

# Life after University

Solent Futures

Version: 1.0

# Contents

[Section One: The Next Step](#)

[Section Two: The World of Work](#)

[Section Three: Managing your Money](#)

[Section Four: Housing Information](#)

[Section Five: Other Support](#)

[Section Six: General Advice](#)

# Congratulations

Finishing university is a very exciting time for many students and marks the start of a new stage in your life.

This document is designed to help you on your transition from being a student to a graduate. With this in mind, we have put together advice and tips on issues you may be faced with when leaving university and put you in the best position to succeed once you graduate.

If you have any suggestions on how this document could be improved, please email [solent.futures@solent.ac.uk](mailto:solent.futures@solent.ac.uk)

## Covid-19

The Covid-19 situation will mean some changes for you can't happen immediately, and there are many uncertainties regarding the labour market. However, many employers are still recruiting, and there are actions you can take to prepare yourself for both online recruitment processes and getting into the labour market. Check out the information on [Solent Futures Online](#) and log in as an alumni or get in contact with the Solent Futures team by emailing [solent.futures@solent.ac.uk](mailto:solent.futures@solent.ac.uk) for further support.

## Section One: The Next Step

### Careers advice – for life!

Solent Futures has a commitment to continue to support students when they finish their studies and after graduation. The services offered by the team include one-to-one advice and guidance, mock interview practice, and access to a large employer network.

If you would like advice on your career options and opportunities, or just need some help with CV writing or interview technique, there are a number of tools that you may find useful, including Solent's [CV and Application Guide](#).

You may have used [Solent Futures Online](#) when you were a student.

Solent Futures Online is the careers and jobs website designed specifically for Solent's students and graduates. Why not use Solent Futures Online to:

- [Sign up for job alerts and apply for graduate positions.](#)
- Access up-to-date industry information with our [Employer Tracker](#).
- [Take self-assessments for career development.](#)
- [Use CV 360](#)
- [Use the Interview Simulator](#)

If you do not have access to this platform already, please [click here to complete a form to get access as a graduate](#).

Not sure what sector to apply to? You could try the Prospects [career planner quiz](#) to match your skills to a number of careers, or why not take [this strength's quiz](#) on Solent Futures Online to give you some ideas.

**Final Year – what next** - Have you thought about the next step after completing your degree? This narrated slide presentation will guide you through final year options, and where to look for opportunities. To watch and find out more [click here](#).

**Linked In** - We've put together a short workshop to walk you through the stages of making your LinkedIn profile. To watch and find out more [click here](#).

**Further study** – postgraduate study see the next section for further info

Looking for jobs – for some tips to get you started [click here](#).

**Online Interviews** – Many interviews have moved to an online format make sure you are prepared with this workshop. To watch and find out more [click here](#).

**Starting your own business** – We have lots of support for you, for more information and resources please see the [enterprise support on the portal](#).

## Advice for International graduates

Wondering what your next steps are after graduating?

There are many options available to you after graduation, more than you may think.

The best place to start is the [UK Council for International Student Affairs](#) where you will find jargon free explanation of visa after study available to you.

You can also get in touch with the International Support team here at Solent University - particularly if you're still in or around Southampton. During the Covid-19 campus closure the international team can be contacted via email at [internationalsupport@solent.ac.uk](mailto:internationalsupport@solent.ac.uk).

Get in touch with the Solent Futures Team for more general advice after graduation. This could include help with CVs, cover letters, starting your own business, mock interviews and much more.

## Stay in Touch

You can contact the team by emailing [solent.futures@solent.ac.uk](mailto:solent.futures@solent.ac.uk)

Why not join our [LinkedIn group](#) to stay in touch and get updates about upcoming Solent Futures events.

## Training and development

We've put together some of our top resources that you can use to develop your skills online.

