



Step Back to Move Forward

An Interactive Guide to Taking a Break from Education

Welcome to this guide to taking a break from education

This guide is intended for young people who have just finished or are about to finish sixth form or college (also known as Level 3). It is designed for those who are considering taking a break from education before starting their next steps, whether that's university, an apprenticeship, a job, or something else. However, anyone can use the information and resources, so please pass the guide on to friends, family, classmates and others if it might be useful for them.

What is Study Higher?

Study Higher is a small team of people who work in partnership with universities in Oxfordshire, Berkshire, Buckinghamshire and Swindon. We're part of a national, publicly funded programme called **Uni Connect**. We work towards widening participation in higher education (HE), which is education at age 18 or older.

In the UK, there are gaps in access to HE and some groups of young people are less likely to progress to study at this level. This could be for various reasons, such as where a young person lives or their current circumstances, but it is not due to their capabilities or aspirations. Study Higher and the Uni Connect programme aim to close that gap as much as possible. To do this, we work with young people who are underrepresented in HE, and give them impartial advice and guidance about their futures.

To find out more about Study Higher and the team, visit www.studyhigher.ac.uk

Please note that the links and resources within this guide were correct at the time of publication (February 2025).

Using this guide

You can dip in and out of this guide and use the sections that are most helpful for you - no need to read it cover to cover!



Many of the resources and links require access to the internet, and a computer or tablet. If you need help with digital access, you can find support at:

Your local library - You can find out where this might be on the Gov.uk website. Libraries have internet and computer access.

Your school or college - If you are no longer at school or college, you might be able to get back in touch with them.

Local charities or community hubs

A local university or college - Universities like Oxford Brookes University, for example, have working spaces and libraries that members of the public can access for free as well as free access to WiFi.

Terminology

You might commonly hear the terms 'gap year' or 'year out'. However, to be more inclusive, we've opted for 'a break from education' or an 'education break'.

Interactive links

Text links in [Blue](#) take you to sections within this PDF guide. Text links in [Orange](#) direct you to websites and resources that require internet access.

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1

Taking a break from education

Background information,
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concerns

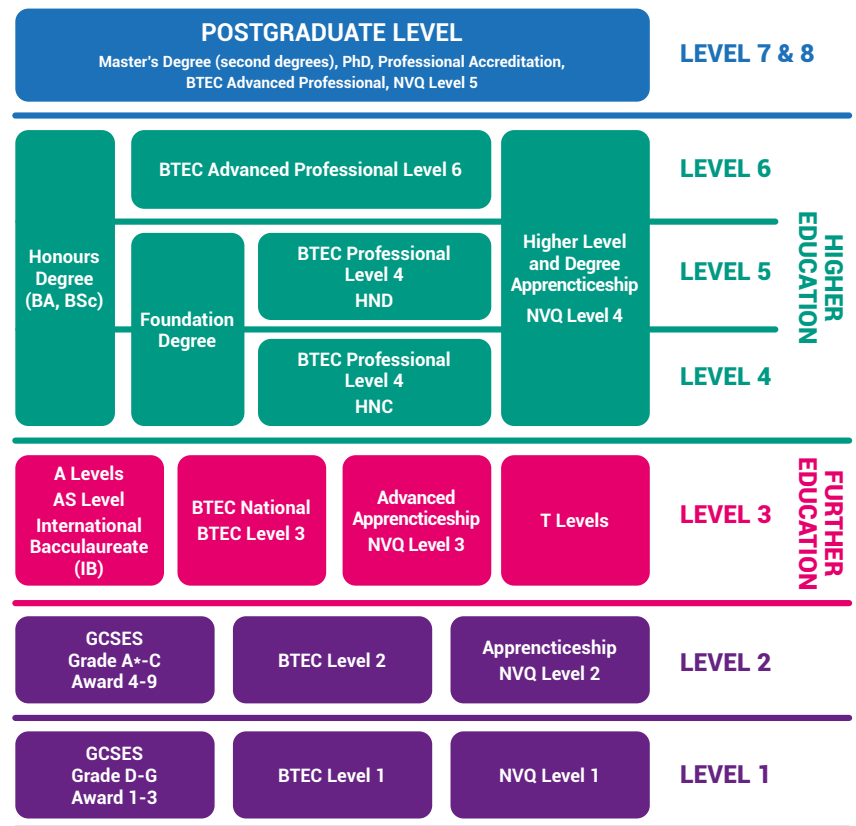
Education in the UK

Here is a summary of education in the UK (there are some differences in Scotland, however). This diagram shows the different levels of education in England and what a person might study at each level.

Prospects

The [Prospects](#) website gives a good overview of HE qualifications.

[Qualifications explained](#)



Compulsory education: Young people have to complete certain levels of education. This is usually at specific ages, but people can study these qualifications later, too.

Levels 1 and 2: Qualifications generally taken at ages 14-16. These are usually GCSEs but also could be BTECs, NVQs, or other qualifications.

Level 3: Also known as further education (FE). Level 3 is usually completed between ages 16-18 at a sixth form or college. Most young people study A Levels (the academic route), whilst others study BTECs, T Levels (technical/vocational) or complete an apprenticeship (work based).

Post-compulsory education: Higher education (HE) - This is optional education for adults aged 18 or older. You can study HE at any time in adult life, but many start at age 18 or 19.

Levels 4-6: There are several pathways. Different qualifications take different amounts of time.

Traditional or academic: An undergraduate (or bachelor's) degree, usually three or four years.

Although they are often more theoretical, some courses are more practical. They mostly have 'BA' (Bachelor of Arts) or 'BSc' (Bachelor of Science) before the course title (e.g. BA History). The 'B' shows that it's a bachelor's degree and you might see other letter combinations (e.g. BEng).

Vocational: More practical methods for learning. These courses are usually connected to a particular industry, sector or job role. Course length varies: some are one or two years (e.g. Higher National Certificate and Higher National Diploma respectively), whilst others will be equivalent to an undergraduate degree and therefore take three or more years.

Apprenticeship: This is a combination of work and study. Apprentices are paid employees at an organisation. About 80% of their time is spent working and 20% spent studying at a HE provider. Apprenticeships are directly related to a certain industry and career route.

Levels 7 and 8: Postgraduate, often a Masters or PhD.

[See this Prospects webpage for details.](#)

Taking a break from education after Level 3

People can take a break at various stages of their education. This guide specifically focuses on breaks after Level 3 (sixth form/college) before progressing onto HE or work. Many young people choose to take a break at this time and it's commonly called a 'gap year'. A break can be an opportunity to take some time off from education, explore personal interests or gain some work and life experience. Often, it does last a year but sometimes a bit longer.

Why might young people take a break from formal education?

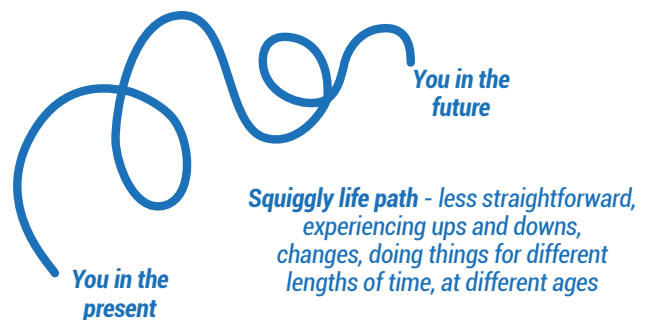
A 'gap year' or 'year out' is usually associated with working, volunteering or travelling. Therefore, young people with access to certain resources (e.g. financial) are perhaps more likely to pursue such opportunities. At Study Higher, we have an inclusive approach and acknowledge that young people might take a break after Level 3 for various reasons. Therefore, we use the term 'education break'. For some young people, a break might not be an intentional choice but instead influenced by their circumstances. Some influences or circumstances could be:

- ▶ Wanting to gain work experience
- ▶ A desire to live and work independently
- ▶ Wanting to travel abroad
- ▶ A desire to pursue their interests or try something new
- ▶ Needing a break from education
- ▶ Family commitments, such as caring responsibilities
- ▶ Uncertainty over future plans, e.g. not being sure what path they want to take
- ▶ Personal health
- ▶ Financial circumstances
- ▶ Other personal circumstances

This isn't a complete list. Whatever your reasons for considering taking a break from education, we hope that this resource pack will help you.

Thinking about your future and using this guide

This guide can help you explore your own interests, who you are, and what you might like to do either now or in the future. It can be a lot of pressure to decide what your whole life is going to look like, but the message of this guide is that you don't have to do that! You can enjoy what you do in the moment but change your mind later down the line. Plus, a career or job doesn't have to define you: many other things make up a person!



It might help to view life or career options not as a straight line from A to B, but more of a squiggle.

Need some help making decisions?

Career Pilot and Life Pilot offer useful resources for thinking about your future, whether that's education, employment or something else. Both of these platforms have information and different tools to help with your planning and decision making.

[Explore Career Pilot](#)

[Explore Life Pilot](#)

Taking an education break: benefits and common concerns

You might hear people talk about the 'pros and cons' of taking a year (or more) out from education when you're 18. There are, of course, many things to consider! However, in this guide we haven't created a list of 'pros and cons' because these depend so much on you as a person, what you intend to do with your time and what you want to achieve. Instead, we've split this section into two parts: what many young people consider to be benefits of taking an education break; and things to watch out for and common concerns.

Pros and cons

If you are at the decision-making stage, you might find it helpful to make a pros and cons list that's unique to you.



See our section on [Resources: Planning tools](#)

Benefits of taking a break from education



There can be many benefits to taking time out after Level 3 education, but these might not be the same for everyone. Some young people experience the following benefits, to name a few:

- Gaining new experiences and skills
- Maturity and independence
- Finding or exploring a new interest
- Deciding what motivates them and what they would like to do in the future
- A chance to earn and save some money.

A lot of people consider age 18 to be an ideal period of life to take time out, as many do not have the same commitments or responsibilities that they might have in later life, such as a long-term job, financial commitments (e.g. housing), their own family, etc.

If you are considering taking time out from education, it's a good idea to think about what the benefits might be for you personally, because these will differ from person to person. You can use our resources in our [Resources: Planning tools](#) section to help you.

