Fact Sheet FA5

SAVINGS AND LIFESKILLS (2 🌒



Choosing a career

You will have to work to earn money in order to live when you leave school – but it's never too early to think about the type of job you'd like to do! The choices are endless. You could work in medicine, entertainment, transport, law, science, construction, finance, sport, the military or many, many other exciting fields.

So how do you begin? It's much better to plan a career in a field that you're interested in, rather than being stuck in any old job, just to earn money. You could think about what you're good at and the types of things you're interested in or enjoy doing. Talk to teachers, family and friends to find out what they do and how they like it. Many schools have teachers whose role is to offer career advice.

Remember that some career choices offer more financial stability than others. For example, we hear about movie stars making tens of thousands of pounds to make a film but, in reality, most actors struggle to get work. The amount of money you can earn depends mainly on the type of employment, your skills and your qualifications or training, so it's important to research the education you'll need for your career.

Types of employment:

Employment

- You mostly earn a salary or wage by being employed by a company or organisation.
- You could work full-time, part-time or have flexible working hours, and the position may be temporary or permanent.
- As well as a salary or wage, most employees are entitled to statutory sick pay, holiday pay and maternity leave.
- You may also get a company pension and other benefits, such as a company car, laptop or travel expenses.
- Job adverts on websites and in newspapers usually include a brief description of the employer and job
 role, qualifications or experience required and the pay offered.
- You usually have to send a curriculum vitae (CV), which shows your work history, education or qualifications and skills, or fill in an application form. The employer then selects who should be interviewed for the post.

Self-employment

- Tradesmen such as plumbers, electricians and builders are sometimes self-employed and work for themselves and directly for customers.
- Writers, journalists and artists can work 'freelance', taking contracts for different projects from different clients. You get to be your own boss and have the challenge of running your own business. The money that the business earns goes to you, rather than someone else. But owning your own business can be financially risky. You don't get sick or holiday pay and you have to organise to pay your own tax to the Government by filling out an annual tax return. And as your own boss, you have to be motivated!

Voluntary and unpaid work

- You carry out voluntary work supporting a cause, such as a charity. Voluntary work is unpaid, but some
 organisations offer to cover expenses, such as travel costs.
- Some people also choose to work unpaid on a work placement to gain important experience or to get the
 opportunity of demonstrating their skills to someone who might want to employ them in the future.

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Nationwide **Education**

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Skills for work

Besides educational qualifications and training, there are certain skills and personal qualities that most employers look for:

- Being punctual, reliable and managing your time effectively
- Making sure your appearance is suitable for your job
- Communicating well, both orally and in writing
- Good teamwork
- IT skills (most careers involve some form of working with computers.)
- Being well organised
- Having good problem-solving skills
- Putting effort into work and having a positive attitude



Financial Capability