- Solent Futures Online for courses on: Microsoft: [Excel](#), [PowerPoint](#), [Word](#) and [Outlook](#), [Presenting](#) and [Project Management](#)
- [Grammar and Punctuation](#)
- [OpenLearn](#) - free online courses from the Open University
- [FutureLearn](#) - free online courses from a variety of providers/universities
- [LinkedIn Learning](#) - thousands of short courses, currently offering one-month trial
- [Coursera](#) - free online courses from a variety of universities and employers
- [Udemy](#) - type 'free' into the search bar to generate list of any free courses on offer

- For more websites offering online courses, check out [this](#) website.

## Postgraduate opportunities-

A postgraduate degree refers to a range of qualifications that require an undergraduate degree to gain entry, these include courses such as Masters and PhD. A postgraduate course is more than just a qualification. Our Masters graduates have said that by studying a postgraduate course at Solent they have improved their confidence, gained a professional mindset, built a professional network and have been grateful of the opportunities a city like Southampton offers. Solent University offers a range of over 40 MA, MSc, LLM and MBA courses, so we're bound to have something for you to progress onto. You can find out more about postgraduate study and the courses available at [Solent on the website](#).

Postgraduate degrees are taken for different reasons, such as to move into academia and research, to move into a specialist career path or to change track entirely. Solent alumni could be eligible for up to a 50% discount in tuition fees on a postgraduate course, depending on your degree classification. [Click here](#) for more information on discounts offered by Solent.

We also offer a variety of professional and part-time courses accredited by recognised industry bodies such as CIM, CISCO and PRINCE2. These can be studied as a stepping-stone to enter a new industry, or to boost your knowledge to progress in your career. More information is [available on the website](#).

### Postgraduate loans

Loans are available for both taught and research master's programmes (MA, MSc, MBA, MREs, LLM and MPhil) and cover all subject areas. Eligible postgraduate students can take out a loan from Student Finance England to help them pay for their accommodation and tuition fees during their studies. More information can be found on the [gov.uk](#) site.

Postgraduate loans are not available for postgraduate certificates or postgraduate diplomas. You cannot apply for a loan if you already have gained a qualification at masters (or higher) level. You then repay your Postgraduate Loan at the same time as any other student loans you may have.

The repayment plan that applies to postgraduate loans compared to undergraduate loans differs slightly. You start repaying the loan when your annual income is over £21,000 and pay back 6% of your income over the minimum threshold.

Further information can be found on the [Student Loan Repayment page](#).

## Alumni information

### Solent alumni community

When you graduate you become part of the Solent alumni community. Our alumni community is made up of over 60,000 talented individuals just like you. As a part of our global alumni community, you can take advantage of a range of benefits, including:

- Up to a 50% reduction on postgraduate tuition fees
- Reduced price gym membership
- Free/discounted library access
- Career advice and business support services for life
- 10% discount at the Solent Conference Centre
- Exclusive events.

You can find out more on our [website](#).

### Get involved

As part of our alumni community, there are plenty of ways you can get involved with the University. Find out more on our website and see how you can [get involved](#).

### Join our online community

- Like our page on [Facebook](#)
- Follow us on [Twitter](#) and [Instagram](#)
- Join our [LinkedIn group](#)

Let us know any [changes to your details](#) online.

**Stay connected, Stay Solent for life**

## Section Two: The World of Work

### Work contracts

There are a range of different contract types and employer responsibilities that come with each type of contract, including:

- Full-time and part-time contracts
- Fixed-term contracts
- Agency staff
- Freelancers, consultants and contractors (self-employed)
- Zero hour contracts.

If you need more information on your employment [Gov.UK](#) and [ACAS](#) are great sources of impartial advice on your employment rights and best practice by employers.

#### Full-time and part-time contracts

There are no specific number of hours that makes someone full-time or part-time, but a full-time worker will usually work 35 hours or more a week.

#### Fixed-term contracts:

- Last for a certain length of time
- Are set in advance
- End when a specific task/event is completed

Fixed-term employees must receive the same treatment as full-time permanent staff.