Things to watch out for and common concerns

If you want to take a break from education, there are a few things that are important to consider and some common concerns that young people have. You might call these 'cons', but issues can be mitigated by planning well or learning from things that don't go well. Sometimes, not everything goes to plan, and that's OK - it's part of the learning process and can build our resilience.

I worry about not having a clear plan / should I have a clear plan?

Uncertainty about next steps is a common feeling, regardless of age. You might have concerns about your future, lacking purpose if taking a break, or not achieving what you'd set out to do. It's OK to have these concerns! Sometimes, young people are warned that they should have a clear plan for an education break - whilst this is definitely a good idea, sometimes we experience setbacks or things happen that are out of our control.

You can use our [Resources: Planning tools](#) section to help you create a plan for taking time out. This doesn't have to be down to the last detail, but it's useful to:

- a) have a rough plan of what you will do with your break from education
- b) know what you hope to achieve from taking time out
- c) have an idea of what you want to do after your education break

If you are already on an education break without a plan, one piece of advice is to try your hand at anything. Taking time out doesn't have to just be about exploring what you think you'll enjoy, but taking chances. If you start a new job and learn that working in an office isn't enjoyable for you, that's part of the learning process and will help you make future decisions. It's unlikely that taking a chance will end up closing doors for you. And you never know - that chance encounter might turn into a lifelong passion!

I want to take a break but I worry that I'll lose motivation to continue with education.

This is a very understandable concern and one that many young people have. Firstly, you might consider keeping your hand in with education during a break: for example, through free online courses, reading, visiting places related to your interests (like a museum). You might find our [Resources: Building your knowledge and confidence](#) section useful for tips and ideas.

Secondly, having an end goal for your education break can help you to create an action plan, which can help keep that motivation going and give a sense of purpose. If you're not sure quite how to go about this, you can always work backwards from an end goal. If your goals change though, that's fine - you can amend your action plan at any time. You might decide at the end of the day that you no longer want to pursue higher education (HE), and that's also fine.



Universities don't like gap years so taking time out will mean I won't get a place.

Lots of students take a break from education and still progress to study at university. In any university applications, it's important to talk about what you have learnt from your experiences, how it drives your desire to study and how they will make you a good student. Even if what you did during an education break doesn't directly link to your chosen course, you will have learnt new skills and gained experience. Own it and be proud of your achievements! Universities sometimes have advice webpages for applicants who have taken a year out, so it's worth checking these out.

Employers will think I'm lazy or have no motivation if I take a break from education.

If you are applying for a job, an employer will look at your application to see if you meet their criteria and have the skills they are looking for. If you can show that your time out from education has given you suitable skills and experience, then use this as evidence! If you have taken a year out for personal, health or family reasons, it is at your discretion whether you want to explain this to your prospective or current employer. See our [Resources: Employment](#) section for more information about rights and practicalities.

I can only have a successful gap year if I either get a good job and/or go travelling.

There is a common conception that a 'gap year' involves some sort of awe-inspiring work experience and travel, but it doesn't have to. Unfortunately, not all young people have the same access to opportunities (e.g. travel), but this doesn't mean your break can't be fulfilling for you. Many young people will work in some capacity but travelling is optional. You can tailor your experience and create your own version of a successful education break. Sometimes, things don't go to plan and that ideal job, for example, might not be enjoyable in the end - it's frustrating, but a learning curve and what you learn from that realisation is just as important.

If I go back to education after a break, I won't have anyone around to help support me through it. At least when I was at school, I had teachers to help.

This is a very real consideration, particularly if you don't know many people who have studied in HE to turn to for support. There is support out there, however, which is detailed throughout this guide. You may want to connect with:

Your former school or college: Staff are often very happy to help ex-students.

Family, carers and friends: Even if your family, carers and friends don't have experience of HE, many of them will still be open to having a chat with you about your future. Sometimes it helps to talk things through.

Community leaders: You might be part of a local community such as a religious group, youth club, local charity, or consider joining a local group.

Universities and colleges: Universities and colleges have teams of people who are there to give advice to prospective applicants, so check out their website and contact them with any questions. Many universities and colleges want to have a diverse student body, so they actively support young people.

The **National Careers Service** is available to anyone aged 13 or over and gives impartial advice and guidance about your career choices.

[Careers Service](#)

I'm not currently in employment or education.

Some young people find themselves not in education, employment or training, which could be for a variety of reasons. It can be a difficult time. It's a good idea to keep active: try to maintain a daily routine, try to stay proactive in seeking out educational opportunities or employment, and seek support if you need it (see the list in the answer above). It's also important to look after your mental health.

See our different resources sections for guidance and tools, including the [Resources: Building your knowledge and confidence](#) section. Young people can access support with building confidence (e.g. a course offered by the [King's Trust](#)), which can be very helpful with next steps.

[King's Trust courses](#)

I simply don't know what I want to do with my life. I feel stuck.

Uncertainty or feeling stuck can be unpleasant and many people experience this, regardless of age. As much as possible, don't despair! Previous generations were used to the idea of having one career for life, but British society has changed and people have different perspectives on careers and work/life balance. You don't have to make an up-front decision about how you will spend your life and there isn't 'one thing' that you have to stick with. After all, it's your life and you are the one who has to live it. Your job or career doesn't have to define you if you don't want it to.

It can be helpful to think about what is important to you, what interests you and what you enjoy. Sometimes, trying your hand at anything can be a good idea - you never know what might spark your interest and at the very least you'll find out that it's not the thing for you!



My family/friends/teachers think I should do ___ but that's not what I want.

Many young people feel pressure from family members and others about their futures. If you feel comfortable, it might be worth having a conversation with family/teachers/friends about what your interests are and why you want to take a certain pathway, which can build some mutual understanding. Everyone's situation is different, however, so there isn't one piece of solid advice for this concern. Do remember, though, that at the end of the day, what you feel is best for you and your future is important.

I worry about my financial situation (e.g. for an education break or HE)

Finance can be an overwhelming topic for many young people, particularly with an increased cost of living.

This guide has a [Resources: Money](#) section that signposts resources and ways to seek support, including if you are currently experiencing money problems. Don't suffer in silence!

Finances for an education break: If you haven't already done so, we recommend doing some research and building your personal finance skills. This will help you manage your money and be realistic, but also find workarounds or know where you can access support.

Finances for HE: If your course is eligible for student finance, you do not pay tuition fees up front, but get a loan. You also get a maintenance loan for living costs. However, many students still have to top up their loan to fund living costs whilst studying and this can create pressure. There are ways to mitigate these effects and access support, including financial aid (e.g. bursaries).

Money resources

See our [Resources: Money](#) section for help with financial worries.

[Money resources](#)



2

Options for taking a break

What your next steps could be

What options do I have if I choose to take a break from education?



Taking time out from education



There are various reasons why a young person might take time out from education at age 18. So what could you do? Here are some ideas to get you thinking. You don't only have to stick to one idea - you might decide to try out different things. Our resources sections have more detailed information on employment, apprenticeships and building your knowledge more widely.

UCAS also has a guide to [taking time out from education](#)

[See the UCAS guide](#)

Employment

Many young people will do some sort of work during an education break. This might be long or short term, part time or full time, a new job or continuing a job they had at school or college.

Employment

See our Resources: Employment section for guidance applying for jobs, employment rights, and more.

[Employment resources](#)

What are some advantages of working during time out from education?

- ▶ Learning new skills
- ▶ Finding out what sort of career/industry might interest you
- ▶ Gaining knowledge and insight into careers and industries
- ▶ Meeting new people
- ▶ Earning money
- ▶ Gaining independence and maturity, and an experience of adult life
- ▶ Open doors for future opportunities, e.g. promotions or making industry contacts.

Work experience and internships

Work experience and internships are good opportunities to try out career paths before committing to a permanent role. Many of these opportunities will also include some sort of guidance or mentoring from your employer, which is helpful for developing your skills. They can also be fantastic opportunities to talk with other employees about their roles to find out more about how a sector or industry works on a larger scale.

Some useful resources for finding out more about work experience and internships include:

- [Prospects website](#)
- UCAS webpages on [internships](#) and [virtual work experiences](#)
- National Careers Service webpages on [types of work experience](#) and [how to find internships](#)

Unpaid internships

Not all internships are paid. Some organisations may not have the resources to pay interns, for example a charity (although often they cover travel/food expenses). Sometimes, however, profit-making companies advertise unpaid internships, especially if that job sector is competitive. Some unpaid internships are illegal. The Gov.uk website has information on [employment rights and pay for interns](#).

Work experience

A short period of time in a work environment to gain experience and learn about the role and its industry.

Internship

A fixed-term role that is also work experience, but is usually more formal. It might be advertised by a company, paid, and might have a specific job title with specific responsibilities. Internships can be short term (weeks) or long term (a year).



Volunteering

Some young people choose to do voluntary work, whether for long or short periods of time, part time or full time. A volunteer is someone who willingly works for an organisation without payment.

There are many benefits to volunteering:

- ▶ Supporting a cause or community
- ▶ Learning new skills
- ▶ Work experience
- ▶ Pursuing your interests
- ▶ Meeting new people
- ▶ Mental health - evidence shows that volunteering positively affects volunteers' mental health
- ▶ Forming connections within a community or charity

As volunteering is unpaid, some people might not be able to afford to do it. However, there are flexible volunteering roles that require minimal commitment (e.g. a few hours a month) and can work around your schedule.

Where can I volunteer?

Some of the places you can find volunteering opportunities with local, national or international charities, local community groups or centres, youth groups and local sports teams

Some roles may require a DBS (Disclosure and Barring Service) check, which checks for criminal convictions. The organisation or group will tell you more.

Useful websites for volunteering roles

- ▶ [Reach Volunteering](#)
- ▶ [National Council for Voluntary Organisations \(NCVO\)](#)
- ▶ [Vinspired](#)
- ▶ [Do It](#)
- ▶ [National Careers Service](#)





Courses, education and training

Some young people might want to continue learning in some way during an education break. There are various free or low-cost opportunities to do this. It might help with staying motivated with learning if you want to study in higher education; you can explore your interests; gain skills to put on your CV or UCAS application; and expand your knowledge.

**Learning doesn't have to be a formal course.
Free or low-cost opportunities include:**

- ▶ Open University - free courses through [Open Learn](#) in many subjects
- ▶ Online courses and reputable YouTube channels
- ▶ Reading and self-study
- ▶ Museums and galleries
- ▶ Discounted theatre tickets for young people
- ▶ Language learning

The National Careers Service has plenty of advice about [online learning](#). See our section called [Resources: Building your knowledge and confidence](#) for a longer list of ideas for learning.

