SU GUIDE To 'ADULTING

Find Housing

COUNCIL TAX ??

JOBS

further education

TRAVEL

credit scores

SUSTAINABILITY

HOPESU

complete my CV

budget my payslip?

MAKE FRIENDS

CONTENTS Page

SU top tips for GRADS

BE OPEN MINDED

Your first job might not be your dream job, and that's okay. Be open to exploring different opportunities

CLARIFY YOUR GOALS

Take time to reflect on your own goals, whether that's going into further education, getting a job or travelling

LEARN FROM REJECTIONS

Rejections are a natural part of the job search process. Don't dwell on them, learn from them.

FIND BALANCE

Don't put too much pressure on yourself. Make sure you're still enjoying life. DON'T COMPARE YOURSELF TO OTHERS!

JOB HUNTING

for

GRADS

what next...

CV dos & don'ts

Dos

Keep it short & concise

Focus on sharing relevant and effective information (1 page is ideal)

Cross-reference the job description.

Pick out buzzwords from the description & seed these into your cv

Show who you are instead of telling!

A small portfolio of your work or quantitative statistics work a charm!

Proof read

Bonus points if you get someone else to read over.

Don'ts

No need for unnecessary info

such as age; ethnic identity; political affiliation; etc.

Don't make Chat GPT do the work!

Don't copy and paste anything, it needs to be personal to you and employers may be put off!

No need to include irrelevant work experience

Make it concise - no need to add your weekend job age 16 :)

Don't compare yours to others

Have faith in yourself, it's going to be unique to you. That's what will make it stand out!

Remember, a 2:2 doesn't reflect anything other than academics. You will have many other attributes that employers want.

Structure your CV

Personal Statement

This is a few short lines that sum up who you are and what you hope to do

Adapt to each job!

Contact Details

Name, phone number, email address and a link to your work network profile, if you have one, such as LinkedIn.

Education

List and date all previous education, including professional qualifications. Place the most recent first. Include qualification type / grades, and dates. Mention specific modules only where relevant.

Work experience

Mention relevant roles to the job you're applying for. Include your job title, the name of the company, how long you were with the organisation and key responsibilities & achievements.

Societies, SALA award & sports teams are fab for this!

Hobbies & Interests

'Socialising', 'going to the cinema' and 'reading' aren't going to catch a recruiter's attention. However, relevant interests can provide a more complete picture of who you are, as well as giving you something to talk about at interview. Examples include writing your own blog

References

You don't need to provide the names of referees at this stage. You can say 'references available upon request' & tailor to job.

leave this out if you are stuck for space

CV Buzz words

Replace	With
Hardworker	Achieved / Accomplished
Motivated	Driven / Hungry
Skilled	Adept / Proficient
Multi Tasker	Pro-active / Adaptable
Creative	Inventive / Innovative

HIRED

FIND A Grad Job

Careers team @ uni

Located on ground floor gateway building

careers@hope.ac.uk

Support With

- Choosing a career
- How to get into a particular role or sector
- Help with further study
- PGCE applications
- CVs, interviews and application forms for jobs
- Changing career paths
- right to work checks and general queries

Events

Careers Fair

Skill Workshops

Information Sessions

sessions - what to do with your degree

Practical Sessions

{Look into!}

useful sites

→ Indeed

→ Linked In

Set up and use whilst at uni!

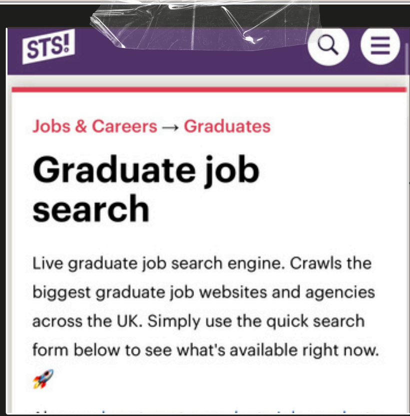
→ Jobs-Graduate.co.uk

→ Total Jobs

Grad SCHEMES

Award Winning recruitment agency for graduates, with 70% of candidates interviewed & 96% of new starters pass probation!