#### Agency staff

You're an agency worker if:

- You have a contract with an agency but you work temporarily for a hirer. Agencies can include recruitment agencies, for example 'temp agencies'.
- You're also an agency worker if you look for work through entertainment and modelling agencies

#### Freelancers, consultants and contractors

- You are self-employed or are part of other companies
- You will need to look after your own tax and NICs

#### Zero hour contracts

- You're on call to work when needed
- You don't have guaranteed hours, and may not actually be given work.
- You don't have to do work when asked to.



## Employment rights

The rights that an employee receives are dependent upon the type of contract that they are employed under.

If you need more information on your employment [Gov.UK](#) and [ACAS](#) are great sources of impartial advice on your employment rights and best practice by employers.

### Full time contracts employee rights

Workers are entitled to certain employment rights, including:

- getting the National Minimum Wage
- protection against unlawful deductions from wages
- the statutory minimum level of paid holiday
- the statutory minimum length of rest breaks
- to not work more than 48 hours on average per week or to opt out of this right if they choose
- protection against unlawful discrimination
- protection for 'whistleblowing' - reporting wrongdoing in the workplace
- To not be treated less favourably if they work part-time.

They may also be entitled to; statutory sick pay, statutory maternity pay, statutory paternity pay, statutory adoption pay, shared parental pay.

### How does statutory sick pay (SSP) work?

SSP is paid by your employer for up to 28 weeks if you're too ill to work. You need to qualify for SSP and have been off work sick for 4 or more days in a row (including non-working days). You cannot get less than the statutory amount. You can get more if your company has a scheme for sick pay.

### Fixed-term contracts

Employers must not treat workers on fixed-term contracts less favourably than permanent employees doing the same or largely the same job, unless the employer can show that there is a good business reason to do so. Employers must also ensure that fixed-term employees get:

- the same pay and conditions as permanent staff
- the same or equivalent benefits package
- information about permanent vacancies in the organisation
- Protection against redundancy or dismissal.

Anyone who's worked continually for the same employer for 2 years or more has the same redundancy rights as a permanent employee.

### Agency staff

From the day you start work you have worker's employment rights (look at full-time and part-time contract rights). You also have the same rights as your permanent colleagues to use any shared facilities and services provided by your employer, for example:

- A canteen or food and drinks machines
- A workplace crèche or mother and baby room
- Car parking or transport services, like a local pick-up service or transport between sites

After 12 weeks in the job you will qualify for the same rights as someone employed directly. This is known as 'equal treatment'. Your rights include:

- 'Equal pay' - the same pay as a permanent colleague doing the same job
- Automatic pension enrolment
- Paid annual leave.

### **Freelancers, consultants and contractors**

You may not be entitled to the same rights as workers, e.g. minimum wage. Employment law doesn't cover self-employed people in most cases because they are their own boss. However, if a person is self-employed:

- they still have protection for their health and safety and, in some cases, protection against discrimination
- their rights and responsibilities are set out by the terms of the contract they have with their client.

### **Zero hour contracts**

Everyone employed on a zero hours contract is entitled to statutory employment rights. There are no exceptions. A person will benefit from the employment rights associated with their employment status and individuals on a zero hours contract will either have the employment status of a 'worker' or an 'employee'.

Any individual on a zero hour's contract who is a 'worker' will be entitled to at least the National Minimum Wage, paid annual leave, rest breaks and protection from discrimination.

## **Section Three: Managing Your Money**

### **Minimum wage and the living wage**

The hourly rate for the minimum wage depends on your age. You must be at least:

- School leaving age to get the National Minimum Wage.
- Aged 25 to get the National Living Wage - the minimum wage will still apply for workers aged 24 and under.