Expand your knowledge

See our Resources: Building your knowledge and confidence section

[Knowledge resources](#)

Going abroad: travel, work and volunteering

Travel

Travelling can be an exciting idea for many young people. Some people travel for long periods whilst others take shorter trips around periods of work. Travelling can be rewarding for many reasons, such as: experiencing different countries and cultures; meeting people; gaining independence; learning new skills (e.g. a language) and having fun. Unfortunately, however, it is not easily accessible for everyone, particularly due to cost. If you're thinking of travelling, it's important to do plenty of research and be organised (see our practical tips!).

Working abroad

Working abroad means you can both earn money and explore. Some countries (such as Australia and New Zealand) offer combined work/holiday visas specifically for young people. Common jobs for young people abroad include: teaching English; being an au pair or nanny; and seasonal work such as children's summer camps, ski or holiday resorts.

Volunteering abroad

There are many opportunities for volunteering abroad. Such programmes can be fulfilling and genuinely helpful to communities worldwide, as well as being good fun and allowing you to meet like-minded people.

It's important to note that some international volunteering charities or organisations charge fees. This is because it costs money to run projects, provide volunteer accommodation and pay staff wages. Usually, flights are not included. Unfortunately, the costs can mean that such opportunities aren't accessible for some young people. If this is the case, you might be able to fundraise money, apply for grants, or speak to the organisation about support with fees. Whilst in many cases the fees are justified, it is important to do your research to ensure that organisations are legitimate, ethical and not exploitative.

Practical and important things!

Planning travel

- What will I do abroad?
- Will I plan myself or use an organisation that plans an itinerary for me?
- Is the organisation legitimate?
- How long will I be abroad?
- Will I travel alone or with a friend?

Documentation for travel

- Passport: do I have one and is it in date?
- Visas and/or work permits: when do I apply and how much do they cost?
- What travel insurance do I need?

See Gov.uk [passport information](#) and [foreign travel advice by country](#)

Health and safety

- Do I need vaccinations or medication?
- How will I look after my health and safety?
- What is the travel guidance for [country]?

See NHS [travel vaccination advice](#), and Gov.uk [guidance on safety abroad](#) and [foreign travel advice by country](#)

Money

- What is my budget?
- How much are costs where I'm going?
- Is my financial plan realistic?
- How will I access money abroad?

Family or personal responsibilities and circumstances

Young people may take a break due to family or personal circumstances, such as:

- ▶ A health condition (including mental health) or disability
- ▶ A young carer with responsibilities for a family member with a condition or disability
- ▶ A care leaver who would like to take time to transition into adulthood
- ▶ Personal or financial difficulties
- ▶ Bereavement

Your personal circumstances and responsibilities are legitimate reasons to take a break from education and support is available. You might decide that it's helpful for you to tell employers or any universities you apply to about your personal situation. This is a personal choice, but there can be advantages. For example, employers have to make reasonable adjustments for their employees if needed (e.g. due to a disability). Letting employers know might also help to explain gaps in your CV. A university, for example, could provide support for you such as financial aid. UK law protects people against discrimination - see our [Resources: Employment](#) section.

Pursuing personal interests

You might like to take time to pursue personal interests, perhaps something you did at school or something completely new. It's a great time to explore! Hobbies are fantastic for personal development and informing your future pathways (including your CV!), not to mention your own enjoyment and mental health. You can also follow your interests alongside other activities, such as a job.

Some ideas are below, but the opportunities are endless!

- ▶ Sports
- ▶ Performance (e.g. dance, drama, music)
- ▶ Arts and crafts
- ▶ Cooking
- ▶ Languages
- ▶ Subjects you studied at school
- ▶ Tech-related, such as coding
- ▶ Looking after animals or animal conservation
- ▶ Horticulture or growing your own food

Some employers might really value some of these, e.g. languages. Our [Resources: Building your knowledge and confidence](#) section will give you more inspiration.

Side hustles

A side hustle is work alongside a main job to earn extra income and perhaps pursue a hobby. Advantages include earning money, pursuing interests, and learning skills to manage a business. Challenges might be increased workload and difficulty getting hold of the resources you need. Examples include:

- ▶ Cooking/baking and selling your products
- ▶ Arts and crafts and selling your products

- ▶ Providing a service, e.g. tutoring, pet sitting
- ▶ YouTube channels
- ▶ Social media influencing
- ▶ Selling second hand items
- ▶ Doing odd jobs, such as gardening or cleaning

If you earn extra income, make sure you know whether you have to declare this to [HMRC](#). Our [Resources: Employment](#) section can signpost you to the right information.



3

What's next?

Options for after taking a
break from education

What's next? Options for after taking a break from education

In this section, we'll have a quick look at the options you have after taking time out from formal education. It's worth thinking about this so you can start to make a bit of a plan. You'll find in-depth guidance about pursuing each of these options in the different resources sections that follow.

Study in higher education

You might want to progress to higher education (HE), which is post-18 education. (A summary of levels of education can be found in our [Education in the UK](#) section).

What can I study?

Studying in HE does not mean a return to school-like subjects - not if you don't want it to be! In HE, learning is different from school - it's more advanced and more independent. You also usually have a chance to explore your own interests more by tailoring your course through different modules (these are the different classes you take within your subject).

In the UK, there are more than [50,000 courses](#) available to study! This [UCAS webpage](#) gives an excellent overview of the different types of courses and qualifications that you can study from age 18 - from traditional to vocational options, from one year to several years.

Where can I study?

Many students will study at a university, whilst others study at a further education (FE) college that offers HE courses. Some students choose to move to a different part

of the country to study - perhaps because a certain university has a course that appeals to them, or because they would like to experience a different place (or both!). Other students choose to study closer to home or even continue to live at home whilst studying - this might be due to family commitments, finances or because they prefer to study locally.

It's also possible to study abroad - these [UCAS webpages](#) have very useful information about this option. If going abroad interests you but you'd like to attend a UK university, many courses offer placement years or exchange programmes abroad, for example through the [Turing Scheme](#).

Access to HE courses

Access courses are designed for people who would like to study in HE but do not have the necessary entry requirements - for example, if someone left school or college without Level 3 qualifications. There are over 1,200 recognised Access to HE courses and they are usually taught at FE colleges. They are a Level 3 qualification and will give you [UCAS tariff points](#) that are required for entry into HE. More information is on the [Access to HE website](#).

Apprenticeships

An apprenticeship is a combination of employment and study. An apprentice is an employee of an organisation and usually spends about 80% of their time working and 20% of their time studying a course linked to the job role. People often pursue apprenticeships because they prefer a more practical approach to learning, and the advantage of apprenticeships is that you learn skills related to a specific role and industry. Apprentices earn an [apprentice wage](#) and have their tuition fees paid for by their employer.

Apprentices can progress through different apprenticeship levels all the way up to Level 7 (see our [Education in the UK](#) section).

Both [UCAS](#) and [Amazing Apprenticeships](#) have excellent information about apprenticeships.

Employment

You might decide that HE isn't for you or that you want to study later as a mature student. Therefore, you might decide to find a job.

Some advantages to working at the age of 18 include:

- Earning money (and perhaps living more independently)
- Learning new skills
- Finding out what jobs you like or don't like
- Meeting new people
- Gaining independence and maturity
- Professional experience for personal development and future career progression or future study

There are a couple of things to be aware of when entering the workforce at age 18:

- You won't have a lot of previous work experience so jobs may be less complex
- Your wages or salary might not be very high

To get thinking about what you might do, these reflective questions may be helpful:

- What kind of job do I want?
- Where do I want to work?
- Will I move or live where I'm currently living?
- Do I want to work full time or part time?
- Do I know my employment rights?
- How do I want to progress?

Self-employment

Self-employment is where you work for yourself and are not employed by a company or organisation. You might be contracted to work for organisations as a freelancer, or you might have a business that you manage. There are many different types of self-employed roles. The [Prospects website](#) gives a great overview of different types of business, self-employment and freelancing, as well as the pros and cons of self-employment. The [King's Trust](#) also has support available specifically for young people who are looking to set up their own business.

Apprenticeships

See our Resources: Applying to apprenticeships section for information, tools and resources.

[Apprenticeship resources](#)

Employment

Take a look at our Resources: Employment section for information and guidance, such as on CVs.

[Employment resources](#)



4

Resources: Planning

Ideas, advice and tools for
planning an education break

Getting started: questions to ask yourself

This is a simple resource for those considering an education break or at the early planning stages. Here is a list of questions you can ask yourself that will help you consider your own motivations and preferences. You can think about some or all of these questions, and the answers can change later down the line.

What interests me?	What is important to me? (Such as my values, people around me)	What excites me about taking a break from education?
What do I enjoy?	What are my strengths? What am I good at?	What are my weaknesses? What could I improve?
What can I or do I need to find out about myself?	Is there anything I'm concerned about?	What information do I need to find out?
How can I get the information I need?	Are there any new skills or knowledge that I want to gain?	What would an ideal year (or more) look like for me?
Are there any practical considerations I need to take into account? (e.g. supporting a loved one, finances, exam resits, etc)	Imagine that you've just finished an education break and are starting the next step. What were the best things about your education break?	Do I have a larger goal that I'd like to achieve?
Do I have a big dream?	Where do I want to be in ___ months/years?	What do I want to do and what do I need to do to get there?
Is there anything that stands in my way of getting where I want to be?	What things do I need to think about in the next 6 months / 1 year / 18 months / 2 years / 3 years?	Anything else to consider?

Remember

Whatever you decide does not have to be set in stone. You also don't need to plan an education break down to the last detail, and it's best to have some flexibility. Remember that you can change your plans and goals at any time! Sometimes, things don't go to plan and it's useful to think about how we can deal with setbacks as this keeps up our resilience.



[Mental health resources](#)



Emma Rosen: How to find your passion and make it your job

In this video, Emma talks about how she completed many different work experiences to find out more about her own interests. Whilst her approach might not be accessible or affordable for everyone, undertaking one or two different short-term work experiences can help you find out what motivates you and sparks your interest.

