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Professional Careers –
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Careers in accountancy

— a foreword from ICAEW

ICAEW is delighted to partner with TARGETcareers for the second year running on *Paths to Professional Careers – a Parent's Guide*. This year's guide has been developed to continue supporting parents across the UK who are helping their children select the best career. We'd like to take a moment to tell you about opportunities in accountancy.

Over recent years we have seen continued growth in accountancy careers, both at school leaver and graduate level, and it is no surprise students are selecting this career, given the range of opportunities available to qualified chartered accountants.

ICAEW is a world-leading professional membership organisation and we are committed to delivering our qualification, the ACA, to aspiring chartered accountants all over the world.

We work with c.5,000 employers globally to support talented school leavers and graduates through the ACA qualification, which is a combination of practical work experience, exams, ethics and professional development.

We're proud to be a part of this guide for a second year to help inform you on all the possible routes your child can take to start their career. We understand it can be difficult to offer your child the right level of careers advice, so we want to make sure you, as a parent, are as informed as possible.

Students can qualify as an ICAEW Chartered Accountant straight from school or after university. In recent years we've seen increased training opportunities for school and college leavers through higher apprenticeships and school leaver programmes. We also work closely with universities around the world to incorporate and integrate the ACA into students' studies, which can result in fewer exams to sit after graduating.

The employers we work with are actively recruiting those from a range of degree subjects and not just accounting and finance. So if your child is considering university, it's important they pick something they are passionate about; they can still go on to train for the ACA and become an ICAEW Chartered Accountant regardless of which degree they study.

We hope you are able to use this guide as a point of reference for direction and guidance when it comes to supporting your child's career and study choices. We know you want them to have successful careers and hope that this guide contributes to them making an informed decision on their future path.

Lynne Hamilton-Gow

*Head of marketing and student recruitment,
ICAEW*

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*'I chose to study the ACA as it's a
global qualification and opens the
door to many opportunities.'*

Jessica McCarville, ACA Student, Audit Associate at PwC

For details on the ACA qualification from ICAEW, visit icaew.com/parents



How to support your child's journey

Help your child get their bearings as they choose their career direction.

If your child is planning on taking A levels, Scottish Highers or the International Baccalaureate, or is already studying for them, they might be considering their next steps. Do they know what career they want? Will they go to university? Or do they like the sound of joining an employer on a higher apprenticeship or sponsored degree programme? Whatever path your child chooses, they are more likely to succeed if it motivates them. This guide is designed to support you in supporting your child to find the answers to these questions.

You'll find five starting points for helping your child consider what careers interest them on page 6. When it comes to deciding between going to university full time or joining an employer programme, there's lots of advice on pages 10 to 22, from weighing up which option is best financially (page 13) to whether your child will miss out on the university experience (page 19). It's a good idea to investigate your child's options fully so turn to page 24 for tips on how to research employer programmes and page 26 for a guide to researching degree courses. There's

also an overview of paths into four key career areas (finance, business, IT and engineering) starting on page 36 – we cover an additional eight sectors online at [targetcareers.co.uk](https://www.targetcareers.co.uk).

A helping hand is welcome

Not sure whether your child wants your help or not? Well, the trendence Schools Survey asked over 10,000 students from schools and colleges in the UK who they would turn to for help with their decisions about careers and university. The study found that 60% of these students would turn to their family for advice about which university to go to, and 45% said they'd turn to their family for advice about jobs. It's clear that plenty of students value their parents' input, so let your child know that you're around if they want to talk and encourage them to keep you in the loop about their plans. They might find it useful to use you as a sounding board or they might just want a bit of reassurance that they're on the right track. ☺

Top tips for helping your child find the right career

‘Encourage your child to try out different professions. There are lots of employers and not-for-profit organisations out there to help young people do that, for example through summer schools and work experience.’

Emily Archer, project manager, Pathways to Property – a career-exploring programme for students

‘Support and help your child to choose a career they'll enjoy, even if their choice isn't what you expected. Happiness in a job will encourage them to excel.’

Sam, parent of Kayleigh, a business apprentice at EY



Career choices – be a good guide

Point your child in the right direction by getting them to think about the careers they might like.

Some people know from an early age that they want to be a doctor or a journalist. But what if your child isn't sure? You might find it helpful to work through the following pointers with them.

1. Explore their options

Many careers are open to young people regardless of the subjects they've studied for their A levels, Scottish Highers or undergraduate degree. This is often (but not always) the case in areas such as business, finance, law and the media. So it's fine if your child doesn't feel ready to decide yet, or wants to change path later on.

However, some careers do require a particular degree or vocational training path, and often specific subject choices for A levels/Scottish Highers too. This tends to be the case in areas such as science, medicine and engineering. So do start thinking about careers now, so they can make subject choices that leave open doors to careers that might appeal.

The TARGET careers website has a handy list of degree subjects you need for different careers (see box on facing page for details). If your child is feeling stressed about the need to drop subjects and narrow their options, encourage them to take a look. They could work through the careers that *do* require particular subjects and decide whether they are happy to rule them out or want to keep these options open.

2. Keep an open mind

Encourage your child to take a quick look at as many career areas as possible, rather than instantly ruling any out on the basis of stereotypes or assumptions. Plenty of engineers wear suits and go to business meetings – and engineering employers are very keen to hire more women. Many IT professionals spend more time talking to clients about their needs than they do writing code. Lots of lawyers have jobs that don't require them to defend people accused of unpleasant crimes.

3. Beware 'safe' choices

Take care if your child is considering an option because they think it is a 'safe choice' or a 'good job', rather than out of intrinsic interest. IT and law, for example, have a 'solid' image but it may be harder than you think for your child to get their first job and not all roles will offer a high salary. Trading in an academic or vocational path your child will enjoy for assumptions about a 'guaranteed good job' is likely to lead to disappointment.

4. Find their motivation

It's important for your child to be motivated by their career choice, both in terms of working to get the grades they need and progressing their career once they start work.

Encourage them to think about what's important to them in life. Money? Helping people? Being creative? Thinking about what they value may help to guide their thinking.

Their interests can be another useful starting point. If your child is a Formula 1 fan, would they enjoy designing cars as an automotive engineer? If they like to hit the shops at the weekend, how about a career managing a store – or even a whole chain?

Also consider with your child which subjects they are good at and what other skills they have. Perhaps they are good at speaking in front of large groups of people or working out and sticking to a budget. Keep these skills in mind when reading about different jobs.

5. Do further research

Got a shortlist? Find out more with online research. Then try networking. You and your child can ask your family and friends if they have any good contacts, attend university open days and school leaver job fairs, and look for employers who are willing to offer work experience. ☺

More help from TARGETcareers

The following content on [targetcareers.co.uk](https://www.targetcareers.co.uk) gives more help with career and subject choice.

- Read overviews of careers in 12 key areas and the skills required at [targetcareers.co.uk/career-sectors](https://www.targetcareers.co.uk/career-sectors).
- Find out 'Which degree do you need for which career?' (go to 'Uni' then 'Choices about uni').

Confidence through knowledge

From cyber risk to climate change, more than 125,000 CII members work in a surprising range of sectors.

CII's Discover campaigns and free membership give students and teachers access to our unrivalled networks and insights.

Make an informed choice – Discover Risk.



discoverrisk.co.uk

Email discover@cii.co.uk for your free parents' guide to apprenticeships



CII

CII – make an informed choice

Your child is currently at an important and, yes, exciting stage of life. With many options available, from apprenticeships to university, making an informed choice can feel tricky. We hope this overview helps you and your child make informed choices that give them the best chance of success – whatever their career.

The CII is the world's largest professional body for two distinct sectors – insurance, and financial planning. Both are actively seeking new recruits from school/college and university.

