going to your first lecture and everybody receives you warmly. Is that not a better way to prepare?

So, look at your list and see which ones you can pre-empt. For the others, have a plan of action.

The Universities are ready to welcome you and will do their best to look after you. Find out the sources of help on campus in case you should ever need them, but most importantly, get ready to celebrate a great achievement. Because you have already excelled to get there and a few weeks into the new term you will wonder what all the fuss was about. Enjoy yourself!

About Caroline D'ay

Caroline D'ay is the UK's leading therapeutic change consultant. Caroline has been coaching and counselling individuals, families and teams for over 30 years, helping them to overcome personal obstacles and to achieve their goals. Caroline is qualified in a range of techniques including trauma release, neuro-linguistic programming and mindfulness, that can help with issues ranging from post-traumatic stress disorder, anxiety and depression, stress and relationship issues.

www.wellbeingdynamics.com





Managing your money

These tips will help you to manage your money and feel confident about your finances. They will help you plan for the future and feel confident month-to-month.

1. Budget

It might seem basic, but it's important to create a budget. There are loads of different ways, but all of them look at how much money you have coming in and how much you can afford to spend on different areas of your life. This is essential for money management and financial stability.

Using a 50/30/20 approach is useful: 50% for essentials like rent, bills and groceries, 30% for clothes, meals out, etc., and save the remaining 20%. Be realistic about your income and use it wisely so that you can afford the essentials and still have money to enjoy yourself and to save.

2. Know what you spend

Make sure that you know what you are spending your money on. It's easy to lose track and get a nasty shock when you check your bank account. There are a number of apps that can help you keep track of your spending including those from the banks, like Monzo.

Getting cash out at the beginning of the week and spending that rather than using your card is also a useful way of tracking what you spend. That way it's easy to know what you have left to spend and what you've used.

3. Have an emergency fund

If you start saving and create an emergency fund, this will help you if anything sudden or unexpected occurs. This really can happen at any time and happens to everyone at some point in their life.

Keep the emergency fund in a separate account so you don't accidentally use it for essentials or a holiday!

4. Plan your meals

You'll probably find that a significant portion of your budget goes on food. Planning your meals in advance means that you only buy what you need when you shop, reducing waste and cutting down on unnecessary costs.

5. Compare prices

Always compare prices, not just on your purchases but also on household expenses like electricity and gas bills, your car and house insurance, and when you shop for groceries. It is easy to save money by switching to a different provider or to a different shop.

6. Credit score

A good financial tip is to start building your credit score early. It takes time to build up a good credit score and it will be useful when you buy a car on finance or you are looking to get a mortgage. (see the article on Getting a mortgage on the next page)

One of the ways of building a credit score is to get a credit card, but you need to use it wisely so as not to get into unnecessary debt. Only spend money on credit that you know you already have, then try to pay it off before the end of the month so you are not charged any interest.

7. Subscriptions

Do not waste money on subscriptions that you are not using, whether it's a gym membership or a subscription to Amazon Prime

that you barely use. Cancelling subscriptions can save you a lot of money without much effort and you can use the money for other things or put it into your savings.


8. The future

Planning for the future and saving money are extremely important even if it doesn't seem very exciting!

Your emergency fund is important, but so are retirement savings or opening long term ISAs that will mature a long way down the line. Once you turn 22, a certain percentage of your earnings should go into a retirement fund automatically. This will show up on your payslip under the name of the pension organisation that your workplace uses. You can increase the amount that is paid into the fund if you can afford it.

You can split your savings and set some aside for short term savings, like a holiday, and some into long term savings, like an ISA.

Managing money can be hard, but these tips will hopefully make you feel more confident about your financial future.



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Moving out of home

In a series of articles about managing your money and financial affairs, we asked our guest expert, Peter Johnson from Homes of Hampshire, about getting a mortgage.



Buying a house is probably the biggest purchase most of us will ever make. With typical first-time house-buyers having to find an average of £216,000*, it's no wonder most people turn to a loan for help; who has that sort of cash lying around?

A mortgage is a particular type of loan taken out to buy property (or land). It is usually secured against the value of the property you are buying as a guarantee for the lender. That is, if for any reason you couldn't keep up the mortgage repayments, the lender is entitled to take back the property and sell it in order to get their money back. This sounds scary but most mortgage providers will only use this as a last resort; they don't really want to see their customers homeless. In fact, lots of us take out a mortgage; about nine million* homeowners in the UK currently have one.

How do you get a mortgage?

Firstly, it's important to start saving up a deposit. Very few mortgage providers will lend you the full value of a property and they will typically expect you to provide a minimum of 10% of the purchase price yourself. Taking our typical average purchase price of £216,000, that means you will need to find a minimum deposit of £21,600 before you will be able to take out a mortgage for the balance of £194,400.