These rates are for the National Living Wage and the National Minimum Wage correct from April 2020:

Year	25 and over	21 to 24	18 to 20	Under 18	Apprentice
April 2020 (current rate)	£8.72	£8.20	£6.45	£4.55	£4.15

The rates change every April and are published at on the [Gov.uk website](https://www.gov.uk)

### Work experience and internships

You won't get the National Minimum Wage or National Living Wage if you're:

- A volunteer or doing voluntary work
- On a government or European programme
- Work shadowing

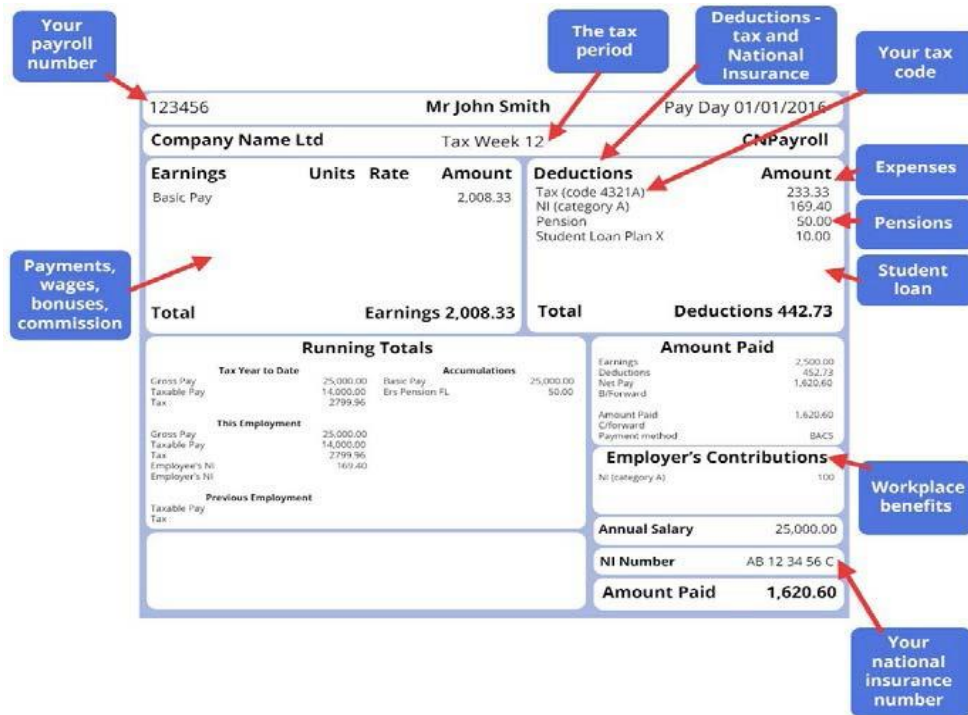
### Not entitled to the minimum wage

The following types of workers are not entitled to the minimum wage:

- Self-employed people running their own business
- Company directors
- Volunteers or voluntary workers
- Workers on a government employment programme, such as the Work Programme
- Members of the armed forces

### Understanding your payslip

A typical payslip is likely to look something like this:



Other Items that are likely to appear on your payslip can include; your personal information, the date, court orders and child maintenance, sick pay, maternity/paternity and adoption pay, other deductions, a summary of your year to date, net pay and lastly any important messages that your employer wants to deliver.

## Tax and National Insurance information

### General information you need to know

Tax rates undergo regular changes, often yearly, so information is not consistently relevant or reliable. There are two main taxes that are directly applicable to all workers. These are income tax and national insurance contributions (NICs).

### How do you pay income tax and national insurance?

The way you pay your income tax and national insurance contributions is largely dependent on whether you're employed or self-employed.

If you are employed by a business, company or organization, it is likely that your income tax and national insurance contributions will be deducted from salary or wages before it is paid to them, through the Pay as You Earn (PAYE) system.

If you are self-employed then it is likely you will pay your income tax and national insurance through self-assessment:

- If you are personally filling in your self-assessment tax returns, you can watch videos and webinars or contact HMRC for general enquiries.
- Self-assessment can be completed with the help of an accredited accountant.
- Help can be found on [Gov.uk](http://Gov.uk)

## Income tax

Income tax is taxed at three different bandings; basic rate, higher rate and additional rate. Your tax rate will depend on how much you earn.

## Personal allowance

Everyone is entitled to a personal allowance. Personal allowance refers to the tax free earnings you are entitled to, up to the value of **£12,500** in 2020/21. Any earnings above the personal allowance are then liable to income tax.