[Watch Emma's TEDx video](#)

Pros and cons



Activity

Complete the interactive form. Remember to save a copy to your device.

Young people who are thinking about their plans will have different pros and cons for different options. This resource might help you if you are considering whether you should take an education break or deciding what your options are.

Step 1

Write down your situation or scenario and add as many pros and cons as you can.

Step 2

Next to each pro or con, write down whether it is a small, medium or large pro or con.

Step 3

Reflect. Assess the scenario and think about the most important factors and how to overcome any obstacles. Do certain pros outweigh cons or vice versa? Are there any pros or cons that are really important to consider?

We've given some examples to start you off.

Example scenario 1: Taking one year out from education after my A Levels

Pros	Big, medium, small?	Cons	Big, medium, small?
<i>I'll be able to earn some money in a job to contribute to living costs at uni</i>	Big pro (It would really help towards living costs and being able to make the most of uni)	<i>I worry that I'll lose motivation to study</i>	Small con (I feel really committed to this subject so it's unlikely)

Example scenario 2: Going travelling for one month during a break from education

Pros	Big, medium, small?	Cons	Big, medium, small?
<i>Explore the world!</i>	Big pro (Fun, an adventure, I love visiting places)	<i>Could be expensive</i>	Medium con (Yes, expensive, but it's one month only and I will work and earn some money beforehand)

My scenario 1:

Pros	Big, medium, small?	Cons	Big, medium, small?

My scenario 2:

Pros	Big, medium, small?	Cons	Big, medium, small?

Education break planner



Activity

Complete the interactive form. Remember to save a copy to your device.

This resource might be useful for someone at the stages of planning their break from education. It breaks things down into:

- What you're going to do
- When/where you're going to do it
- Why you're going to do it
- How you're going to get there
- Self-reflection on the whole process

Compass Planner

Another resource that helps with reflection on the year ahead is the Year Compass, which is free to download.

[Year Compass Planner](#)

WHAT things I'll do in my time out	WHEN/WHERE will I do this?	WHY will I do this? What are the benefits of doing this?	HOW: Is there anything I need to do to get there?	REFLECT on how this experience will help you after your break
Example: Get a full-time job	A shop or restaurant in my town	Earn some money which I can put towards living costs at uni Gain work experience Learn different skills - add to CV and personal statement Keep busy Meet new people	Job search Write my CV and get advice Make applications Practice interview techniques Ask for help from family/friends	I can use the skills I have learnt for my uni personal statement. It will give me independence for uni. Work experience for my CV to help me apply for jobs.
Example: Care for my mum	At home throughout the year	I want to help her and look after her	Find out what support I am eligible for as a young carer	I can talk about my responsibilities with future employers.
My option 1:				
My option 2:				
My option 3:				

**Activity**

Complete the interactive form. Remember to save a copy to your device.

Personal timeline: where do I see myself?

Constructing a personal timeline can be useful for future planning and thinking about how you will achieve your goals. It's a way of breaking things down into smaller, more manageable chunks. Don't forget: this isn't set in stone and you are allowed to change your plans at any time!

Where do I see myself in...?	What do I need in order to achieve this?	What steps do I need to take in order to manage this?	How can I stay resilient if this doesn't quite work out? Issue and workaround	
6 months	<i>I want to be working in my town and earning enough money to be able to save for living at uni.</i>	<i>Search for jobs Write my CV Apply for jobs</i>	<i>Ask for advice on how to write a good CV. Make a list of suitable jobs and deadlines. Ask my sister if she can pretend she's an interviewer to practice interview skills.</i>	<i>I went for an interview but didn't get the job: Jobs can be competitive and it doesn't mean that I wasn't suitable for it. I can ask the interviewer for feedback so I can improve for next time.</i>
6 months				
1 year				
3 years				
5 years				

SMART goals



Activity

Complete the interactive blocks. Remember to save a copy to your device.

A SMART goal is a goal that is Specific, Measurable, Achievable, Relevant and Time-Bound. It is a method of setting goals that breaks down what you want to achieve into smaller, more manageable steps with a clearer focus.

This [Edinburgh College webpage](#) has a more detailed breakdown of SMART goals.

Tip

If a SMART goal isn't working out, is there a way that you can break it down even further and make it more specific?



Use this template to add your own SMART goals. The example might help get you started.

<p>S Specific</p>	<p>What is my specific goal? What actions will I take?</p>	<p><i>Example:</i> <i>I want to apply to be a volunteer at an animal charity during my year out from education</i></p>
<p>M Measurable</p>	<p>How will I know if I have achieved my goal? How much / well?</p>	<ul style="list-style-type: none"> • 3 x hours researching local animal charities and make a list • 1 x day writing / editing my CV • Apply to at least 3 charities
<p>A Achievable</p>	<p>Is my goal realistic? Do I have the skills and resources? If not, break it down further.</p>	<p><i>My goal is realistic:</i></p> <ul style="list-style-type: none"> • I have time put aside for applications and volunteering • Internet access for research • Resources to write my application
<p>R Relevant</p>	<p>Is my goal important to me? Why? Is it relevant to what I want to achieve?</p>	<p><i>My goal is important because:</i></p> <ul style="list-style-type: none"> • I want to work with animals • Charity work is good for my CV and getting future work • It is something I enjoy
<p>T Time-bound</p>	<p>What is my time frame for achieving this goal?</p>	<p><i>Make applications within 1 month. Ideally start volunteering within the next 3 months.</i> <i>I would like at least 6 months volunteering experience before the end of my year out.</i></p>

My goal:

Barriers



Activity

Complete the interactive blocks. Remember to save a copy to your device.

This resource is useful for thinking about any challenges you might have or things that might stand in the way of what you want to achieve. Considering your challenges can help you to try to overcome them. It's important to remember that things don't always go to plan - this could be due to things outside of your control, such as money or a change in where you live; or it could be something personal to you, such as self-confidence. Setbacks are normal and experiencing them can make us more resilient.

Barriers brick wall

Use this brick wall to write down things that you feel could get in the way of you achieving your goals. Examples might be: friends, family, your skills, money, where you live, and more.

Of all the barriers you've written down, what do you think is your biggest barrier?



Breaking down the brick wall (your barriers)

What or who do you think could help you overcome some of the challenges and barriers you've identified on your brick wall? Write them down here.

Tip

To help overcome challenges, could you set a **SMART goal?**





5

Resources: Employment

Ideas, advice and tools for
finding a job

Searching for employment

There are many different places to search for job vacancies, such as:

- ▶ Indeed or Reed websites
- ▶ JobCentre
- ▶ Newspapers (print or online)
- ▶ Company websites
- ▶ LinkedIn and other social media platforms
- ▶ Shop/venue windows - more likely for areas such as hospitality
- ▶ Recruitment agencies
- ▶ Jobs fairs (these may be organised by different local authorities or organisations)

However, not all job vacancies are advertised - this can be called the 'hidden job market'. People sometimes find jobs through people they know, or through networks or groups. A person can also make a 'speculative application' - this is where they contact an organisation to ask about employment, rather than applying to an advertised job.

Job adverts



A job advert will tell you about the role and its responsibilities, as well as a little bit about the employer. It's a good idea to do some research into the organisation and sector before you apply, so you have a wide understanding (useful for interviews, too!). The job description will also list selection criteria - these are qualifications and/or skills that the employer will either expect you to have or would prefer you to have.

Some useful resources about finding employment are:

- ▶ [National Careers Service](#) - Advice about getting a job; exploring different sectors
- ▶ [Prospects](#) - Careers advice about getting a job; exploring different sectors; how to write a speculative job application
- ▶ [The King's Trust](#) - Help getting a job



Job applications and recruitment processes

Applying for a job



There are helpful resources about job applications, including Prospects (CVs and cover letters) and the [National Careers Service](#) (CVs, cover letters and job applications).

[CVs and cover letters](#)

What does an application involve?

When you apply for a job, the application itself is likely to be made online (but it might depend on the job or organisation). Many applications require you to fill in a form, submit a CV, and submit a covering letter or personal statement. You might need to provide ID (as proof that you have the right to work in the UK) and evidence of specific qualifications if required for the job. Many recruitment processes also have an interview stage. Some may have skills tests (e.g. computer skills) or psychometric tests (although these are more likely for graduate jobs).

CV and cover letter writing

CV stands for 'curriculum vitae' and is a document that summarises your educational and professional experience. A cover letter accompanies a CV and gives a more personal introduction, including why you are suitable for and interested in the role. An organisation may ask for a cover letter in a different format - this could be a personal statement or a template where you add evidence to show how you meet the job's selection criteria.

Writing CVs and cover letters isn't easy. However, it's worth devoting time and effort as a quality application will make you more competitive. Employers might only spend seconds looking through CVs, so it's important to make a good first impression and give clear evidence of your capabilities. If you can, ask someone to proofread your application - a fresh pair of eyes might be able to spot mistakes or make suggestions.

Interviews

Interviews are common in the recruitment process to decide on the best candidate for the job. There are different types of interviews - some take place in person, others online. Interview preparation will help to give you the best chance. If you can, try to practise with a mock interview - this doesn't have to be formal but could be a friend asking you questions in an interview style. This will help you to think about your answers, body language, and how you come across. Interviews can be daunting and it's common to feel nervous - the employer will understand that!

- ▶ [The Prospects website has a page on interview tips](#)
- ▶ [The National Careers Service has pages on interview advice; STAR method for interviews; answering common interview questions; phone interviews; video interviews](#)

Handling rejection and asking for feedback

The job market can be a tough place. If your application is unsuccessful, it doesn't mean you were a bad candidate but could be because there were many competitive applications. There's always an opportunity for reflection: was there anything that you could change for next time? Some employers are happy to give post-interview feedback - you can send a polite email to ask.

Employment: Practical stuff and your rights

The world of work can seem complex, so we hope that these resources help to explain some key principles. Workers have rights to protect them - it's important to know them!