Our 125,000 members give us a helicopter view of recruitment trends – whether your child is seeking an apprenticeship for a local small business, or a graduate scheme at a global company.

Different ways to achieve

There are varied routes to success, through different entry points. The key drivers are determination and ability. In other words, business leaders do not need to have gone to university.

Insurance and financial planning companies have a diverse population – some graduates, some non-graduates; some extroverts, some introverts. There are so many roles available, that the key is to research and understand oneself to identify suitable roles. Subjects studied are not important for the vast majority of roles.

Insurance – a hidden gem

Insurance is not just about cars, houses and holidays. The UK sector is the world's third largest market and the heart of international insurance and reinsurance. That creates some very interesting opportunities to look at risks as diverse as climate, cyber, fine art, international politics and sport.

The sector offers excellent support through every stage of a career. That includes having a buddy, a mentor, support and payment for CII's globally-recognised professional qualifications. Our ACII designation is like a second passport.

In fact, the sector's global nature is one of its strengths and securities. Insurance will always be needed and the growth of the middle classes in Asia and Latin America, for example, offers new opportunities.

Financial planning – managing wealth

Financial planning is an emerging profession. It is the ideal area of finance for those who want to help people secure their financial future – and see the results. This can be in a back-office role like a paraplanner – for those who prefer working with data and solving problems; or in a people-focused role as a financial planner – for those who like to meet people, build relationships and grow a business.

Unlike insurance, the vast majority of our financial planning members work in the UK. This is because the information they use to advise clients is subject to UK regulation – with each budget comes a potential impact on clients' financial plans.

The ageing demographic of the financial planning community makes it the perfect time to consider a career in this area.

How can the CII help?

Our free Discover membership gives full-time students access to our sector insights, local and regional events or just a cup of coffee and a chat with someone who does a job your child would like to do. The CII's LinkedIn presence is an opportunity to connect with the sector and find work experience that could lead on to more.

We also deliver free Discover Risk and Discover Fortunes events to Y11-13 students across the country, as well as Apprenticeship events featuring current and former apprentices talking about their experience of not going to university and succeeding in the sector.

Want to find out more?

Email discover@cii.co.uk and our team will be happy to help.

The world of apprenticeships: explore the options

Find out about work-based routes for 18-year-olds who want to gain higher-level qualifications – including university degrees – while earning.

Higher apprenticeships, school leaver programmes and sponsored degrees usually involve starting work with an employer, earning a salary and studying part-time towards relevant qualifications. This often involves attending college or university one day a week, or in blocks of a week or more at a time. Tuition fees and any associated costs are typically paid by the employer.

Scheme lengths vary, though three or four years is common. Employers don't tend to guarantee that there will be a job at the end of it but in practice they are typically keen to keep employees on.

Different organisations refer to their opportunities in slightly different ways. For example, some programmes labelled as 'higher apprenticeships' could equally be described as 'sponsored degrees'. The qualifications on offer also vary from employer to employer.

The route into every profession is different, so your child needs an idea of their goal before starting such a scheme. In some careers the options open to non-graduates are relatively limited. For example, an undergraduate degree is a standard requirement for anyone who wants to go on to qualify as a teacher or solicitor. You can find out more about routes into different careers on pages 36 to 46 and at targetcareers.co.uk.

What is a higher apprenticeship?

Higher apprenticeships are typically open to applicants with A levels or equivalent qualifications (such as Scottish Highers, an advanced apprenticeship or an NVQ level 3). Once they've started work they study part time towards a qualification at level 4 or above on the national qualifications framework:

- level 4/5 is equivalent to a higher education certificate, higher education diploma or a foundation degree (the first year of a degree)
- level 6 is equivalent to a bachelors degree
- level 7 is equivalent to a masters degree.

The qualifications offered depend on the employer; examples include HNCs, HNDs and bachelors degrees.

There are also lower levels of apprenticeship available (intermediate and advanced). Applicants for these typically only need GCSEs, though students with A levels or equivalent are usually free to apply if they wish.

What is a school leaver programme?

Like higher apprenticeships, school leaver programmes are normally aimed at those with A levels (or equivalent). The term can be used to describe a broad range of paid training schemes that combine earning and learning, and some employers refer to their higher apprenticeships or sponsored degree

WORK OR UNIVERSITY?



programmes in this way. Such a scheme might include a degree and/or professional qualifications, sometimes at the same level as the qualifications taken by graduates seeking entry to a particular career.

They are typically offered by large businesses and organisations, particularly in retail, accountancy and banking, but in plenty of other industries too.

What is a sponsored degree?

You'll come across references to both sponsored degrees and sponsored degree programmes on companies' websites; the terms are used in different ways by different organisations. Broadly speaking, they refer to a degree programme associated with a particular employer, with financial support available for students selected by the employer. The company typically chooses the degree course because of its relevance for potential future employees and may play a part in designing the course content.

Some sponsored degrees operate in a similar way to higher apprenticeships and school leaver programmes: students will be paid employees, spend most of their time working and attend university part time or in blocks, with tuition fees paid in full. In other cases companies offer partial financial support to students who have gone to university full time in the traditional way, alongside paid work in the summer vacations.

What is a degree apprenticeship?

Degree apprenticeships are a new option combining university study and paid work. Apprentices will gain a bachelors or masters degree and the cost of course fees is met by the government and employers. ©

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Which route is best financially?

Doing a degree before starting work usually results in student debt. Is this cancelled out by higher earnings in the long term?

There's no 'one size fits all' answer to the question of whether school leavers will be better off financially if they go to university full time or join an employer at 18 on a higher apprenticeship or other school leaver programme. It depends on the career they want to get into and the particular school leaver programme they are considering.

Comparing paths

Some school leaver opportunities are designed to get participants to the same level in their careers as graduates who go to university full time before joining. This is often the case with employers who offer the chance to do a degree part time while working. Examples in finance include Barclays' higher apprenticeship in leadership and management and KPMG's audit school and college leaver programme. Examples in IT include sponsored degree programmes at CGI and Capgemini's degree apprenticeships.

However, not all school leaver programmes are designed to put them on a par with graduates. In these cases they might find that in the long term they earn less than those with a degree. Make sure your child's research includes finding out about the qualifications they need to progress long term. For example, in engineering, if they eventually want to become a chartered

engineer (the highest level), it's easiest if they have a masters degree. (See page 42 for more on getting into engineering.)

Earnings v. debt

If your child goes to university before getting a job they are likely to leave with student debt, which will then accrue interest. The total amount they repay will depend on how quickly they pay it off and whether they have paid off all their debt 30 years after they graduate (at which point any remaining debt is written off). For example, if they borrow £37,500 and take 29 years to repay then, based on current interest rates, they would end up repaying around £52,500 in total.

Would they have been better or worse off financially if they hadn't taken on this debt to get a degree? If they'd managed to get a place on a school leaver programme that got them to the same earning level as graduates in the same length of time – and that was as good for their career in the long term – then they'd have been better off without it. However, if they ended up earning a little less than a graduate then they might not have been. If you divide £52,500 over a typical working life of 45 years, then they'd only need to earn £1,167 a year more as a graduate than a non-graduate to make their degree a good financial investment. >>

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See our advice on 'University fees and funding' at targetcareers.co.uk (click on 'Uni' then 'Choices about uni').

Ignore 'average' salaries

It's wise not to get too fixated on statistics relating to average salaries for all graduates or school leavers. Media reports about how much graduates earn often don't give the full story about their figures (see page 30 for more information). And salaries vary so much, particularly for graduates, that

averages aren't much help in predicting what your child personally might earn.