## Tax codes

Your tax code will normally start with a number and end with a letter. The numbers in your tax code tell your employer or pension provider how much tax-free income you get in that tax year. Letters in your tax code refer to your situation and how it affects your Personal Allowance. More information on tax codes can be found [here](#).

## National insurance contributions (NICs)

National Insurance Contributions paid by a person are largely dependent on whether they are employed or self-employed. If a person is employed they will pay class 1 NICs. If a person is self-employed they must pay class 2 and class 4 NICs depending on their profits.

You might be an employee but also do self-employed work. In this case your employer will deduct your Class 1 National Insurance from your wages, and you have to pay Class 2 and 4 payments for your self-employed work. More information and current figures can be found via the [Gov.uk link](#).

## Tax documents to be aware of.

### What is a P60?

Your P60 shows the tax you've paid on your salary in the tax year (6 April to 5 April). You get a separate P60 for each of your jobs.

You need your P60 to prove how much tax you've paid on your salary, for example:

- to claim back overpaid tax
- to apply for tax credits
- as proof of your income if you apply for a loan or a mortgage.

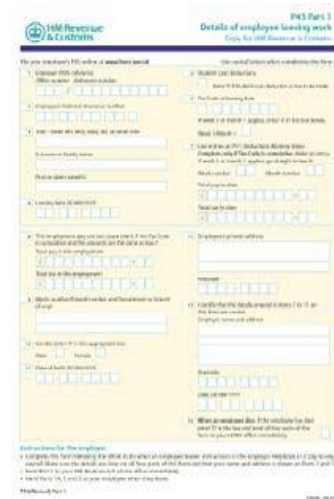
## What is a P45?

You get a P45 from your employer when you stop working for them.

Your P45 shows how much tax you've paid on your salary so far in the tax year (6 April to 5 April).

A P45 has 4 parts (Part 1, Part 1A, Part 2 and Part 3).

- Your employer sends details for Part 1 to HM Revenue and Customs (HMRC) and gives you the other parts.
- You give Part 2 and 3 to your new employer (or to Jobcentre Plus if you're not working).
- Keep Part 1A for your own records.



Further information can be found at the following links

- [Self-employed tax and NICs information](#)
- [Self-assessment information](#)
- [Income tax information](#)
- [National Insurance Information](#)

## Pension information

### State pension

Once you reach your state pension age you can start to claim your pension. However, you don't have to retire or claim your state pension at state pension age, you can wait until you're ready. You can check what your state pension age will be, and in which year you'll reach that qualifying age, on the [Gov.uk website](#).

### Basic Facts

What you receive is dependent on your National Insurance record – this is how much National Insurance you have contributed over the years.

State pension is relevant to graduates as you will likely get a job where you're earning enough money to start paying NI, which will then contribute to your state pension.

### Workplace pensions

All employers are lawfully required to enrol all eligible employees into a workplace pension scheme as of 2018. Contributing to a workplace pension scheme will give you additional income on top of your state pension when you retire.

It doesn't matter what kind of contract you're on, if you meet the following criteria you should be automatically enrolled into your employer's pension scheme:

- Aged between 22 years old and state pension age
- Earn more than £10,000 per year (If you earn less than £10,000, you can still request your employer to enrol you)

- Work in the UK.

Being part of a workplace pension is often a good idea, but for some it might be sensible to opt out of this scheme for a while, which can be done by contacting your employers workplace pension provider.

The amount you and your employer pay towards the pension depends on:

- What type of workplace pension scheme you're in
- Whether you've been automatically enrolled in a workplace pension or you've joined one voluntarily ('opted in').

Joining a workplace pension scheme means that your take-home income will be reduced, but it may also mean that:

- You're entitled to tax credits or an increase in the amount of tax credits you get.
- You're entitled to an income-related benefit or an increase in the amount of benefit you get.
- You'll reduce the monthly amount of your student loan repayment that you need to make.

More information can be found on [gov.uk website](#).

## Student loan repayment information

### The basics

You don't start repayments until the April after graduation and once you start earning over £26,575 per year. After 30 years any outstanding student debt is written off.