Area of work	Resource
Work in general	Citizens Advice - Work
Salaries/wages, income tax and National Insurance	MoneyHelper - How you get paid at work MoneyHelper - Understanding your payslip MoneyHelper - National minimum wage
Employment contracts and entitlements	MoneyHelper - Employment contracts and your rights Acas - Holiday, sickness and leave
Working hours	Acas - Working hours and rest
Mental and physical health, disability, occupational health, safety	Acas - Health and wellbeing Citizens Advice - Asking for help you if you're disabled
Self-employment guidance	MoneyHelper - Self-employment Gov.uk - Self-employment
Equality at work and discrimination	Acas - Discrimination and bullying Citizens Advice - Dealing with discrimination at work Acas - Equality Act 2010
Rights for interns	Gov.uk - Employment rights and pay for interns

6

Resources: Apprenticeships

Information and guidance
about apprenticeships

About apprenticeships

An apprenticeship is a combination of work and study. Apprentices are paid employees at an organisation with a specific role. About 80% of an apprentice's time is spent working and the remaining 20% spent studying. The course will be related to your job role and you'll study at an educational institution.

Apprenticeships

Apprenticeships are usually linked to a specific industry, sector or career and give you the skills and knowledge necessary to make progress in that area.



Apprenticeships span all levels of education (see our [Education in the UK](#) section for the levels diagram). For instance, at age 18 or older, some people do a degree apprenticeship, which is equivalent to an undergraduate degree at university. However, just because a person is over 18, it doesn't mean that they have to do an apprenticeship at Level 4 or above. Some people take an apprenticeship at Level 3 after finishing A Levels or college. This isn't a step back, but instead might give you valuable experience in a certain field to progress your career. It also means that you'll be gaining workplace skills along the way.

There are many useful sources of information on apprenticeships, including [UCAS](#), [Prospects](#), [Amazing Apprenticeships](#) and [MoneyHelper](#).

Why do an apprenticeship?

There are various reasons why a young person might choose an apprenticeship. They are often appealing to people who prefer practical, on-the-job learning and/or who know what area of work they would like to progress into.

Some benefits of apprenticeships include:

- Gaining work experience
- Gaining employability skills
- Building networks and meeting new colleagues

- Tuition fees are paid for by your employer
- Apprentices earn a wage
- They are employees of an organisation so receive employee entitlements such as holiday pay and sick leave
- You can progress your career by doing apprenticeships. For example, you might start at Level 3 but then later move onto a degree apprenticeship (Level 6)

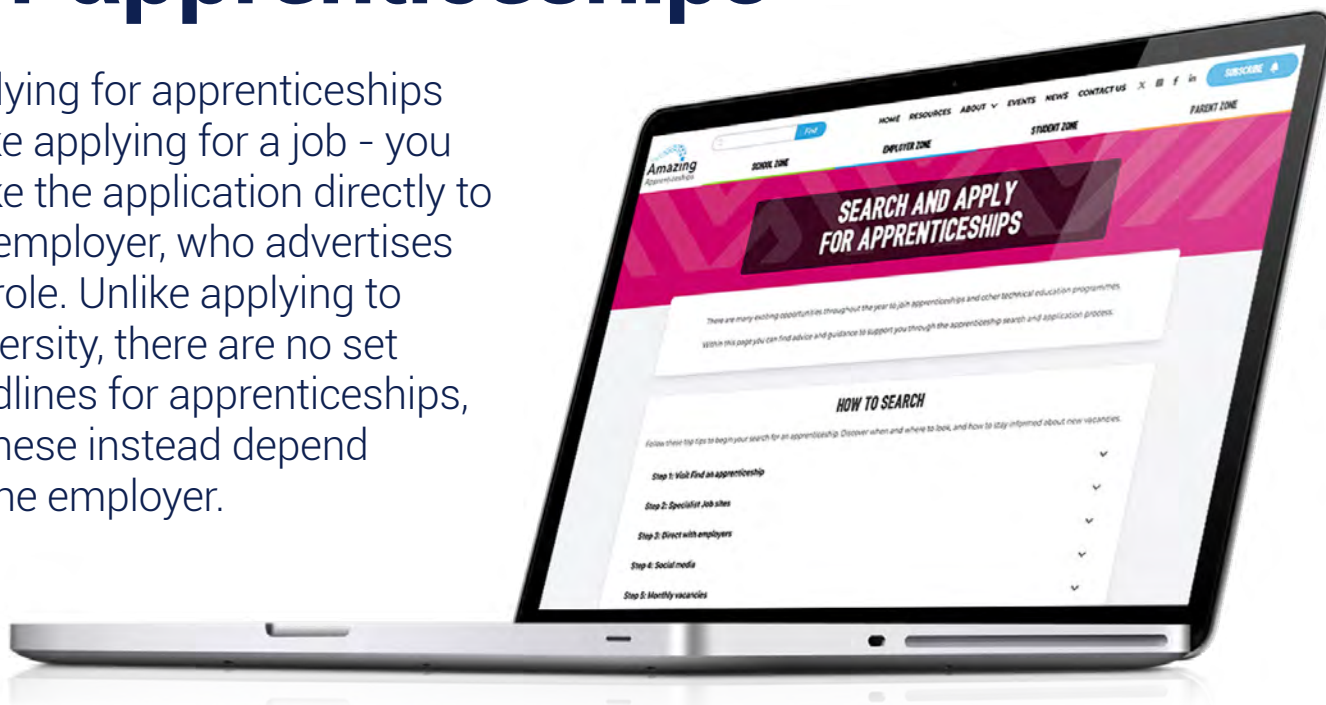
Things to consider with apprenticeships

Just as there are potential benefits, there's a few things you should be aware of if you are considering an apprenticeship:

- Although apprentices are paid, their wages are sometimes (not always) lower because the employer pays for tuition fees. See the [Gov.uk website](#) for wage information.
- Working and studying at the same time can be intense and you might have a big workload. Apprenticeships are sometimes called 'the easy option', but this isn't true!
- Degree apprenticeships are often competitive and there aren't that many of them available. Try not to be disheartened if you aren't successful with an application.

Searching and applying for apprenticeships

Applying for apprenticeships is like applying for a job - you make the application directly to the employer, who advertises the role. Unlike applying to university, there are no set deadlines for apprenticeships, as these instead depend on the employer.



Ways to find apprenticeships include:

Gov.uk

[Find an apprenticeship](#)

UCAS

[Search for apprenticeships](#)

Amazing Apprenticeships

[Search and apply](#)

Employers

Search company websites or social media or ask around to find out if an employer is offering apprenticeships.

Applying for an apprenticeship

For CV, cover letter and interview skills, see our Resources: Employment section.



[Employment resources](#)

7

Resources: University

Advice and information about
applying to university

About university

A university is an institution where you can study higher education (HE) courses. Although many young people start university at 18 or 19, some people take an education break, and others go back to study as mature learners. There is no age limit to when you can start university! Universities vary hugely in terms of their location, courses, and teaching styles.

Benefits of going to university

University is a personal choice, but it's important to research your options (from sources and people you trust) in order to make a well-informed decision about whether it's right for you. Broadly, there are many benefits to going to university, which include:

- ▶ The opportunity to study a subject or area that you are interested in
- ▶ For career opportunities and progression
- ▶ Learning skills
- ▶ Confidence, independence and maturity
- ▶ Meeting new people
- ▶ Exploring new hobbies and interests outside of study
- ▶ Social life
- ▶ Building networks

More information about the benefits of university can be found on the [UCAS](#) website and in this blog from [GROWS](#).

Finding a course that suits you

There 50,000+ HE courses in the UK - a huge number! Some people know what they want to study but others are uncertain. How do you wade through the information? When researching courses, think about your preferences. Here are suggestions of reflective questions:

- ▶ What do I enjoy / what are my interests?
- ▶ What's important to me?
- ▶ Do I have a particular future job or career in mind?
- ▶ How do I like to learn?

For additional guidance, UCAS publishes different [subject guides](#), whilst Prospects has advice on [choosing a course](#) and [choosing the right degree](#) for you.

UCAS

UCAS is the Universities and Colleges Admissions Service - this is the body through which all undergraduate students applying to UK universities make their applications. UCAS is a fantastic resource hub, offering guidance and advice in all sorts of areas. It might be an idea to start off checking out the [UCAS Ultimate Guides](#) to get an insight into university.

[View the Ultimate Guides](#)



Making an application

In the UK, all undergraduate applications go through UCAS - you'll need to **register for free**. Schools and colleges will provide their students with a buzzword, which enables them to link their UCAS account to their school/college for references. If you're not at school or college when applying, you can apply independently.

The **UCAS application webpages** have all the information, but the basics are:

- ▶ Applicants choose up to five courses to apply for
- ▶ You'll need to give some personal details
- ▶ You'll need to give your education history
- ▶ You can add employment history if you have it
- ▶ Applicants are required to write a personal statement
- ▶ You will need a referee (often a teacher) to write a reference for you
- ▶ There is an application fee (waived for previous or current free school meals students)

UCAS Extra and Clearing - what are they?

Extra - If you've used all of your five UCAS choices in your application but hold no offers (including any you've declined), you can add another choice through Extra.

Clearing - This is how universities and colleges fill places that they still have on their courses. It also gives students additional options if they are not already holding an offer. Many students use Clearing to keep their options open into the summer - perhaps they've changed their mind about the course or university. Clearing is not just for those applicants who have been unsuccessful in all of their choices but also those who have chosen to decline offers.

Key dates and deadlines

The specific dates will vary depending on the application year. The **dates for 2026 entry** give an idea.

2026 dates and timelines

29
APR

UCAS' search tool displays 2026 entry courses.

13
MAY

Undergraduate applications open for 2026 entry.

02
SEP

Completed undergraduate applications can be submitted to UCAS.

15
OCT

Deadline for applications to the universities of Oxford and Cambridge, and for most courses in medicine, dentistry, and veterinary medicine/science.

14
JAN

Equal consideration date for applications for most undergraduate courses.

26
FEB

Extra opens - If you've used all five choices and are not holding any offers, you may be able to add another choice in your application.

30
JUN

Applications received by this deadline will be sent to universities and colleges.

04
JUL

Last day to add an Extra choice in your application.

05
JUL

Clearing opens for eligible applicants, and vacancies are displayed in UCAS' search tool.

19
OCT

Last date to add a Clearing choice.



Personal statements

New personal statement format for 2026 applications onwards!

[Find out more](#)

All UCAS applicants have to write a personal statement, which is about you and why you want to study the course(s) that you've applied for. It's a chance to stand out! Personal statements can be daunting but there's a lot of help and guidance out

there. If you're at school or college, teachers can often help with personal statements. You can also ask friends and family for help, even if it's just to proofread.