Next, do shop around and see what mortgage deals you can get. Your own bank may be a good place to start but you don't have to stick with an establishment you already know; there are many providers out there. It's also worth thinking about whether you take out a mortgage in your

own name or jointly with a partner or guarantor; this may impact on the terms available to you.

Find out how much you could borrow. The value of the mortgage you are likely to be loaned is usually calculated as a percentage of your salary. The average loan size granted is typically 3.5 times your annual salary, although it can be a higher multiple depending on your circumstances. Once this is clear, it is a good idea to have a 'mortgage agreement in principle' in place with your lender. This is an 'in principle' offer that lasts between 30 and 90 days. Although it is not a guarantee, it is a useful indication of how much you are likely to be able to get and therefore helps to give you an idea of your house-shopping

budget (and useful to show estate agents that you are not wasting their time!).

Some people may be eligible for the Government's 'Help to Buy' scheme, aimed at getting first-time buyers and key workers onto the property ladder. It's worth using the 'Am I eligible?' checker on the U-Switch website.

What types of mortgage are there?

There are several different types of mortgage typically available to first-time buyers: **Fixed rate Mortgages:** This is where your monthly repayments are fixed for an agreed period of time, perhaps 2,3,5 or 10 years. Many people like the stability of a fixed-rate mortgage. At the end of the fixed period, you can usually

choose to either switch to a tracker mortgage or to take out another fixed-rate term. Fixed rate mortgages are the most popular currently available. **Tracker mortgages:** These follow the Bank of England Base rate of interest, which means your repayments are variable and will go up and down over time.

Offset Mortgages: Some lenders will allow you to link your savings and current accounts to your mortgage so that you only pay interest on the difference. You still make a mortgage every month, but your savings act as an 'overpayment' which can help to clear your mortgage earlier.

Don't forget that you don't just need money for the house...

Remember it's not just savings for your deposit that you will require, buying a house will bring additional costs too: **Property search (conveyancing search):** when you have found

a property you want to make an offer on, it is sensible to have a 'search' done to check the condition of the building or for any legal or financial terms attached to the building you might not be aware of. Most lenders will insist at least a basic search is conducted before they will hand over any money.

Mortgage arrangement fees: most lenders will charge a fee to set up the mortgage, typically around £1,000, but do check with your lender before you commit.

Solicitors fees: you will need to use a solicitor (or licensed conveyancer) to ensure the sale of your home is completed legally. They can also help you conduct a search. Legal fees can cost up to £1,500 (VAT will be extra) depending on the size of the property you are buying. Again, do ask for a quote first.

Home and contents insurance: it will be a condition of your mortgage that you take out insurance on your property, so that any damage can be

repaired. Whether you choose to take insurance on your contents as well is up to you but it's probably a good idea. Many lenders will offer combined home and contents insurance at a slightly better rate than buying them separately but do check the small print to see that you will have cover for everything you need.

Removal costs: if you are moving from one house to another, you may want to pay professional removers to do all the heavy lifting for you (literally!). Many removals companies also offer a professional packing service too. Do shop around but expect to pay up to £900 for removals for an average house and up to £300 for packing. If you are a first-time buyer and don't have too many belongings or furniture, it may be cheaper to ask your friends and family to help you move and buy them dinner to say thanks!

Furniture/white goods: of course, if you are a first-time buyer, you may well need to factor in buying a cooker, a fridge, a sofa and everything else you need to furnish your new home too.

*statistics correct as of May 2020

Homes of Hampshire are a small and independent Estate Agent offering a local bespoke service, but also part of a huge network through Keller Williams offering clients the best of both worlds. Founded by husband and wife team, Peter and Jane Johnson, Peter is also a qualified independent mortgage consultant.

HOMES
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10 top tips to getting a mortgage



Save to get a big deposit



Avoid surprises by knowing your credit score



Pay off unsecured debts and close any unused accounts



Avoid any evidence of regular gambling, too many unsecured loans or County Court judgements



Avoid properties that Banks may be reluctant to lend on. e.g. flats over commercial shops or houses built by unconventional means.



Ensure you have all relevant documents ready for checking (Passport, Driver's License, utility bills, three months of bank statements, evidence of employment and salary)



Know the type of mortgage you require



Ensure you are on the electoral roll



Ask both your bank and an independent mortgage broker for a competitive quote



Most importantly, make sure you can afford the mortgage payments



What is a training provider?

You would think that the obvious answer to that question is a person or organisation who provides training. Whilst that is certainly true, in the world of apprenticeships, the term training provider has a very specific meaning too.