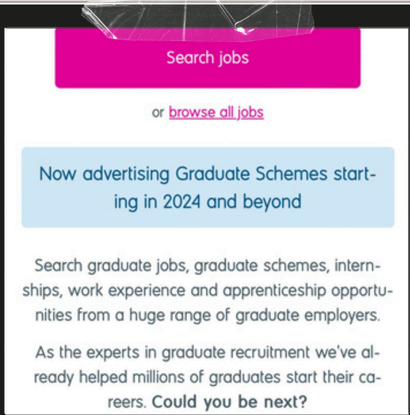
Give a Grad A go



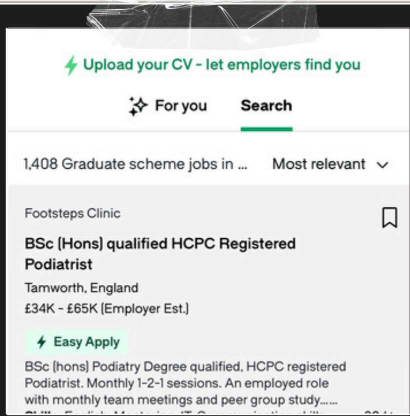
Save The Student

A fountain of knowledge and advice along with a search tool to find job vacancies.

Advice and signposting to everything you need from post grad jobs to post grad study



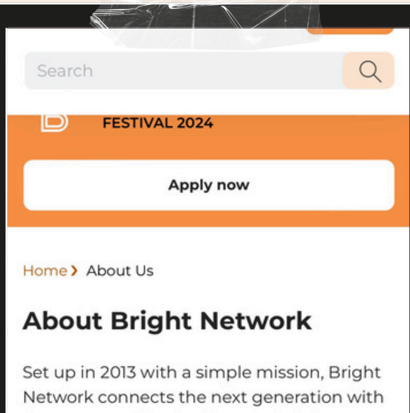
Prospects



Glass Door

A great selection of entry-level jobs and grad schemes, but most importantly an insight into a companies working culture

The site lists top graduate employers, vacancies and grad schemes, career path tests & an abundance of free courses!



Bright Network

Boss your INTERVIEW

1. Do your research

Research the company and note their core values and how your experience aligns with the company & the job description.

2. Prepare Answers

Prepare brief answers to the common question: "Tell me about yourself" etc. Focus on highlighting who you are, your relevant experience, and the value you'll bring to the company and role.

3. Rehearse

Practice! Actually practicing your answers out loud is an incredibly effective way to prepare

4. Prepare Questions

Interviews are a two way street! Have at least two questions prepared to ask the interviewer - it shows genuine interest!

NON-NEGOTIABLES

- Arrive with plenty of time
- Dress for the job you want
- If it's virtual test out any tech prior

Student Futures PLATFORMS

JobTeaser

An online jobs portal, JobTeaser, allows students and alumni to access career resources, book appointments, register for events, and apply for jobs. All opportunities from our team contacts and major graduate recruiters are advertised here!

Register with your @hope.ac.uk

Student Circus

This is an award-winning employability platform offering visa-sponsored jobs tailored to international students and country guides for home students seeking opportunities abroad.

My Career Centre

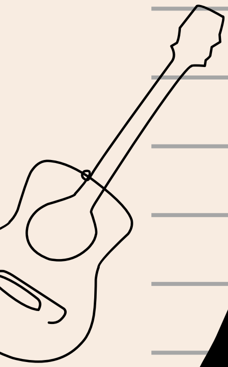
My Career Centre offers online learning and career development resources, including career assessments, interview tools, e-learning, and industry reports. It also manages the Service and Leadership Award and other employability programs. Access it via the My Career Centre panel in My Hope. For graduate access, click the "when you've graduated" tab before leaving. For assistance, email careers@hope.ac.uk.

Services available 3 years after graduating!

PROS?

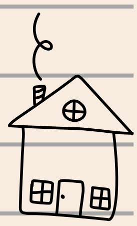
SAVE MONEY?

STAYING ON TRACK!



Moving HOME

SELF CARE



SHOULD I MOVE HOME?

THINGS TO REMEMBER

LIFE EXPERIENCE

MOVING HOME

Pros

Think about career plans

It's challenging to know which path to take after uni. Taking a step back to reflect on your interests and goals can help you decide what's best for you.

Earn money and save up for a move

Save up for a move. This time off can provide the financial stability and personal growth needed to make a smooth transition to your next step.

Take time for you

Uni is full on & stressful. A gap year after uni can help you become more mature, focused, and motivated, while also giving you time to decompress.

Things To Remember

Don't lose sight of your goal

It can be easy to lose sight of why you've taken a gap year. Remember the purpose and keep the momentum going.

Don't Compare your situation to others

It's okay to live at home and work a weekend job. There's no rush or set timeline. Remember, social media doesn't show the full story!

Don't Let others opinions sway your decision.

Take a gap year because you want to and it is in your best interest. Ignore outside noise and others expectations if it is what you want to do.