2025 entry applicants should view these [UCAS personal statement webpages](#), where you'll find a lot of helpful guidance, including writing tips and what universities look for.



Entry requirements and UCAS Tariff points

Entry requirements are the qualifications that an applicant needs to be considered for a course. The most common qualifications for 18-year-olds will be A Levels but BTECs and T-Levels, for example, are equivalent. Each course will clearly state its entry requirements. Sometimes, they will give grades and sometimes, they will give UCAS Tariff points. [UCAS Tariff points](#) translate your qualifications into a number instead, which tells you what the entry requirement is. Many universities use tariff points.

[UCAS Tariff points](#)

Open days

Open days are when HE providers open their doors to prospective students to allow them to visit the campus, find out about courses, and speak to staff and current students. Open days are valuable for getting a feel for a university and whether you'd be happy there. Individual HE providers advertise their own open days, but UCAS also has [information and a search tool for open days](#) across the UK. You may have to register in advance for an open day.

[Find a university open day](#)

Being a mature learner

A mature learner (often called a mature student) is anyone who is over the age of 21 when they start HE levels 4-6. There is no age limit to study in HE! Mature learners sometimes have additional commitments alongside their studies, such as a family or job. There are different reasons why some people come back to study after a longer break, such as a change in their career or finding a new interest for study, or perhaps family or personal circumstances.

Benefits of being a mature learner

As with anything, there will be different pros and cons for different people. Some mature learners say that advantages include taking time to find out what your interest and passion is; independence and maturity; applying life experience to your studies; financial independence; and clearer goals about their future career prospects. This [Leeds Beckett blog](#) gives a great overview of some of the benefits.

Entry requirements and mature learners

Although HE courses will have certain entry requirements, they may take into account the different experiences that a mature learner will bring to study, even if they don't meet the qualification requirements. It will depend on the HE provider and you can reach out to them directly for advice. UCAS has a very helpful webpage on [mature students and qualifications](#).

First generation students

A high number of students in the UK are the first in their family to attend university. Whilst this can be exciting, it can be a lot to navigate a world that seems very new. There is support available, so make the most of it! [UCAS](#) gives more insight and you can also check out [First Gens](#), which specifically supports this cohort, for example through online courses.

[More about First Gens](#)

Student finance and mature learners

Mature learners are eligible to apply for student finance. If you're over the age of 25, you'll be considered an 'independent student': this means that the household income by which you are assessed no longer includes your parents or carers. The benefit of this can be that only your income may be taken into account: and as a student, this likely will be lower, meaning you're more likely to get a higher amount of maintenance loan.

See our [Resources: Money](#) section for financial resources for mature learners.





8

Resources: Money

Guidance on managing
money and student finance

Managing your money and budgeting

Managing your money can be a daunting and complex task, but with good knowledge and practise it can become easier. Young people's financial situations are very varied - some might be working, others not; some might live with parents at home, others might live independently. The resources below help with different areas of managing your money.

To get started, if you are taking a break from education (or not - this guidance is still relevant) it's important to have a bit of a financial plan. Think about:

- ▶ Will I have an income?
- ▶ If I'll have an income, what will this be? (Job, savings, family support?)
- ▶ What are my expenses?
- ▶ Do I pay rent and bills?
- ▶ What are my personal living costs?
- ▶ What are my essential costs? (e.g. food)
- ▶ What are my non-essential costs (e.g. Netflix)
- ▶ Do I need to put my money towards something in particular?

For example: if I choose to study at university, to support my living costs

For example: if I would like to travel during a break from education

- ▶ Do I spend within my income, or do I spend more than my income?
- ▶ If I spend more money than I have coming in, is there a way that I can reverse this?

To manage their money, many people create a budget. A budget is an estimate of and plan for your income and expenses. Budgeting is a key life skill and particularly useful to plan for the future.

How do you budget?



1. Work out your income
2. Break down your spending
3. Estimate what you will spend in the future
4. Monitor your income and spending
5. Find a tool to help you manage this - e.g. a spreadsheet or money app

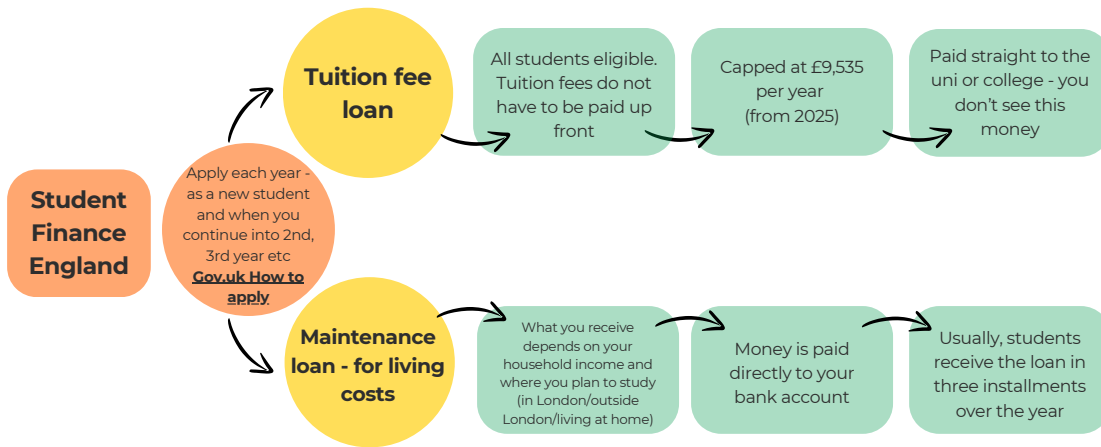
To manage a budget, some people use a spreadsheet, others a money app. Some people have one bank account for bills and another for non-essential stuff. Some people give themselves limits for what they spend money on, e.g. going out, clothes, etc. You can manage your money in a way that suits you.

Budget planners and money advice

You can find more detailed information about managing money and budgeting for young people on the [Money Helper](#) website. [The King's Trust](#) and the [Money Saving Expert](#) website also have budget planners.

[Budget planner tool](#)

Student finance



How much maintenance loan will I get (2025/26 academic year)

	Household income	Living at home	Living away Outside London	Living away In London
	£25,000 or less	£8,877	£10,544	£13,762 → Maximum loan
Approx average UK salary →	£35,000	£7,385*	£9,038*	£12,231*
	£50,000	£5,148*	£6,777*	£9,933*
Approx average UK salary x2 →	£71,000	£3,907	£4,915	£6,853 → Minimum loan

*Whilst the maximum and minimum maintenance loans have been published, the loan amounts for different household income brackets are yet to be confirmed. These figures are based on the 3.1% increase on the previous year, as announced by the government.

What is student finance and what are student loans?

Student finance is a system of funding for people to study in higher education (HE). UK students are eligible to receive student loans: money that is lent to them to cover tuition fees and also some of their living costs. The student finance system is a national system. The Student Loans Company is the organisation that manages student loans, and this is owned by the UK government. Student finance is different across the four UK nations.

This guide covers student finance in England. The information will differ for students from [Scotland](#), [Wales](#), [Northern Ireland](#), [Jersey](#), [Guernsey](#) and the [Isle of Man](#). Here, we'll provide a brief overview, but you can also access information about student finance and money from [Gov.uk](#) and [UCAS](#).

How do student loans work?

This guide covers the new student finance system (Plan 5), which came into effect from August 2023, as well as changes to the system in 2024.

How students repay their loans



You start repaying the April after you graduated



It is better thought of as a graduate tax rather than a debt to be paid off



You pay once your annual income is £25,000 or more



You pay 9% of your income that is above £25,000



If you are an employee, you pay the loan through the tax system



You pay interest on your student loan



If you move abroad, you are still required to pay your loan



If after 40 years you still have an outstanding balance, your loan is written off

More information on student finance and money:

- ▶ [Money Saving Expert - Student financial guide](#)
- ▶ [Black Bullion - Money management](#) (requires free registration)
- ▶ [Save the Student - Student Finance Guide 2025](#)

Student finance calculator

You can check out the Gov.uk [student finance calculator](#) to get an idea of how much maintenance loan you could receive. You can also check your [eligibility for student finance](#), including for the type of course you'd like to study.

[Student finance calculator](#)



Bursaries, scholarships and additional financial support at university

Universities and colleges provide additional financial support to some students. To find out what support is available, you can check individual HE institutions' websites, or check out UCAS' [additional funding](#) webpage, the [Save the Student](#) website, or the [Scholarship Hub](#) website.

Bursaries - Grants to support you whilst studying that you don't pay back. They generally have eligibility criteria. Often, bursaries are based on income, background or personal circumstances.

Scholarships - Also money that you don't pay back. These are based on certain criteria such as academic achievement or excellence in certain areas (e.g. competitive sports). They are more competitive and you aren't guaranteed a scholarship. A scholarship may help towards living costs or tuition fees (or both).

Disabled Students' Allowance (DSA) - This provides support for students with disabilities.

Hardship funds - Universities and colleges provide [hardship funds](#) to students who are struggling financially. There will be specific eligibility criteria that will depend on your institution.

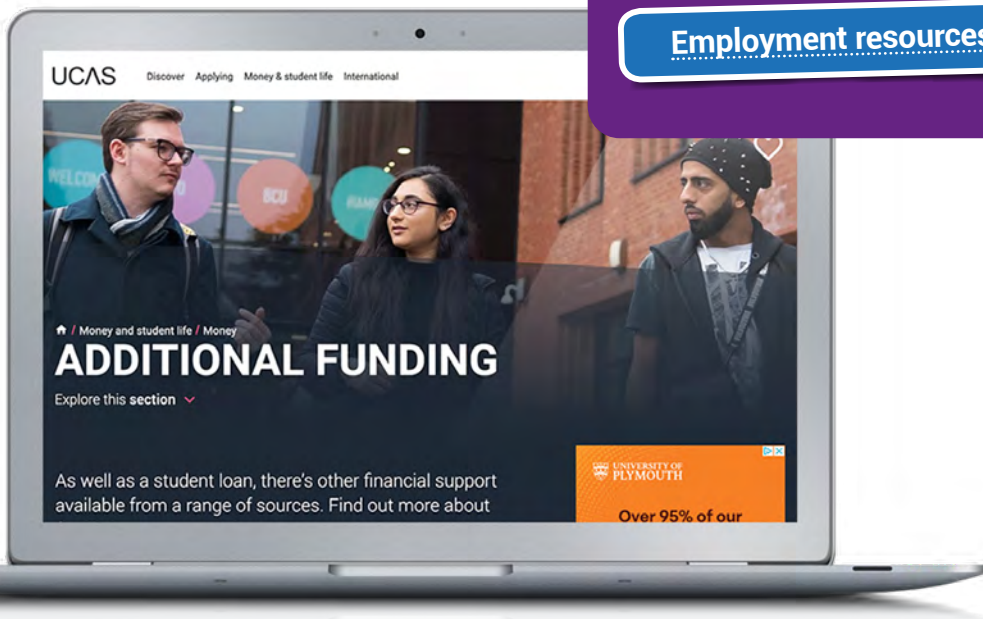
You can receive bursaries, scholarships and other funds as well as the maintenance loan.