Take a look instead at our 'How much will I earn?' articles for the career sectors of interest on targetcareers.co.uk, which will give you a feel for graduate and school leaver programme salaries in different industries.

Also, remember that school leavers start working at a younger age and will probably have had several pay rises by the time graduates of the same age join the company. ☺

'I originally thought accountancy was just number crunching. I was pretty excited when I heard about the different jobs you can do.'

Kayleigh Anderson, ACA Student, Audit Trainee at EY

For details on the ACA qualification from ICAEW, visit icaew.com/parents



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Traditionally, there's only been one route when school comes to an end. University. Degree. Career. But things have changed. Our school leaver programme, just like our graduate programme, offers structured career development as well as learning on-the-job, and study towards business qualifications. Like a graduate, you'll get to work with all sorts of companies – helping them measure their performance, improve the way they work and tackle their commercial challenges. So whichever path leads you to us, and we have a few, we'll take your career further. Join PwC. We'll help you realise your potential.

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Will an employer programme narrow my child's horizons?

Schemes such as higher apprenticeships and school leaver programmes are aimed at applicants who know what type of career they want.

If your child takes an 'earning and learning' route at 18 then they will be trained for a specific career. The question of 'How specific?' varies from scheme to scheme. Some of the broadest involve completing placements in different business functions (eg sales, HR, marketing or finance) and studying towards a qualification in 'business' or 'management'. Other programmes lead to one very specific field, eg cyber security or aerospace software development.

Such schemes aren't appropriate if your child doesn't know what career they want. They are also not the best idea if they have several options in mind and wouldn't be able to explore all of them on the programme.

Changing career later on

If a programme includes a degree, then in theory this should be transferable to other careers. There are many entry-level jobs for which a university degree is required, but for which any subject is acceptable. However, your child would need to give convincing reasons as to why they had chosen to train for one career and apply for graduate jobs in another.

As an example, let's say they completed a sponsored degree programme in software engineering, then applied for graduate roles as a marketing assistant. If they had helped out with marketing activities at work and found that they enjoyed them, that would be a clear reason for the change of direction and would

show that they had experience in marketing on which to base their decision. If they hadn't, they'd need to have fitted in activities related to marketing outside of work, to show they'd tried it and knew they liked it. Here students who'd been to university full time might have the advantage, as they would probably have had more time and opportunity to, say, take a marketing internship in a vacation or been marketing rep for the university summer ball.

Qualifications below degree level are less likely to help if your child wants to change career completely. This is because there isn't really a recruitment market focused on, say, HNC leavers with any subject, whereas there is a recruitment market for graduates who've studied any subject.

It's also worth checking whether programmes that interest your child have a 'tie-in' period – they might be expected to work for the company for a set period of time after finishing their qualifications.

Keeping options open

If your child wants to keep their options open, they could take a degree and explore

different careers on the side. They *might* be able to do this on a sponsored degree programme that doesn't involve too much travel, overtime or studying in their free time. However, they're more likely to be able to do this as a full-time student – providing they don't have to work long hours in a part-time job or spend several hours a day commuting to lectures.

For example, a history undergraduate considering careers in teaching, law or accountancy might join the university debating society, stand for election to become treasurer of the choral society and spend a morning a week in term time volunteering at a local school. They might then line up work experience with schools, law firms and accountancy firms for their university vacations, and watch trials at their local court when they have time.

Of course, if your child goes to university to keep their options open then they should consider whether they need to study a particular subject – see the box below. It's also worth considering with your child whether they would realistically have the motivation to explore different careers on top of their studies. ©

More help from TARGETcareers

See targetcareers.co.uk for which careers do and don't require a specific degree. Look under 'Uni', then 'Choices about uni'.



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Will my child miss out on the university experience?

Even if an employer's scheme includes a degree, it won't be a traditional university experience. Does this matter?

If your child is considering a higher apprenticeship, sponsored degree programme or school leaver programme, you might be concerned about whether they would miss out on the broader experience of being a full-time student.

The answer will depend on which aspects of the university experience they would value. You might find it helpful to talk through which of the following appeal.

1. Studying a subject that really interests them for its own sake.
2. Being able to choose the modules and projects that most appeal to them.
3. Moving away from home and living independently.
4. Meeting new people and making new friends.
5. Learning new things and having new experiences.
6. Getting involved in activities such as sport, theatre or politics.
7. Having time to explore their interests, values and job options before choosing a career.
8. Being able to socialise spontaneously.

Academic freedom

If academic freedom appeals (points 1 and 2), they probably do need to go to university independently rather than joining a school leaver programme, so they're free to study what they like.

New experiences

If it's more about leaving home, meeting new people and doing new things (points 3 to 5), both university and school leaver programmes provide these opportunities. Many programmes pay enough to be able to rent a room, and all involve new people and experiences. If your child likes company, they might actually be happier at work surrounded by colleagues than at university studying for an arts degree, on which they'd typically only have a few hours of lectures and tutorials each week and be expected to spend the majority of their time writing essays alone.

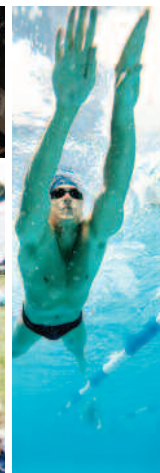
One difference will be in who your child spends their time with. As a full-time student they would mix largely with people of their own age but who were studying a variety of subjects and going on to a range of careers. In contrast, on a school leaver programme they would have colleagues of all ages but who worked in a limited range of careers. However, there would still be the chance to meet others of the same age, both new joiners at their company and those with whom they would study.

Clubs and societies

If your child is keen to join societies (point 6), in theory they could join the local rowing club or audition for an amateur musical while in employment. Large companies often even



WORK OR UNIVERSITY?



have a club or two of their own. However, some school leaver programmes involve quite a bit of travel and/or studying at home in an employee's free time, which can limit their ability to take on commitments outside work. Your child might also fit in and make friends more quickly with fellow students, who will largely be the same age as them.

'Me time'

Going to university in the traditional way offers time and opportunities to explore career direction (point 7) before making a decision. Students can use the vacations to get work experience in different areas, try career-related activities on campus (eg writing for the student newspaper) or make use of the careers service's contacts. Some employer programmes offer the chance to try different roles, but the scope is relatively limited. See page 16 for more detail.

Full-time students typically have more choice than employees as to how to divide their time between work and socialising (point 8). Your child might value the freedom and flexibility to pop round to friends' rooms for a spontaneous cuppa, stay up late without an early start for work the next day or spend a Tuesday afternoon learning to unicycle.

However, getting a decent degree requires motivation and commitment to a subject. If it's currently only the social side of university that appeals to your child, they might want to consider a well planned gap year to earn some money, try new things and form a better idea of what they want to do. See the 'Taking a gap year' section of targetcareers.co.uk – you'll find it under 'Careers advice'. ☺

Where will my child flourish?

Traditional university study isn't for everyone – nor is earning and learning. Consider which would suit your child personally.



our child's motivation levels will be a key factor in whether they succeed in the career or educational path they set out on at 18. Both traditional degree study and employer programmes such as higher apprenticeships can be hard work and usually require participants to spend time studying at home by themselves as well as attending formal teaching sessions at college or university.

Intrinsic interest in their subject or job will help see them through, as will learning in a way that suits their personality. For example, 35 hours a week of solitary, theoretical study

might be perfect for an academically inclined student but is unlikely to suit somebody who prefers a hands-on approach to life.

Would university suit?

Many degrees require a lot of private study, and students typically make their own decisions about how hard they wish to work. So a key consideration is whether your child will be motivated enough to crack on by themselves – and to keep going month after month. Genuine interest in their subject will be more helpful than a nebulous desire to 'get a good degree'.