TRAVELLING

after uni

Things You might FORGET

- Get vaccines if required
- Buy Travel Insurance
- Contact phone provider to rapid roaming charges
- Check the date of your passport
- Do you need a visa?
- Save up money
- Don't forget bills when away
- Let your bank know if you will be using your card abroad
- Bring a basic first aid kit
- Compare transportation & accommodation options
- You must tell HMRC if you're leaving the UK permanently or going to work abroad for at least one tax year.

RESOURCE Page

Foreign Travel Advice

Get advice and warnings about travel abroad, including entry requirements, safety and security, health risks and legal differences.

Work in an EU country

Everything you need to know from healthcare & insurance, working abroad & tax!

Gov Advice for travelling abroad

Everything you need to know from planning your trip, entering & leaving countries, things to note while you're abroad, returning to the UK etc.

Travel More SUSTAINABLY

Activities

- Use on-ground providers & tour guides
- opt to car-share where possible
- Eat locally and at independent restaurants to contribute to the community.

Travel longer & Slower

You'll get to know your destination's quirks, learn more, contribute to the local community, and come home with more stories to tell!

Packing

- Take a reusable bottle or keep cup
- Swap disposable cotton pads for reusable ones
- Buy second-hand clothes or shop locally there

Transport

→ Take local buses, cycle or walk

→ opt to car-share where possible

→ island hop in a sailboat (avoid power-engines!)

Travel off peak where possible

COUNCIL TAX

CREDIT SCORE?

THINGS WE WISH *we knew*

PAYSLIPS

Council TAX

1. Who has to pay

You'll usually have to pay Council Tax if you're 18 or over.
There are certain people that are excluded- look at your local council to see if you are apart of this or are eligible for a discount

2. Register for council tax

Contact your local council. They'll register you and send you a Council Tax bill. They'll also tell you how and when to pay.
If you move to a new property or to a new area, tell your local council or tell the council for the new area you've moved to.

3. Your bill

Your Council Tax bill tells you:

- how much you have to pay for the year
- how that amount has been worked out
- The dates you have to pay

4. Ways to pay

You can usually pay your Council Tax online. You can also use 'Paypoint', 'Payzone' or 'Quickcards' for cash payments at post offices, banks, newsagents and convenience stores.

Bin COLLECTIONS

Find out your rubbish collection day

Report a missed bin collection

Not the most exciting page (We know)

Get a recycling bin

Recycling collections

BILLS & Budgeting

TOP TIPS

See next page

Make a budget & stick to it!

Build an emergency fund

Pay off remaining bills

Build your credit score

Choose your bank wisely

Planning meals in advance can save money

Avoid the urge to spend what you save

Avoid buying new if you can

Learn from previous money mistakes

Track your expenses

Budgeting 101

50 30 20 BUDGET

The 50/30/20 rule is a budgeting technique that involves dividing your money into three primary categories based on your after-tax income (i.e., your take-home pay): 50% to needs, 30% to wants and 20% to savings and debt payments.

NEEDS: 50 PERCENT

NEEDS COVER:

- Rent
- Food
- Transport
- Minimum borrowing repayments

These are all the essentials you need to pay each month. They are usually the largest payments you have to make, which is why they make up the largest percentage of your budget.

SAVINGS: 20 PERCENT

SAVINGS COVER:

- Emergency Fund
- Make extra payments to debts or credit cards
- Savings

Your savings form the smallest part of your 50 30 20 budget. But this portion of money can still be put to good use.

WANTS: 30 PERCENT

WANTS COVER:

- Days out
- Non-essential groceries
- Restaurants
- Holidays

Your wants are non-essentials that you would prefer to spend your money on but could manage without.

Understand your PAYSLIP

KEY WORDS

Gross Pay: This is the total amount that you have earned, before deductions have been applied.

Basic Pay: This is the rate agreed between you and your employer as your set pay, without any bonuses or overtime

Net Pay: The terms for the amount of salary actually paid after the deduction of tax, national insurance, pension and any other deductions.

Paye : This stands for Pay As Your Earn, it is the system by which you pay both your income tax and national insurance. Every time you are paid (if you earn above the thresholds to pay these).

National Insurance Number : This is your personal, unique identifier used by HMRC to track your tax and national insurance contributions. It will appear on your payslips.

Tax Code: This tells your employer how they should apply tax on your earnings. Your tax code is given to your employer when you first start employment either by you providing them with a P45 or completing a Starter Checklist

If you don't understand anything on your payslip or think there might be a mistake, speak to someone in the payroll section of your company.

What Is A CREDIT SCORE?

Credit Ratings

A credit rating indicates how likely a lender is to offer you credit. lenders assess your past behaviour to predict future actions-essentially asking, "would I lend to someone with a history of not repaying?"