Working as a student

Many students work part time whilst studying to help towards living costs. Common jobs include retail and hospitality. It's important to manage your workload as best you can to avoid unnecessary stress. Also, be aware of your rights as a worker and minimum wage entitlements.

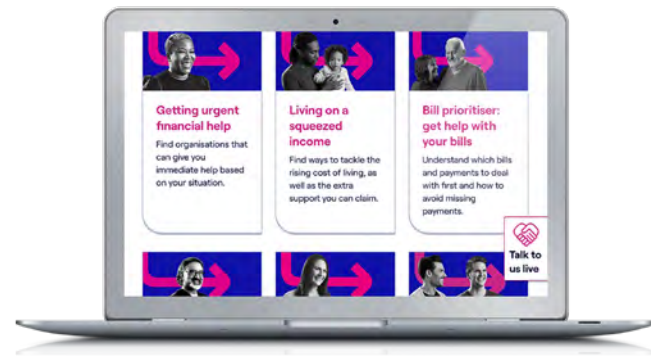


Employment resources



Money challenges and worries

Unfortunately, the cost of living is affecting many people. If you find that you are experiencing money difficulties, it's important to know that there is support available.



[Visit Money Helper](#)

Money troubles, cost of living and debt	Money Helper - Help with the cost of living Citizens Advice - Get help with the cost of living Money Saving Expert - Debt problems and help available
Benefits	Money Helper - Universal Credit Money Helper - Benefits if you're sick, disabled or a carer

I'm struggling with money

Money struggles can be tough but you are not alone. The organisations listed in this section not only have many resources to help, but some (like Citizens Advice) can also provide advice through an open and non-judgemental service. If you are able to, it can be helpful to reach out to family, friends or your local community. This isn't necessarily for practical support, but to talk through problems, which can help to look after your mental health. If you are struggling with mental health due to money problems, our [Resources: Mental health](#) section signposts resources to help.

I can't afford to go to university / I don't have parents/carers who can support me financially at university

Many young people have to think carefully about whether they will apply to university due to costs. Unfortunately, the student finance system in England assumes that students' parents/carers will be able to top up the maintenance loan to cover student living costs.

The household income thresholds (that determine how much loan a student will get) have not changed in many years. This means that fewer students are now eligible for the maximum maintenance loan.

It's important to remember that university tuition fees are not paid up front and all students are eligible for maintenance loans. Of course, there can be difficulties with living costs for students, particularly as the maintenance loan may not even cover essential costs. If you're concerned about this, there are things you can do. You can:

- Research student living costs to make a bit of a money plan
- Think about where your income will come from whilst you are studying
- Research funding options available, such as bursaries and scholarships. Universities want people to study with them, therefore they will be very open to you contacting them to ask further about financial support.



9

Resources: Knowledge and Confidence

Ideas and advice for personal
development

Building your knowledge and confidence

If you take a break from education, whatever you choose to do you can also take some time to build your knowledge and confidence. It's a chance to pursue your interests but it can also help you prepare for your next steps. Building knowledge and confidence might be particularly useful if you're thinking about higher education (HE) because you can explore your options and gain experience to add to applications.

In the UK, access to HE isn't equal. Some young people are underrepresented in HE through no fault of their own. Groups of people who are underrepresented include:

- ▶ People from lower socioeconomic backgrounds
- ▶ Certain ethnic minority groups
- ▶ People with disabilities
- ▶ Young people in care
- ▶ Certain circumstances, such as being a young carer

Young people across the UK also don't have equal levels of 'social capital' or 'cultural capital'. What do these mean?

Social capital

This is about people's networks and relations - 'who you know'. For example, if you have family who've been to university, you're likely to have more knowledge about how it works than someone who would be the first in their family to go. Someone with more social capital might have a better chance of accessing certain opportunities or resources, such as knowledge, jobs or financial resources.

Cultural capital

This is about people's knowledge, behaviour and skills. Some people have specific knowledge that others don't - again, 'know-how' about how university works is a good example. Having certain knowledge can lead to more opportunities for certain people. But it also means that access to opportunities isn't equal for everyone. Also, some forms of 'cultural capital' are seen as more 'valuable' - an example of this is how society sees an art gallery as more 'culturally valuable' than graffiti.

If someone has a lot of social capital (the right networks) and a lot of cultural capital (the right knowledge to get them where they want to be), this might give them a greater chance of progressing to HE or higher-status jobs in the future. However, not everyone has the same access to opportunity, through no fault of their own.

Personal development

There are ways to develop your knowledge and confidence independently. Whilst we acknowledge that this will not fully address issues of inequality, doing this can be helpful for your own personal development.

Educational courses

OpenLearn (through the Open University) - free online courses in a range of subjects

MIT Open Learning

LinkedIn Learning - this is usually a paid-for service but you can sign up to a one-month trial for free!

Find free online courses through the **National Careers Service** website

Reputable YouTube channels

Resources for reading

Books - look for books in subject areas of interest, explore reading lists from universities and colleges or visit your local county library - free of charge!

Look out for **second-hand books** in charity shops or online

Newspapers and magazines - You can access many for free online via **Press Reader** if you log in to your county library account

Skills matching

The University of Oxford webpage on **super-curricular activities** is useful for ideas of what you can get involved with and how this might help future university or job applications.

The **Life Pilot Higher Skills Map** is a tool where you can match your current skills with skills that HE institutions and employers value.

Life Pilot Higher Skills Map

Activities in the community

Museums and galleries - public ones are free and often have events and talks you can attend

Discounted theatre tickets for young people - e.g. **The National Theatre**. Some local theatres offer these too!

Getting involved in **local charities, community groups** or politics

Free local events - check to see if your local community has a website or social media page with event listings

Free public lectures at universities - some universities host lectures that are open to all, which are advertised on their website

Attending **court cases** as a member of the public

Visual and audio learning

Reputable **news channels**

Documentaries and docuseries

Podcasts and radio

Language learning - Duolingo, watching TV series or films in a foreign language, YouTube channels

To help with confidence

The resources above will be part of building your confidence, but here are some more specific resources:

- ▶ **The King's Trust** has various courses and resources for confidence building
- ▶ **First Gens** - an organisation that supports young people who are the first in their family to go to university

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Resources: Mental Health

Resources and places where
you can seek help if needed

Mental health and wellbeing

Whatever stage you're at right now, your mental health and wellbeing are important. We can't give specific advice because we aren't mental health professionals, but here are some helpful resources and places where you can seek help if needed.

Key organisations for mental health support

<u>NHS</u>	The UK's National Health Service (NHS) provides support with mental health.
<u>Mind</u>	A national mental health charity offering support, information and local hubs. Mind has a list of <u>useful contacts for young people</u> to get help and support.
<u>CAMHS</u>	CAMHS (Child and Adolescent Mental Health Services) are services that specifically support young people with their mental health. CAMHS can work with schools, charities or local authorities.
<u>YoungMinds</u>	A national mental health charity specifically for young people.
<u>Anxiety UK</u>	A national charity supporting people living with anxiety, stress and anxiety-based depression.
<u>Samaritans</u>	A national charity that provides emotional support for people in times of need and distress. Call 116 123 (free to call, available 24 hours a day, 365 days a year).
<u>Childline</u>	Childline is a service provided by the NSPCC (National Society for the Prevention of Cruelty to Children). It is a confidential service for any young person under 19 to contact with any issue they are experiencing. Call 0800 1111 (free to call).

Mind

- [Information for young people aged 11-18](#)
- [Introduction to mental health for 11-18 year olds](#)
- [Money and mental health](#)

NHS

- [Mental health for children, teenagers and young adults](#)

Children's Society

- [Resilience](#)

YoungMinds

- [What is mental health?](#)
- [Self care](#)
- [Disability and mental health](#)

11

Supporting Information

Support available for Armed Forces families, young adult carers and care-experienced young people

Young people from Armed Forces families

Young people who come from Armed Forces families are also known as 'service children' or, in an educational setting, 'service pupils'. The Service Children's Progression (SCiP) Alliance defines a service child as *'a person whose parent or carer serves in the Regular Armed Forces, or as a Reservist, or has done at any point during the first 25 years of that person's life'*.

Young people from Armed Forces families can have unique and varied experiences as a result of military life. This can have an impact on their educational journey. For example, some young people might have experienced disruption at school because they moved around the UK or even abroad. Others might have a deployed parent - this can have an emotional impact and a practical impact (e.g. they might have more responsibility at home).

Support available

Young people can access various types of support. Sometimes, you might need to let someone know about your background - also called 'disclosing' that you are a service child. This could be a school, college, local community group, a charity, a university, or employer. It's a personal choice, but there can be many benefits, including accessing advice, financial support, and support in making decisions about your future.

- ▶ **Schools and colleges** - They may have a dedicated member of staff or a Service Pupil Champion. There might be clubs for service pupils.
- ▶ **Universities** - See below
- ▶ **Military bases** - They might have welfare/community teams as well as youth groups.

- ▶ **Families Federations** - Linked to each branch of the military. They provide support for families and serving personnel both in the UK and overseas. See the Federations for the [Army](#), [RAF](#) and [Navy](#).
- ▶ **SCiP Alliance** - The Service Children's Progression Alliance supports young people across the UK. Its website has [many useful resources for young people](#).