Universities typically expect students to spend around 35 to 45 hours per week in total studying. For many subjects there is less contact time than at school, which means that a higher percentage of their time should be spent in private study. This is particularly the case with arts and social science subjects: on some courses a typical week involves only six or eight hours of teaching time. Science subjects tend to have more contact hours (20 hours a week is a typical figure). How much private study would your child be happy with?

University students also tend to be much less closely monitored than school pupils – on many courses it's possible to slack off for weeks or even months at a time without anyone commenting on it. As an example, an English degree will typically consist of lectures (listening to a talk in groups of around 20 to 100) and seminars or tutorials (interactive sessions in groups of up to about 20). Attendance at seminars or tutorials is typically monitored, and students may be asked to explain themselves if they miss multiple sessions. Attendance at lectures often isn't monitored. Would your child be conscientious about turning up if nobody chased them?

Most degrees aim to develop a student's understanding of a subject from an academic perspective. This can often be the case even on courses that sound quite vocational, though some have practical elements such as lab sessions. Is your child interested in knowledge and intellectual enquiry for their own sake?

On most university courses, the main outcome of a piece of work (eg an essay) will be a grade. Will this be sufficient reward, or

would they prefer to see their hard work having a positive impact on other people or on a business?

Would working life suit?

School leavers on schemes such as higher apprenticeships and sponsored degree programmes spend the majority of their time working, with time off to attend college or university. They usually do extra study at home in their own time. Depending on the employer, they might also travel to different locations for work – for example, employees in the construction industry need to visit different construction sites. Would your child be happy juggling and prioritising multiple demands on their time? If they would need to leave home, are they ready to live independently?

The topics that your child studies will be chosen by their employer and relate to their working life. Are they genuinely excited by the career in question? Would they enjoy being able to apply what they were learning to real-world situations, or would they prefer the freedom to study what they liked?

As with any job, your child's day-to-day work will have a clear purpose that helps their employer work towards its business goals. They should be able to see their work have an impact on clients and colleagues – and possibly even on profits. Would your child feel motivated by having a real, practical effect, or does intellectual success currently appeal to them more?

Employees on such programmes are expected to behave and dress in a professional way. Would your child welcome being treated as a grown-up or resent the fact that friends on full-time degrees had more freedom to act as they pleased? ☺



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Researching employers' programmes – track down the detail

What to research about programmes your child is considering as an alternative to university – and where to find the information.

If your child is thinking of joining an employer to 'earn and learn', you'll want to research the schemes they are considering. Make sure before you start that your child knows what career they want, so they can assess whether the programmes available are appropriate routes.

Sources of information

You can find basic details of programmes online, for example on targetcareers.co.uk and employers' own websites. Also ask your friends and family if anyone has a contact at the company in question with whom you could have an informal chat.

Some employers attend careers fairs or hold open days. Here you can speak to recruiters and, often, young employees on the relevant programme. Parents are usually welcome. There's advice on how to make the most of such events at targetcareers.co.uk (click on 'Careers advice' then 'Building networks'). You can find details of open days on the careers pages of employers' websites and the box opposite has links to fairs.

Qualifications offered

Find out what qualifications your child would gain. Use targetcareers.co.uk to assess whether these would get your child into the right career at the right level – go to 'Career sectors', then choose the relevant area.

There is a national framework for apprenticeships that defines the level of qualifications on offer (see page 10). However, there is no such framework for other school leaver programmes. Some employers offer school leavers the chance to study for professional qualifications that are also taken by their graduate recruits, such as the ACA qualification from ICAEW. Professional qualifications certify that you have the training and skills needed to do your job to a high standard; in some industries such as accounting they are essential to progress your career. Check the detail of what is on offer carefully.

If a degree is mentioned, double check whether it is a full bachelors degree (if this is important to you or your child). Sometimes a foundation degree is included instead, which is the equivalent of two thirds of a standard university degree.

As good as a graduate?

It's worth asking how, once your child had finished the programme, their career prospects would compare with those of a graduate recruit. Would they be doing the same kind of work? How would their salary compare with that of a graduate of the same age? Would your child's prospects for career progression and promotion be the same as a graduate's? You're unlikely to find this information online, so ask in person at careers fairs or open days.

Support available

Investigate what support would be available. Is there a buddy system or mentoring scheme? Would there be help with finding accommodation or with the cost of relocation? Does the employer have groups or activities that could help your child to make friends, such as clubs, regular social events, an LGBT group or a women's network?

Travel required

Depending on their role, your child may be expected to travel frequently. For example, they might visit different offices or clients while maintaining a regular base, or move round different parts of the country to complete the programme. Make sure your child is happy with the amount of travel involved and the logistics of combining this with time at college or university. Check also whether the costs of travel are met by the employer. Again, this is information that you're likely to have to gather in person.

About the contract

Typically recruiters do not guarantee that employees will be kept on at the end of the programme; however, in practice they usually want to keep them. Be aware of whether your child would be offered a permanent or fixed-term contract initially but don't reject opportunities on this basis.

Do take note of whether there is a 'tie-in' period after training has ended. You may also want to investigate what would happen if your child were to drop out of the scheme part-way through (for example whether they would have to repay any training costs), though it might be safest to leave this until your child has a job offer. ☺

Careers fairs

There are lots of careers fairs held around the country. The following will help you get started.

- www.regionalskillsevents.co.uk
- www.skillscymru.co.uk
- www.skillsotland.co.uk

Researching degree courses – spot the differences

Degree courses vary widely. Examine the detail with your child to see how the ones that interest them differ.

Choosing a degree course is easier if your child has a clear idea of the subject they want to study – and easier still if they know what career they want. If they're not certain about these, take a look at our advice on choosing a career on page 6 and on picking a degree subject if you're not sure what career you want on targetcareers.co.uk (click on 'Uni' then 'Choices about uni').

Vocational degrees

If your child wants to take a vocational degree (ie one that is focused on a particular career), investigate the following.

- Is the course accredited by the relevant professional body?
- Which employers do past students now work for?
- What percentage of graduates find work in the relevant industry?
- What links does the course have to employers? Are there opportunities to meet them, get sponsored by them or do work placements with them?

- What modules are included? Do these relate to your child's career interests?
- Have any of the lecturers worked in the relevant industry?

You might not be able to find all of this information on the university's website. If you can't, you or your child could contact the relevant course admissions tutor or ask in person at an open day (see below).

Questions about any course

It's a good idea to find out the following about any degree course your child is considering, regardless of whether they have a career in mind.

- What content is covered? Does this match their interests?
- Do the lecturers' backgrounds and research areas tie in with the topics your child wants to learn about?
- How many hours of contact time are there each week and how is this divided up (eg into lectures, tutorials and/or lab sessions)?
- How many hours of study are students recommended to do by themselves each



week? If your child is planning to work part time, could they fit this in?

- Are students assessed by coursework, exams or both, and what proportion of their final grade does each element count for?
- What are the student satisfaction ratings for the course?
- What jobs have past students gone on to do?
- How much are the tuition fees and are there any extra costs?
- What are the relevant department's ratings for research and teaching quality?
- Is the course taught at one of the university's main locations or further afield?

Researching universities

You and your child might also want to find out the following about universities that interest them.

- How highly ranked is the university overall?
- How employable are its students? What facilities and initiatives does it have to help them become more employable?
- Where is it located? How much would it cost to live there and would the university provide accommodation?
- How long would it take your child to get home for a visit, or to commute if they plan to live at home?
- Does the university have clubs and societies that relate to their outside interests – or could they find these elsewhere locally?
- Does the local area have the facilities they want?