### How do you repay your loan if you're employed?

Your student loan repayments are deducted from your pay by your employer.

### How do you repay your loan if you're self-employed?

HM Revenue and Customs (HMRC) will work out how much you pay from your tax return. You pay at the same time as you pay your tax.

### How do you repay your loan if you work abroad?

The rules are the same if you work for a UK employer abroad. If you work for an overseas employer, your repayments are based on either:

- [the minimum amount under Plan 1 for that country](#)
- [the minimum amount under Plan 2 for that country](#)

If you go abroad for more than 3 months, you must complete an overseas income assessment form to:

- estimate your income for the next 12 months
- provide your bank details so you can pay by Direct Debit
- The Student Loans Company will work out whether you have to repay and how much.
- You'll have to complete the income assessment form every year you're abroad.

### How does the interest work?

The Interest added depends on what you earn. Student loan interest rates are based on the RPI of inflation (the rate at which prices rise). Whilst studying, until the April following graduation, you're charged RPI + 3%. After that it depends on your annual earnings:

Your annual income	Interest rate
£26,575 or less	RPI (currently 2.4%)
£26,576 to £47,835	RPI (currently 2.4%), plus up to 3%
Over £47,835	RPI (currently 2.4%), plus 3%

The interest rate changes every September. You will be charged interest from the day your first payment is made until your loan is repaid in full. Interest is added to the total amount you owe, every month. This is based on the RPI rate of inflation in the year up to the previous March. The interest rate doesn't change what you repay each year. The interest is paid off with your standard payments or if you choose to overpay your student loan to clear it quicker.

### Will overpaying actually make any difference?

For overpayments to have any impact you need to repay enough to lower the amount you repay within the 30 year period.

It is essentially throwing away money unless you pay a large enough sum to make a noticeable difference. Only overpay if you are:

- A high earner, likely to clear the loan and interest, in less than 30 years
- Someone overpaying a very large lump sum, which will radically reduce the amount owed, so you can clear it within the 30 years or even clear it entirely straightaway.

Extra information can be found at:

- [Student loan repayments](#)
- [Money saving expert](#)

## Graduate bank accounts

What will happen to your student account when you graduate?



Most student accounts will mature into graduate accounts on their own. However, many have criteria to achieve in order to qualify for their graduate account.

If you don't meet the criteria, your student account will be converted to a standard current account upon completion of your course. If you cannot meet the criteria for a graduate account speak to your bank about your options.

### **What to think about when looking for and opening a graduate account:**

1. Don't be loyal to the bank you held your student account with.
2. Get the best 0% overdraft possible.
3. Graduate accounts aren't just for new graduates.
4. Never go over your overdraft limit.
5. If you're likely to be in credit, choose a bank offering good interest rates.

Examples of good graduate bank accounts can be found on the ['Money Saving Expert' pages](#)

Your ability to access the best bank accounts will depend on your credit score, you can check your credit score at either [Experian](#) or [Equifax](#).

## **Section Four: Housing Information**

### **Private rental information**

#### **General tips for renting private accommodation**

- Look at different letting agents. Agent fees vary from no fees to hundreds of pounds.
- Make sure there is an office you can go to if there are any problems.
- Read the small print of any paperwork before you sign or pay any money.
- Get any agreements in writing.
- Never pay any money via money transfer schemes, or before you have had a chance to read the terms and conditions.

#### **What should you check before renting from a letting agent?**

Are they registered as a company and what is their business status? Check the [government website](#): By law, since 2015 all letting agents should have clear information about all charges and fees they take. Make sure you shop around and compare fees between agents. Letting agents should state if they are using a 'Client Money Protection Scheme'.

#### **Inventories**

- Inventories help to ensure the return of your deposit by having an inventory and photographs as evidence of the condition of the property when you moved in.
- If your landlord or agency do not provide you with an inventory it is advisable that you and those living in the property create one.

Advice and support for under 25's on renting, housing and a range of other issues is available at ['The Mix'](#).

## Council Tax information

### How do you work out how much council tax you owe?

Firstly you must check the valuation banding for your home, this can be checked the Gov.uk website by using their link and checking your postcode and property to determine the banding.