Applying to higher education (HE)

Some universities and colleges offer specific support, such as:

- ▶ **Bursaries** - free money to put towards living costs whilst studying
- ▶ **Contextual offers** - a lower entry requirement for HE courses
- ▶ **Pastoral support** - welfare and wellbeing teams

As part of your UCAS application, you can 'tick the box' to say that you are from an Armed Forces family. This is a personal choice, but disclosing this information can kick start the process of you receiving support, such as what's listed above. This information is only shared with staff in the university who need to know, so that they can help you. The UCAS website has a [dedicated support page for young people from Armed Forces families](#).

Study Higher

The Study Higher website has more information about applying to university and support from HE providers for [young people from Armed Forces families](#).

[Visit Study Higher](#)

Young adult carers

Who are young adult carers?

- ▶ They are young people aged 16–25 who give unpaid care to a friend or family member.
- ▶ The friend/family member cannot cope without their support due to illness, disability, a mental health problem or an addiction.
- ▶ They might do practical tasks (e.g. cooking, housework and shopping).
- ▶ They might give physical and personal care (e.g. help with bathing and dressing).
- ▶ They might provide emotional support.
- ▶ They may also manage the family budget, collect prescriptions, administer medication, or even help someone communicate.



Young Adult Carers poster designed by Robbie McCormick, found on www.archive.fixers.org.uk

Young carers, their options and futures

Many young adult carers report that managing their education, working life and caring role can be challenging and cause pressure. Some young people who provide care (or have in the past) whilst at school or college might not feel ready to move onto higher education (HE) or a career straight away.

Different factors can influence the decisions you make about your options. For example, you might already be in part-time/full-time work alongside your studies - you might feel that this needs to be your focus before continuing your education or training. Or, perhaps you're worried about what it might mean for the people you care for if you were to continue your studies, especially if it means moving away from home.

You can learn and develop lots of useful skills and qualities as a young adult carer. These can be very valuable for future studies or employment, even if it's later in life.

Applying to university

Young adult carers may be eligible for additional support at university, including:

- ▶ Financial
- ▶ Wellbeing (also called pastoral)
- ▶ Contextual offers (where entry requirements to a HE course are lower)
- ▶ Bursaries/scholarships

UCAS 'tick the box' - If you are making a UCAS application, there is an option to disclose your caring responsibilities. It's a personal choice but can have advantages. For example, you might then be considered for extra financial support or a contextual offer. This information is only seen by the HE staff who need to see it, so they can support you.

UCAS

The UCAS website has more information for young carers.

[Visit UCAS for carers](#)



Young carers and employment

It is a personal choice whether you tell your employer about your caring responsibilities. Some people prefer not to, but letting them know can be helpful. Your employer will better understand the pressures you are under and you will be able to access any support they provide. Some companies have policies to help carers or have workplace carer support groups. The help you need could be very simple and easy to arrange – e.g. access to a private room to make phone calls.

Carers have rights in the workplace and they are protected from discrimination. Employers cannot treat you less favourably because of your caring role.

The [Carer's Leave Act](#) has opened up many more possibilities for carers who are employed. Employees are entitled to one week of unpaid leave per year if providing or arranging care for someone with a long-term care need.

Carer's Assessment

If you look after someone you have the right to ask for a [Carer's Assessment](#). This looks at the impact that your caring responsibilities have on your life and whether you might be eligible for support. If you plan to leave home or be at home a lot less, it's important to think about asking for a carer's assessment. If your absence will cause a gap in the care for your loved one, or you are worried about siblings who will be left at home, [find and get in touch with your local carers service](#). You can speak with their team that specifically supports 18-24 year-olds.

Carer's Allowance

The [Carer's Allowance](#) is a weekly payment from the government to support people with their caring role. To receive it, there are certain eligibility criteria for you, the person you care for and the type of care you provide. Check the website for more information.

Managing money

[Our Resources: Money](#) section has general information. However, [The Children's Society](#) also has guidance about how to manage your money and bills specifically as a young carer.

Financial support from university

Young carers are also eligible for extra financial support from universities. Often, this is a grant that you don't have to pay back. Check with your university choices to find out more. To give an idea of what's available, the Open University has a [Carers' Scholarship](#).

The UCAS website has a page on [scholarships, grants and bursaries](#), where you can check the types of support you might be able to get and suggests questions that you can ask when you visit a college or university.

Young carers and apprenticeships

As a young carer, you will already know that blending study and caring isn't always easy. However, completing an apprenticeship is definitely still a possibility and can have advantages. Action for Carers offers lots of advice both about [apprenticeships](#), and [working and caring](#).

Specific resources for young adult carers

- 1 [Carers Trust](#) and the [Carers Trust Futures Hub](#) - the hub supports young carers with work
- 2 [Study Higher](#) young carers webpage
- 3 The [Learning and Work Institute](#) has specific information for young carers

Care-experienced young people

This section is for young people who have experience of being in care. That might include: being looked after by the local authority; living in foster care; or in informal kinship arrangements.

Sometimes, experiencing care might mean you're not quite ready to move on to a career or university straight after school. This might be because you have experienced disruption to your studies and living situation; you might have moved areas; you might not have got the right qualifications the first time around; or it might be that you just don't feel ready.

What are my rights and entitlements?

Firstly, you need to understand your status and what rights you have. These terms can be confusing, but it's important to understand what you are entitled to. Understanding this will help you make decisions about your housing, work, and education.

[Coram Voice](#) has a quick quiz which can indicate whether you would be classed as a 'former relevant child' or a 'qualifying care leaver'.

The [Become](#) website has explanations of the different definitions to help you understand your status.

Where to live?

For young people in care, one of the main factors in deciding whether to go into work, study, or to make other arrangements is whether you will have stable housing. After age 18, you will become financially responsible for your own accommodation and living costs. However, you might be able to get some support with this. Finding somewhere to live independently can be a difficult task, but there are some options you can consider, including:

- ▶ A 'Staying Put' arrangement with your foster carer
- ▶ Support with finding suitable housing from your local authority
- ▶ Depending on your circumstances, you could be eligible for social housing

Talk to your social worker or personal adviser about your options. You can find out more information about education, housing, and leaving care on the [Become](#) website.



Education support

If you are using a break to plan your next steps in education (e.g. higher education (HE)), there are lots of resources that provide bespoke information specifically for care-experienced young people. Take a look at the [Study Higher](#) website as a starting point.

[Visit Study Higher](#)

Thinking about university?

The UCAS [guide for care-experienced applicants](#) can help you make sense of all aspects of applying to university. This includes finance, accommodation and settling in.

[Estranged and Care-Experienced Students \(EaCES\)](#) have created a webpage and handbook, which summarises advice and information, including about HE.

Thinking about an apprenticeship or work?

The [Amazing Apprenticeships Care Leavers Guide](#) contains clear information about apprenticeships and what help is available for care-experienced people who are considering an apprenticeship, including financial assistance.

The [Care Leaver Covenant](#) website lists apprenticeship, work experience, and job opportunities as well as discounts and deals for care leavers.

Propel

Find university offers for care leavers and access other support & guidance on the Propel website.

[Visit the Propel website](#)

Local authority support

See below for the local authorities within the Study Higher region and how they support care leavers.

Berkshire

[West Berkshire](#)

[Windsor and Maidenhead](#)

[Wokingham](#)

[Bracknell Forest](#)

[Reading](#)

[Slough](#)

Buckinghamshire

[Buckinghamshire Council](#)

Oxfordshire

[Oxfordshire County Council](#)

Swindon

[Swindon Borough Council](#)





12 FAQs

Frequently asked
questions about taking a
break from education

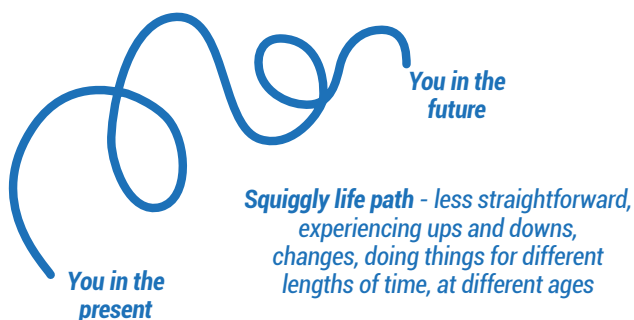
FAQs

I don't know what I want to do when I finish my A Levels/college. What do I do?

Some people are happy to go with the flow, but this situation can be worrisome for others. It can be a common feeling for many young people, so don't despair! A starting point is to talk with people you trust about your thoughts and concerns. You can do a little research about what interests you and what options are out there. Don't forget - you can always experiment and if a certain path isn't for you, you can change it.

Can I change my mind about what I want to do?

In short - yes! Your career or life trajectory doesn't have to be set in stone. Some people have big career changes into their 30s, 40s and 50s. Some changes are trickier than others (say if you need specific qualifications), but there are many opportunities to retrain. You can start with a bit of research into what you might need to do.



It might help to view life or career options not as a straight line from A to B, but more of a squiggle.

I didn't take the right qualifications at A-Level/college. Does this mean I'm stuck?

You're not stuck! There are always opportunities to retrain and gain different qualifications. You might need to carefully consider what qualifications you need, funding, and requirements for jobs or courses, but you can seek help if you're unsure. Options to change path include foundation years; conversion

courses; learning as a mature student; and repeating certain levels of qualification, such as finishing A-Levels (Level 3) and continuing onto a Level 3 apprenticeship.

I applied to UCAS and got an offer, but I don't want to start my course straight away. Can I start it a year later instead?

Many universities and colleges offer deferrals, which means that you delay your HE entry by a year if you still want to pursue that same course. You will need to check if the specific course and provider means you are eligible for deferral.

Who can I ask for advice about taking some time out from education?

It's always good to seek support from someone you trust. This might be: family; friends; teachers and school/college staff; community leaders; and organisations such as [Study Higher](#) and other support organisations that you might be in touch with.

Is taking a break from education only for people with lots of money?

No. Whilst there is a stereotype of a 'gap year' being about travelling the world, your education break can be very different if you want it to be. There are many options, as you'll see in this guide. Sometimes, difficulties with money can mean you have access to fewer resources, but you can still try to pursue your interests as much as you can.

I am currently not in education, employment or training. Where do I start?

This can be a difficult time, so it's great that you are accessing this guide and doing research! A good start would be to talk to someone you trust about your current situation and options, and to think about what you want, breaking this down into small, manageable goals. This guide has a wealth of information and signposts many resources, which are a great starting point.



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