Pay a visit

Encourage your child to visit universities and departments to meet or listen to the academics who would be teaching them – parents can usually attend too. Are they welcoming? Do they sound passionate about their subject? Open days and taster courses are a good chance to do this. You can find out

more about taster courses on the UCAS website (www.ucas.com).

Have a good wander round to see the facilities – labs, lecture halls, libraries etc – and what the atmosphere is like. Head further afield to explore the local area. Would your child feel at home?

Impressing graduate recruiters

Knowing what employers like in their graduate recruits could also help your child's decision.

- Some recruiters prefer prestigious universities. So investigate higher-ranked institutions if your child is predicted good grades, but find one where they will feel inspired and supported.
- Almost all recruiters want graduates to have taken part in activities outside of their degree. So consider whether a university has clubs or volunteering programmes that your child would like to join. If they plan to live at home they might be best at a university that doesn't require a long daily commute so they have time for other interests. ☺



More information

Go to the 'Uni' section of targetcareers.co.uk where you'll find:

- a university course search
- university profiles
- degree subject guides
- university reviews – find out what current students think about their universities.



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Degrees and employment prospects: top five myths

Make sure your child has the full facts if they are choosing a degree course with their employment prospects in mind.

Don't believe everything you hear about degrees and employment prospects. We've put together our top five myths to guide you through the maze.

MYTH ONE: arts degrees won't get you a job

Truth: Some graduate jobs require a particular subject or range of subjects (eg a numerate degree or a science degree) but few specifically call for non-vocational arts degrees such as English and history. However, many roles are open to graduates of any subject. There are also conversion courses for graduates who want to change direction after their degree.

Many employers ask for at least a 2.1 (the second highest degree grade). So if your child wants to join, say, a big accountancy firm after they graduate – a route that is open to graduates of all subjects but typically requires a 2.1 – they would be far better off with a 2.1 in English than a 2.2 in maths or economics.

Some employers also prefer to recruit from top-ranked universities. If your child wants to be a lawyer or management consultant, for example, a degree in French from, say, the University of Oxford or Imperial College London will impress more than a degree in law from a lower-ranked university.



MYTH TWO: a sensible subject is better than one you will enjoy

Truth: As per myth one, academic success is a big factor in employability. Getting good grades requires motivation, and it's far easier to stay motivated about something that interests you. This is particularly important at university: in many cases attending lectures is optional, lecturers are unlikely to hound slacking students and there are hundreds of fun distractions. On some degrees students are expected to spend the vast majority of their time studying alone – and no one will check up on this. If your child chooses a subject they enjoy, they will be less likely to neglect their studies.

MYTH THREE: vocational degrees are great for job prospects

Truth: There's sometimes a mismatch in expectations as to what a vocational degree will provide. Students can assume that it will focus on the skills employers seek; their lecturers may view it as an academic background to an area. Research courses carefully.

Employers typically favour graduates who have experience outside of their degree, gained through work experience or extracurricular activities, even if their course was vocational. A media recruiter, for example, is likely to be far more impressed by a history graduate who edited a section of a student magazine and has taken work placements with local newspapers than a journalism graduate who hasn't.

Different industries' recruitment needs vary according to the state of the economy. Some are very cyclical; construction in particular was badly hit after the credit crunch. Outsourcing can take jobs abroad, while recruitment caps can be brought in in public sector roles. An area that's booming when a student applies for their degree might not be once they finish their studies.

MYTH FOUR: studying IT makes you very employable

Truth: Each year the Destinations of Leavers from Higher Education survey reports what graduates are doing six months after finishing their degrees. The subject with consistently the highest unemployment rate for those with an undergraduate degree is computer science. That's not to say that there aren't plenty of jobs available for IT graduates with good grades and extracurricular experience – just that even such a useful-sounding subject won't guarantee you a job.

MYTH FIVE: graduates start on £28,000 to £30,000

Truth: The press love to report on surveys that suggest high graduate starting salaries. Regularly quoted reports include The Graduate Market (from High Fliers) and the biannual surveys from the Association of Graduate Recruiters (AGR). The former predicted an average graduate starting salary of £30,000 for 2015, while the AGR Annual Survey, published in September 2016, reported an average of £27,500.

However, they are based largely on salaries from the biggest, highest-paying employers, not from all organisations offering graduate jobs. For example, the 208 AGR members who responded to the AGR survey offered 22,960 graduate jobs in 2016, while around 300,000 graduates leave university each year, meaning that only around seven per cent of graduates will land one of these roles.

A more accurate salary picture comes from the Destinations of Leavers from Higher Education survey, which is based on universities contacting all of their graduates. This found that graduates who left university in 2015 with an undergraduate degree and were in full-time jobs six months later earned an average of £21,690. ©

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Helping your child transition to uni

Marie Muir is the student experience manager at the University of Leicester.



If your child is heading off to university soon and you're wondering how best to support them, here are a few suggestions from Marie on helping them with the transition.

The initial conversation

Before your child goes to university, ask them what they want to get out of university and what they would like help with. You can then tailor your support accordingly.

Establish some ground rules. Discuss how you will help your child, whether it's financial support or bringing their washing home at the weekend, and how often you will be in touch – do they want to hear from you or should you wait for them to call you?

Practical considerations

Encourage your child to attend post-offer visit days and get an insight into the university they're hoping to go to. They can talk to current students about how they found the transition and what they like or don't like about university. Some universities also put on sessions for parents at these visit days so look into whether you should go along or not.

Think about the practicalities, from finding out where they need to go on their first day to

remembering to pack a coat. Is there anything your child needs to know or learn, such as how to budget or how to change a lightbulb?

A series of transitions

Don't just focus on the first few weeks; university is a series of transitions for your child. November, for example, is the first set of deadlines at Leicester. Then, after the first term, your child comes home for Christmas. After seeing their family and friends, your child might find it difficult going back to university in January. Familiarise yourself with the university's academic year so you can support your child through key transitions.

University support

You don't need to know all the answers. There are support networks, such as welfare and careers services, at every university so point your child in their direction. Remember that sometimes your child will just need you to listen. Find out what the university does to support parents too. Most universities have welcome websites with sections for parents and they might offer a welcome talk for parents. Some universities will also have magazines to keep families updated on university news. ☺



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How to get into finance

Find out about routes into accountancy and banking careers.

There are two routes into most finance careers. Your child could go to university full time first and then apply for a graduate job, or join an employer after their A levels or equivalent and start earning while they learn. Here we concentrate on accountancy and banking careers but you'll find an extended version at targetcareers.co.uk/career-sectors that includes investment management, insurance and actuarial work.

Accountancy

There are both graduate and school leaver programmes available with accountancy firms. Whichever route your child chooses, once they've started their job they'll work towards becoming professionally qualified as a chartered accountant. You can read more about this at targetcareers.co.uk.

Starting work at 18

Accountancy firms usually seek good academic grades (eg 112 UCAS points*) from applicants, with at least a C grade in GCSE maths and English. Most school leaver programmes last five years; the first two years are spent working towards a basic qualification or certificate, the following three towards a professional qualification. A few firms offer a combined degree and professional qualification programme – these programmes usually take between four and six years.

A small number of firms offer summer schools for year 12 students – this kind of experience will make your child more employable, as will attending a firm's school events, open evenings or insight days.

Accountancy careers for graduates

A graduate will typically need a 2.1 degree (the second highest grade) in almost any subject to enter the accountancy profession. However, some accountancy firms, including EY and Deloitte, will accept candidates with a 2.2 degree (the third highest grade). Arts degrees are as welcome as numerate degrees (degrees with a high concentration of maths), though there's often a numeracy test as part of the application process. Graduates also need to have developed skills such as teamwork, communication and problem-solving, for example through extracurricular activities or part-time jobs.