Once you know your property banding, then you must check how much your local council charges for that band of property. More information can be found at: [www.gov.uk/council-tax](http://www.gov.uk/council-tax)

### What discounts are available?

- You may be eligible for a reduction of up to 100%, if you're on low income or claiming benefits.
- You can claim a 25% discount if you're a single person living on your own.
- You can claim a 25% discount if you're a non-student and live with students.

### How do you pay council tax?

The cost is usually split into 10 monthly payments. However, different payment plans are available. The methods of payment accepted are:

- Direct debit
- Online payment
- Bank transfer (BACS)
- By post or in person
- By phone.

## Section Five: Other Support

### State benefits

If you are not moving straight into work following graduation then you may need to apply for benefits while you think through your options and next steps. Graduates may start claiming state benefits after they finish their final term of study in their final year.

Some of the main benefits are listed below:

- [Universal Credit](#) (UC), can be claimed by those on low income or out of work.
- [Child Benefit](#), if you're responsible for one or more children under 16 (or under 20 if they stay in approved education or training).
- Tax credits, HMRC looks at your income from the previous tax year how many hours you work and whether you're part of a couple.

Full information on state benefits can be found on the [gov.uk website](#).

Your local Welfare Rights Unit or Citizens Advice office should be able to give you information about any benefits that you may be entitled to receive.

- The Southampton City Council welfare rights & money advice service can help with a range of issues and can be contacted at [welfarerights.advice@southampton.gov.uk](mailto:welfarerights.advice@southampton.gov.uk)
- Information on a range of benefits and tax credits can be found on the [citizens advice website](#) or the [Gov.uk website](#).

### Financial help if you're disabled

There is a wide range of disability-related financial support, including benefits, tax credits, payments, grants and concessions.

The main disability and sickness benefits are:

- Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
- Attendance Allowance
- Employment and Support Allowance.

More information is available [here](#).

### Useful information to know if you're disabled

The **Equality Act 2010** protects employees from disability-related discrimination, harassment and victimisation. It also restricts the circumstances in which employers can ask job applicants questions about disability or health.

The law aims to protect a person with a disability from being discriminated against in the selection process. At the same time it aims to protect and provide reasonable assistance to those who choose to disclose.

**Disclosure:**

- Once a disability has been disclosed, it should be kept confidential by the employer unless the employee has made it clear they are happy for the information to be shared or unless the disability is obvious.
- You must disclose a disability or health condition when it might pose a risk at work to yourself or others.
- You may also need to disclose if you require reasonable adjustments. Employers can't be held liable for not making reasonable adjustments if the candidate/employee doesn't disclose their disability.
- Timing of disclosure is important. Disclosing a disability prior to interview stage can be useful information for the interview itself. Disabilities can be disclosed at job offer stage too so employers can consider reasonable adjustments. However, disclosing a disability once in the post can be too late. If you were to suffer discrimination at this stage, you may not have a legal case as your employer can rightly claim they were not informed of your disability.

### **Reasonable adjustments:**

Reasonable adjustments are changes to the work environment that allow people with disabilities to work safely and productively.

Employers must make reasonable adjustments to make sure workers with disabilities, or physical or mental health conditions, aren't substantially disadvantaged when doing their jobs. A few examples of reasonable adjustments can be having access to assistive technology, physical adaptations to the working area, adjusting working patterns or adjusting the premises. These can be discussed and agreed directly with your employer. Some of these adjustments can cost (although some are free) but they are a worthwhile investment as it will mean the employee requiring the adjustment will be more proficient.

Law forbids employers from making disabled workers pay for any reasonable adjustments. The employer may be able to use an existing equipment or training budget. In any event the returns made by increasing productivity and reducing days lost to sickness often far exceed the initial costs incurred.

### **Access to Work scheme:**

If the help you need at work is not covered by your employer making reasonable adjustments, you may be able to get help from Access to Work

You should talk to your employer about reasonable adjustments before you apply for Access to Work. Find out more about the scheme [here](#).