It can affect mobile contracts, car insurance, bank accounts, mortgages etc.

What isn't in a credit score

- Student loan
- Parking Fines
- What your salary is
- Savings account
- Gambling activity
- Council tax payments
- Your criminal record

How to improve your score

- Register for the electoral roll
- Make sure the details are correct in your credit report.
- Pay bills on time
- Space out applications for credit products

UK credit agencies you can trust

- Experian
- Equifax
- TransUnion

check your credit score for free

Avoid bad credit ratings

- Never use a credit card to withdraw cash at an ATM
- Don't take out a payday loan
-]Never pay out for an advertised 'credit repair service'
- Don't hold on to any old store cards

SHOP SUSTAINABLY

There are lots more too!

House Bits

- Oxfam → 609-613 Smithdown Rd
- Roy Castle Lung Cancer Foundation Wavertree Shop → 244 Smithdown Rd
- Barnardo's → 244 Smithdown Rd
- British Heart Foundation → 7 Bold St

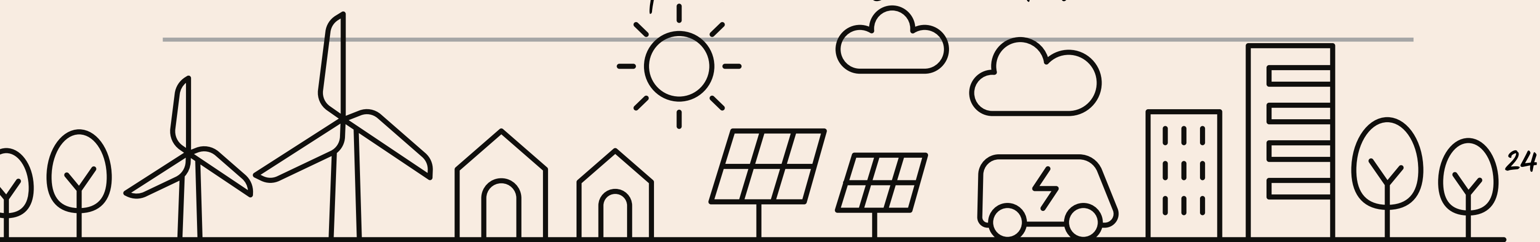
Facebook Market Place is also great!

Clothes

- Mind → 20 Richmond Street
- Soho's → 80 Bold Street
- Pop Boutique → 110 Bold St
- Cow Vintage → 15 Bold St

Vinted & Depop are online goldies!

- Campus pop up charity shop- our vp for welfare & community hosts regular pop up shops raising money for amazing causes keep an eye out on the SU socials!



GRADUATE Visas

ELIGIBILITY

To stay in the UK

- you're in the UK
- Your current visa is a Student visa or Tier 4 (General) student visa
- You studied a UK bachelor's degree, postgraduate degree or other eligible course for a minimum period of time with your Student visa or Tier 4 (General) student visa
- Your education provider (such as your university or college) has told the Home Office you've successfully completed your course

How Long You Can Stay

A Graduate visa lasts for 2 years. If you have a PHD or other doctoral qualification, it will last for 3 years. Your visa will start from the day your application is approved.

Apply for a graduate visa

Documents You'll Need to apply

Useful QR Codes!

The STUDENTS' UNION Team

Our office : I3 Building

Instagram

Tiktok

PRESIDENT

Eliza Mill

PRES@HOPE.AC.UK

Manifesto points

- Promote extra curricular incentives to boost cv
- Raise awareness of health & safety services
- Continue celebrating inclusivity and increase engagement with events and socials

VICE PRESIDENT FOR EDUCATION

Alex Toomath

VPRESED@HOPE.AC.UK

Manifesto points

- Provision of Exceptional Student Support
- Strengthen & champion student voice
- Prioritise mental health & wellbeing.

VICE PRESIDENT FOR WELFARE & COMMUNITY

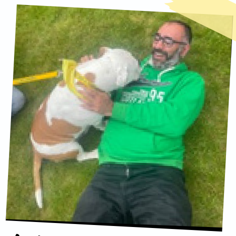
Ellie Baldwin

VPRESWELFARE@HOPE.AC.UK

Manifesto points

- Ease cost of living stress for students
- Promote the sense of belonging & inclusion
- Improve access to opportunities

Permanent Team



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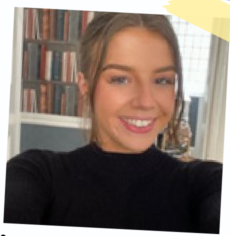

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