A training provider is an organisation who is officially registered and approved to deliver Apprenticeship Training. All training providers need to be listed on the Register of Apprenticeship Training Providers (RoATP) and will have a contract with the Government for funding purposes. All training providers are also subject to OfSTED Inspections, which helps to ensure the quality and the experience for their learners.

Training providers are typically colleges of further education, private or specialist training providers and some universities. In our area, for example, Basingstoke College of Technology (BCoT), HTP Apprenticeship College and Solent University all feature on the RoATP and regularly deliver apprenticeships in a range of areas.

However, some employers or specialist organisations also choose to become registered so they can deliver apprenticeships. Browsing the list of over 2,000 training providers currently registered in England, the following organisations also feature: Her Majesty's Revenue & Customs (HMRC), Boots the Chemist and the National Pharmacy Association, to name just a few.

If you want to find out more about training providers, the Gov.uk website has useful information and if you want to find a Training Provider, the RoATP listing can be found on the Gov.uk website in the Apprenticeship section.

Useful information

There are some great resources available out there if you know where to find them. Here are some of the best ones:



Apprenticeships

Search and apply for an Apprenticeship, go to www.gov.uk and search for 'Apprenticeships'

Find out which Apprenticeships already exist and which are coming soon
www.instituteforapprenticeships.org

General resources and information
www.amazingapprenticeships.com
Local resources and support
www.solentapprenticeshiphub.com

Jobs

Uni not your thing? Lots of options at:
www.notgoingtouni.co.uk
And ideas for a first step into the workplace at www.getmyfirstjob.co.uk

Qualifications

T Levels guide www.tlevels.gov.uk
Find T Level map www.tlevels.gov.uk/students

University applications

UCAS Undergraduate applications
www.ucas.com
You will also find the UCAS points guide and calculator on their website, University Taster Days guide, including online events
unitasterdays.com

Funding

Advanced Learner Loans www.gov.uk and search for 'Advanced Learner Loans'

To find the websites easily, go to the Useful stuff page on our website, makethefutureyours.com, where you will find the direct links.

Key Dates – 2020/2021

15 October 2020

Entry deadline for universities of Oxford and Cambridge, and most courses in medicine, veterinary medicine/science, and dentistry

21 November 2020

Solent University Open Day* (undergraduate and postgraduate – booking required)

21 November 2020

University of Winchester Open Day*

25 November 2020

University for the Creative Arts Farnham, Open Day*

28 November 2020

Bournemouth University Open Day*

28 November 2020

University of Portsmouth Open Day*

5 December 2020

Arts University Bournemouth Open Day*

9 December 2020

University for the Creative Arts Farnham, Open Day*

15 January 2021

Entry deadline for most UCAS Conservatoires undergraduate dance, drama, or musical theatre courses & Entry deadline for all UCAS Undergraduate courses (except those already closed)

1-7 February 2021

National Apprenticeship Week

1-6 March 2021

National Careers Week

5 July 2021

International Baccalaureate results published

10 August 2021

SQA (Scotland) results day

12 August 2021

A Level results day

19 August 2021

GCSE results day

*for all college and university open days, please see the institution website to check details of which subjects are available on each day and to book your place. Please note, we only have space here to list days for local establishments; please check individual dates with institutions further afield.

Glossary of common abbreviations

Adjustment

The UCAS process that allow those who have done better than expected in exams to look into attending a better university. The Adjustment phase typically opens on A Level results day and closes at the end of August.

Clearing

The UCAS Clearing process matches applicants to university places that are yet to be filled. It's available to anyone who has made a UCAS Undergraduate application and doesn't hold any viable offers, for example if grades achieved are worse than expected or if an individual has changed their mind about the Uni or course they want to attend. Clearing usually starts early in July and closes at the end of October.

ESFA

The Education and Skills Funding Agency. It combines the former responsibilities of the Education Funding Agency (EFA) and Skills Funding Agency (SFA) into single agency accountable for funding education and skills for children, young people and adults. ESFA is an executive agency responsible to the Department for Education.

FE

Further Education. Any learning post 16 years that is not University/higher education. Courses range from basic English and maths to Higher National Diplomas (HNDs) and includes technical and applied qualifications for 16 to 19-year-olds.

HE

Higher Education. University level studies, usually post 18 years of age.

Levy

The Apprenticeship Levy. Initiated in 2017, employers in England with an annual pay bill in excess of £3 million make a contribution towards apprenticeship training.

OfSTED

The Office for Standards in Education. They inspect services providing education and skills for learners of all ages. They also inspect and regulate services that care for children and young people.

RoATP

Register of Training Providers – the official list of organisations registered to deliver Apprenticeships

UCAS

The universities' centralised admissions service.

Jo knows...



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