Most employers want good A level grades (eg 112 UCAS points*), although things are



changing. Work experience can help too. Lots of accountancy firms offer internships, which can lead to a job offer after graduation. Doing an internship isn't essential though; other work experience, such as bar work or volunteering, is equally valuable. After being hired, graduates usually take about three years to become professionally qualified.

Banking

The entry requirements for careers in banking depend on the division of a bank that your child applies to and whether they want to go in as a school/college leaver or a graduate.

Starting work at 18

Banks' retail and corporate divisions hire college leavers into higher apprenticeships (sometimes known as level 4 apprenticeships). Recruiters typically ask for at least two good A levels (A to C) or between 80 and 112 UCAS points*, as well as five or more A to C grade GCSEs, including maths and English. Recruiters may also seek customer service experience.

Some retail banks will start their school leavers off in a frontline role. Barclays' higher apprentices, for example, spend the first year at a local branch or within its call centre. Other banks put school leavers into their intended roles straight away.

Banking careers for graduates

For graduate programmes within retail and corporate banking, applicants typically need a 2.1 in any subject and 120 to 152 UCAS points*. Most employers also have minimum GCSE (or equivalent) requirements; for example HSBC asks for a grade C or above in English and maths. Conversely, building society Nationwide accepts applications from graduates with a 2.2 (the third highest grade), but conditions apply.

To get into investment banking, applicants typically need a university degree at a 2.1 or above and at least 120 UCAS points*. Most investment banks take on graduates from all academic disciplines into finance roles, but they tend to go for those from 'top universities'. A relevant internship is almost a must. ☺

* This is based on the new UCAS tariff points system from September 2017.

More help from TARGETcareers

Visit targetcareers.co.uk/career-sectors/finance for the following:

- an overview of types of jobs and employers in finance
- information on professional qualifications in accountancy
- advice on choosing a university and a degree if you want a finance career
- salary details
- details of careers in investment management, insurance and actuarial work.





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How to get into business

Investigate routes into HR, sales, marketing, PR or consulting.

The term ‘business’ is very broad, so here we’re focusing on HR, sales, marketing, PR and management consulting. It’s possible to get into these careers without taking a traditional degree, for example via a higher apprenticeship or sponsored degree (see page 10). Employers generally ask for two or three A levels (or equivalent). Some set minimum grades or UCAS points, typically between 80 and 120*. Some programmes offer the chance to try different business areas via a series of placements: marketing, HR and sales are common options, though PR and management consulting placements are rare. For most other opportunities, and for most graduate schemes, applicants need to know which specific area interests them.

HR

Sponsored degrees or higher apprenticeships are an option. Alternatively, some entry-level

jobs are open to non-graduates, though office administration experience is often needed first.

A number of HR graduate schemes are open to those with any degree subject, though others ask for a relevant degree (eg business studies). In many cases applicants need a 2.1 (the second highest grade) though some employers accept a 2.2 (the third highest grade). Some organisations don’t run formal graduate schemes but do have entry-level HR jobs that graduates can apply for.

Sales

A number of sponsored degrees and higher apprenticeships offer the opportunity to work in a sales role. There are also entry-level and trainee roles available, for example in media sales or recruitment. To get a job it will help if your child has customer service experience or can show that they have developed relevant skills (eg building relationships and understanding other people’s needs) through >>

extracurricular activities. Areas such as pharmaceutical or IT sales sometimes require a degree.

A number of graduate programmes are open to graduates from any degree discipline. IT companies may specify or prefer graduates with a degree in business or IT, and pharmaceutical companies often need graduates from a natural sciences, biomed, chemistry or life sciences background.

Marketing

Training programmes such as sponsored degrees and higher apprenticeships are available. You can also get an entry-level marketing job without a degree. To get hired for the latter, your child is likely to need experience in a business setting (eg an admin job) and potentially a qualification from the Chartered Institute of Marketing (CIM). The CIM offers introductory courses and it's possible to study online and/or at evenings or weekends. Entry-level jobs in market research tend to be aimed at graduates, though your child could start in a support role and work their way up.

Some graduate roles are open to those with any degree subject; others require a relevant subject such as marketing or business studies. If your child studies a subject that isn't related to business they should try to gain some relevant experience while at university.

PR

A number of PR employers offer higher apprenticeships. To get onto one, your child will need evidence of their interest in the profession. For example, they could show their interest in current affairs by writing a blog, or that they are confident using social media by posting videos on a YouTube channel.

For graduate roles, some employers ask for a degree in a relevant subject, and/or a 2.1

degree, others don't. If your child's degree relates to the work that an employer does, that could give an advantage: a science graduate may appeal to a PR organisation that specialises in healthcare communications, for example.

Management consulting

Some firms, often referred to as professional services firms, offer a range of services to clients, such as accountancy, tax and consulting; others specialise in consulting services. At the time of writing, none of the latter offer opportunities for school leavers. However, professional services firms PwC and Deloitte offer school leaver programmes in consulting while KPMG includes an opportunity to experience consulting in its school leaver option called 360°, which gives a taste of several different divisions.

Graduates from any degree discipline can become consultants. A 2.1 is the minimum grade usually required by employers. Intellectual ability is highly prized, so your child should study a subject they can get top grades in at the most prestigious university they can get into. ☺

* This is based on the new UCAS tariff points system from September 2017.

More help from TARGETcareers

Visit targetcareers.co.uk/career-sectors/business to find:

- an extended version of this article
- salaries in business
- degree choices for business careers
- types of jobs and employers your child could choose.

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How to get into engineering

Explore paths into engineering and the grades required.



ould-be engineers who intend to complete their A levels or Scottish Highers can either study for an engineering degree before starting work or join a higher apprenticeship programme with an engineering employer.

A level subjects

If your child wants to take a degree in engineering they need an A level (or equivalent) in maths. In many cases they will also need physics. Some chemical engineering degrees ask for maths and chemistry instead; some ask for all three. For some very prestigious universities it is helpful to also have further maths. See the extended version of this article at targetcareers.co.uk/career-sectors/engineering for more details.

To get onto an engineering higher apprenticeship or similar your child will typically need maths and science A levels. Some employers ask for specific science subjects and others don't, but maths is often requested.

Grades required

If your child wants to get into a top university to study engineering they will typically need A* and A grades in their A levels or equivalent. Universities that aren't as highly ranked often ask for As and Bs. Entry requirements for higher apprenticeships are typically a bit lower. Some employers don't specify grades; some ask for C grades or above at A level; others set a minimum number of UCAS points, typically between 96 (CCC) and 112 (BBC)* though sometimes higher.

The university route

Your child could study a particular area of engineering or keep their options open with a general engineering degree. They can also choose between a course that leads to a bachelors-level qualification or one that leads to a masters-level qualification.

Many engineering employers run graduate schemes for those who have completed an engineering degree. As well as a job to do, graduates are likely to receive formal training and might have the chance to try out different roles to see which suits them best. There are also many jobs for graduate engineers with companies that don't run formal graduate schemes. Often these are with smaller organisations that need someone to come in and do a particular job straight away.

Joining an employer at 18

A number of engineering employers run higher apprenticeships, which are aimed at those who've just finished their A levels (or equivalent). The qualifications your child would gain vary from company to company – some offer the chance to gain a bachelors degree; others offer a foundation degree or an HND or an HNC, for example.

All programmes involve combining a job with part-time study. Your child might work Monday to Thursday and then spend Friday studying at a local college or university, or attend college in blocks of a week or more at a time. They'll also need to spend some of their spare time studying at home. However, their employer will typically pay all of their tuition fees.



Your child is unlikely to be guaranteed when they start the programme that they will have a permanent job once they finish. However, if they do well their employer is very likely to offer them a position. It may also support them to continue their studies to a higher level.

Becoming professionally qualified

Many engineers choose to become professionally registered. This means that a professional body has certified that they have the right level of skills and knowledge to meet its benchmark. Engineers work towards becoming professionally registered over a period of time while in employment, gathering evidence of their skills and experience before being assessed.

There are different levels of professional registration. The highest is chartered engineer, then incorporated engineer, then engineering technician. On average, chartered engineers earn more than incorporated engineers, and incorporated engineers earn more than engineering technicians.

The quickest and simplest route to chartered engineer status is with a masters degree; the quickest and simplest route to

incorporated engineer level is with at least a bachelors degree. However, it's also possible to get there with lower qualifications, if you can prove that you've reached these levels of learning in another way. ☺

* This is based on the new UCAS tariff points system from September 2017.



More help from TARGETcareers

Pick up a copy of TARGETcareers *Construction, Engineering & Property*.

Visit targetcareers.co.uk/career-sectors/engineering for more on engineering careers, including:

- an overview of types of jobs and employers in engineering
- advice on choosing an engineering degree or higher apprenticeship
- engineering salaries.

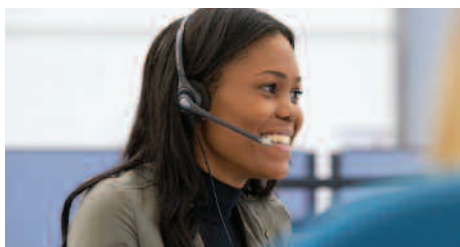


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How to get into IT

Discover ways your child could start a career in technology.

There are IT jobs available at many different levels. If your child is doing well academically it makes sense for them to start a little way up the ladder, either by going to university and then getting a graduate-level job, or by starting work after their A levels or Scottish Highers with an employer who will train them – for example via a higher apprenticeship.

Uni first, job later

It's possible to get into an IT career as a graduate with any subject. However, broadly

speaking, the less technical your child's degree the fewer roles will be open to them; as such they'll face more competition and need to be more impressive as a candidate.

- Some technology employers require a particular, IT-related degree, eg computer science or software engineering. This is particularly the case with smaller employers, who are less able to take graduates who need lots of training.
- Some technology employers accept subjects such as engineering, science or maths for IT jobs but won't accept arts or humanities. >>



- Several technology employers accept graduates with any degree and train them up. In many cases this will be for slightly less technical roles. To beat the competition for these jobs, a strong academic record and extracurricular achievements will help.

There is a wide range of IT degrees available. Your child could choose a broad, technically focused subject such as computer science, a more commercially focused degree such as business IT or something a bit more specialist such as computer games design, network engineering, digital media or animation. See targetcareers.co.uk/career-sectors for our advice on degree choices for IT careers.

A level maths is typically needed to get onto a degree in computer science or similar at a leading university, often at A or A* grade. Less prestigious universities don't always ask for A level maths.

Starting work at 18

Sponsored degrees and higher apprenticeships will allow your child to start work in IT after their A levels or Scottish Highers (or equivalent) and study towards higher level qualifications at the same time. See page 10 for more detail on how such programmes work. Lower levels of apprenticeship are also available.

There are a handful of sponsored degree programmes that would enable your child to complete an IT degree while working for an employer. Participants earn a wage and have their studies paid for, meaning that they can graduate debt-free and with several years of valuable professional experience on their CV. CGI and Capgemini both run sponsored degrees; Ford has a similar programme though it calls it a degree apprenticeship.

Several other programmes include a foundation degree – the same level of

qualification as an HND, and equivalent to the first two years of a bachelors degree. Take a look at employers such as National Grid, Unilever and BAE Systems.

To get onto a programme that includes a sponsored degree or foundation degree your child will typically need three A levels (or equivalent). UCAS points requirements tend to vary between 98 (CCC) and 120 (BBB)*. Often their A levels need to include at least one or two science, maths or technology subjects. However, this isn't always the case – Unilever simply asks for a minimum of two A levels.

There are also numerous higher apprenticeships in IT that don't include university study. Entry requirements for these vary widely. Some employers ask for three A levels; others are happy with two. Some expect science, maths or technology subjects; others will accept any subject. And some specify minimum grades they will accept (typically Cs) while others don't. ☺

* This is based on the new UCAS tariff points system from September 2017.

More help from TARGETcareers

Visit targetcareers.co.uk/career-sectors/it-and-technology to find out more about careers in IT, including:

- an overview of the types of jobs and employers in IT
- typical salaries
- advice on choosing an IT degree
- types of tests used to assess candidates for IT higher apprenticeships and sponsored degrees.



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She'Neil
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A fast track to chartered accountant status

Lydia is now an associate in risk assurance at PwC after completing its school and college leaver programme.



I knew I didn't want to go to university so I looked at other options. My school ran a careers week and I went to talks from parents and past students about their jobs. One of them was a girl who now works in recruitment at PwC. She talked about PwC's school and college leaver programme, which I liked the sound of, so I applied. The programme was two years' long and I worked in the assurance department, where I still work now.

Making a difference

I work on both external and internal audits. An external audit involves checking companies' financial records to ensure the results they're reporting are correct, whereas an internal audit involves assessing the key risks a client faces and checking that the controls in place to prevent these from happening are effective. I've done an internal audit for a pharmacy in a hospital, where I reviewed the controls in place to make sure the drugs couldn't be stolen or go missing. I'll then give recommendations on how my client could further reduce risks or increase efficiency. It's satisfying watching my clients' progress and seeing the difference my work makes. I also get to travel a lot and meet new people. I'm based in the Newcastle office but most days I'll be out of the office visiting clients.

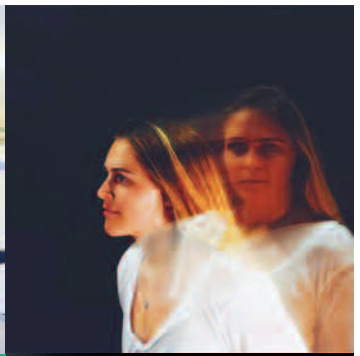
A step up from A levels

I didn't want to leave school with just A levels so the chance to get a professional qualification through ICAEW played a big part in my decision. My training started with ICAEW's basic qualification, the Certificate in Finance, Accounting and Business (ICAEW CFAB), and I'm now studying towards the ACA qualification so I can achieve chartered accountant status.

For the first exams I had two weeks off and went to college, learning in a classroom environment, but now I get four weeks off and it's mostly self-managed learning – I'll get a workbook to go through. The exams have been difficult but the college tutors are on hand to answer questions and my manager went through my work with me when I needed help.

Time for friends

At first I found balancing work, exams and my social life difficult but I'm used to it now. If I want to go shopping with my friends at the weekend, go to the gym or walk my dog, I can. When exams get close I can't see my friends as much but they understand and I think it's worth it. I've taken a faster route to chartered accountant status. If my friends who went to university want to go into accounting, they'll be starting the first exam when I'll hopefully be sitting my final exams. ☺



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From summer intern to graduate consultant

Rhian Jones is an IT risk assurance consultant on EY's graduate scheme. She graduated from Durham University with a masters degree in astrophysics in 2015.



I chose to study astrophysics at university because I enjoyed understanding how the universe works and I wanted to keep my career options open. Once I was at university I decided to try a career out, so in the summer before my final year I completed an internship in IT risk assurance (ITRA) at EY. After the six weeks were up, I was offered a place on the ITRA graduate scheme, which lasts for two years and involves a mix of advisory and assurance projects.

Working with clients

So far I've mainly worked on the assurance side. While the financial audit team checks the company's financial records are correct, we check its IT processes and controls, and assess the risks the client faces, such as data hacking. I attend meetings with clients to walk through and test the controls in place around key IT systems, or to go through the status of the project. I check the physical and logical security in place, such as passwords, CCTV cameras and security gates, but I also look at things like its disaster recovery plan. If the building burns down, for example, is the data recoverable?

Since I joined EY, I've worked with around ten clients and for the past eight months I've been working on an IT audit for a large bank.

I also get involved in internal projects such as representing my cohort at a forum, where we meet with EY leadership in order to improve the graduate programme.

Training and qualifications

As part of my graduate scheme, I'm working towards the ICAEW Certificate in Finance, Accounting and Business (ICAEW CFAB). My department supports me with my exams: I have blocks of time off work, ranging from six days to two weeks, to attend college courses or to study at home. After this, I'd like to qualify as an ICAEW chartered accountant by completing the ACA qualification.

A world of opportunities

One of my career highlights so far has been taking on more responsibility on my latest project; for example I'm looking after another associate and developing my coaching skills. I also really enjoy the training opportunities available, such as the ITRA annual trip to Amsterdam and the graduate programme event in Rome, where we meet our colleagues in Europe. In the future, I really want to work in New York so, after I've finished the graduate scheme, I'd like to apply for a secondment at EY's offices there. ☺

When it comes to career choices, is your child feeling a little lost?

Futurewise supports young people to explore their career aspirations and make informed decisions about subject choices, higher education, apprenticeships and future employment. The programme helps young people between 15 and 19 to:

- Make decisions on subject choices (A Levels, Highers, IB or equivalent)
- Understand how their strengths, interests and personality fit together
- Consider university options & alternatives to higher education

Find out how Futurewise can help your teenager navigate their career choices – visit our webpage at www.inspiringfutures.org.uk/parents

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A daughter to be proud of

Valdine is Lydia's mum (see profile on page 49). She talked to TARGETcareers about Lydia's decision to join a school leaver programme rather than go to university.



I didn't go to university. I used to work for a high street bank and my husband and I now run our own business manufacturing wild bird foods. I handle the office side, and help with sales and marketing. When Lydia said she didn't want to go to university, I could appreciate that it isn't for everyone. Other parents asked me if I was disappointed and assumed Lydia hadn't got the grades to get into university, but she needed the same grades to get onto PwC's school leaver programme as she would have needed for university – and I'm far from disappointed.

Exploring options

Lydia's very independent; she searched for opportunities herself and we'd talk about what she'd found over the dinner table. She applied to PwC's school and college leaver programme after a past student, who now works at PwC, gave a talk at her school. I wasn't surprised Lydia decided to pursue a career in accountancy; she was involved in Young Enterprise at school and always enjoyed the finance side of it. We didn't know much about school and college leaver programmes but we were happy as long as she was doing something she wanted to do.

Trusted with clients

I'm impressed by how much responsibility Lydia's taken on so early in her career. I assumed she would be in the office adding up figures all day but she was out of the office meeting clients straight away, and she travels a lot. I was a bit concerned about the travelling and studying for exams, and the time it would take up in Lydia's life, but she's had a really mature attitude towards it. She's very busy and needs to focus on her studies, so I think living at home with us has helped her.

Speedy progression

Lydia doesn't have as much free time as her friends at university but she doesn't mind. She didn't want the university lifestyle. She prefers meeting her friends for lunch at the weekends, which she can still do. Plus, by the time Lydia's friends have graduated and just started paying off their debt, she will hopefully be fully qualified as an ICAEW chartered accountant, so the hard work will be worth it.

Lydia visited her old school to encourage other students to consider school and college leaver programmes, and she goes to careers fairs with PwC. I think she's a great ambassador. ☺

Banking on a bright future

Ellie Greenwood is a project manager at Lloyds Banking Group, where she previously completed a higher apprenticeship in project management.



As a child, I always wanted to work in a city and wear a suit. I studied business studies at A level and I got involved with Young Enterprise. It was obvious to me that this was what I was good at. I'd applied to university but after a career adviser talked to me about apprenticeships I decided to look online at what was out there. I applied for Lloyds Banking Group's higher apprenticeship in project management and, two weeks before I was due to move into my university accommodation, I found out I'd got the job.

Learning on the job

While I was on the apprenticeship I worked towards a level 4 diploma in project management, which involved coursework and two exams. I learned a lot on the job too and I've developed the confidence to put my ideas forward. At school I thought I wasn't creative because I wasn't good at arts subjects but I've realised I am creative in a business environment.

Increasing efficiency

I work in the group operations change management department, where I was also based for my apprenticeship. We help deliver

change for the operations side of the business, for example providing training to colleagues if we're upgrading a system. I work closely with my line manager and my team but I also get to speak to people in different areas of the business.

My current project is a strategic review, which involves looking at where we potentially duplicate our services and what we can do to make this more efficient, whether that's moving the work to another site, automating the work or stopping it altogether. In the next five years I'd like to try my hand at a more customer-facing role, managing a larger team, such as branch manager or operations manager.

Outside the office

I'm glad I chose the apprenticeship route; some of my friends at university tell me they're tired of studying and having no money. They moved away from home sooner but now I've finished my apprenticeship in Yorkshire, I'm hoping to move to London this summer and get my own place. I was worried I wouldn't make friends as easily as if I'd gone to university, but I've formed close friendships with the apprentices I joined with. We support each other at work and we socialise outside of work. We've even been on holiday to Amsterdam together! ☺

Have you ever wondered how properties are developed, who is responsible for them and how much they are worth?

You may know something about pursuing a career in law or even accounting but working in property is not so well known – even though there are countless career opportunities. Want to know what they are?

Pathways to Property

Pathways to Property is a free programme led by Reading Real Estate Foundation at the University of Reading for sixth form students. Supported by British Land and some of the biggest players in the real estate sector and by the Sutton Trust, the programme will help you find out where a career in property could lead.

Opportunities include:

- A free residential Summer School at the University of Reading each July
- Industry led talks in schools throughout the year
- A mentoring programme
- Work experience placements in real estate firms

Pathways to Property introduces careers in property by connecting you with those already working in the sector. Industry volunteers from some of property's leading firms work with students across the programme to share their expertise and talk about their routes into the profession.

For further information and to get involved visit

www.reading.ac.uk/pathways-to-property

or email pathways2property@rref.reading.ac.uk

'The talks from the graduates were very inspiring. I would definitely recommend the summer school to anyone.'

Anita, Summer School participant

'The experience improved my understanding of the various ways to pursue a career in property and it gave me an insight into higher education courses in property and real estate.'

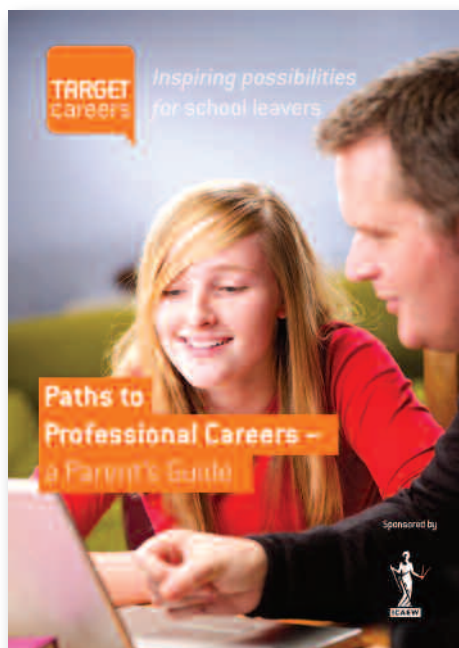
Toni, Summer School participant



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Group chief executive officer
Graham Storey

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