### **Looking for work if you're disabled:**

When you're looking for work, look on adverts and application forms for the 'disability confident' symbol.



This symbol means:

- The employer is committed to employing disabled people.
- You'll be guaranteed an interview if you meet the basic conditions for the job

Find out about jobs in your area at your local Jobcentre.

## Mental health support services

If you're experiencing mental health problems or need support, there are many places you can go to for help:

### The Samaritans

Telephone: 116 123 (24 hours a day, free to call)

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

Website: [www.samaritans.org](http://www.samaritans.org)

The Samaritans provides confidential, non-judgmental emotional support for people experiencing feelings of distress or despair, including those that could lead to suicide. You can phone, email, write a letter or in most cases talk to someone face to face.

### Mind Infoline

Telephone: 0300 123 3393 (9am-6pm Monday to Friday)

Email: [info@mind.org.uk](mailto:info@mind.org.uk)

Web site: [www.mind.org.uk/help/advice\\_lines](http://www.mind.org.uk/help/advice_lines)

Mind provides confidential mental health information services. Mind enables people to make informed choices. The Infoline gives information on types of mental distress, where to get help, drug treatments, alternative therapies and advocacy. Mind has around 140 local Minds providing local mental health services.

### The Mix

Telephone: 0808 808 4994 (11am-11pm, free to call)

Website: [www.themix.org.uk/get-support](http://www.themix.org.uk/get-support)

The Mix provides judgement-free information and support to young people aged 13-25 on a range of issues including mental health problems. Young people can access the 'The Mix's' support via phone, peer to peer and counselling services.

### **Rethink Mental Illness Advice Line**

Telephone: 0300 5000 927 (9.30am - 4pm Monday to Friday)

Email: [info@rethink.org](mailto:info@rethink.org)

Website: <https://bit.ly/2vQA3to>

This advice line provides expert advice and information to people with mental health problems and those who care for them, as well as giving help to health professionals, employers and staff. Rethink also runs Rethink services and groups across England and Northern Ireland.

## **Section Six: General Advice**

### **Transport**

- Notify your car insurer that you are no longer a student, and of any other changes. For instance, you must notify your car insurance provider if you use your car for commuting to work.
- You may be able to use a railcard to discount your train travel.
- Some employers offer interest free loans for annual travel cards or to purchase bicycles.

### **Register with a GP**

- Find out where your local doctors surgery is.
- Contact the practice to find out whether they can accept you as a patient.
- Make an appointment to register.
- Take proof of identity and evidence of your address.
- Complete an application form.

### **Register with a dentist**

- There is no need to register with a dentist in the same way as with a GP because you are not bound to a catchment area.
- Find a dental practice that's convenient for you, and phone them to see if there are any appointments available.

- If you do not have a regular dental practice or are new to the area, you can search for an NHS dentist near you on the [NHS website](#).
- Dental practices won't always have the capacity to take on new NHS patients – you may have to join a waiting list, look for a different dentist, or be seen privately.

## Learn to budget

- Set a budget and stick to it.
- Budgeting will help you to clear your student overdraft and prevent overspending. It can also be a useful tool for saving money as well!

There are many useful budgeting tools that can be found on the internet and are free to use. Some examples include:

- [Money Advice service](#)
- [Citizens Advice](#)

Why not try a free to use budgeting app, some examples are:

- YNAB (You Need A Budget)
- Wally Lite – Personal Finance

## Index

Advice for international graduates	5	P60	12
Agency Staff	8	Part-time contracts	7
Alumni Information	7	Pension information	13
Budget	19	Post graduate loans	6
Careers Advice	4	Post graduate opportunities	6
Council Tax	17	Solent alumni community	7
Dentist	21	State benefits	17
Deposits and Fees	16	State pension	13
Employment rights	7	Statutory sick pay	9
Fixed Terms contract	8	Stay connected	7
Get Involved	7	Student loan interest	15
General Advice	21	Student loan repayment	14
GP	21	Tax codes	12
Housing	16	Tax documents	12,13
Income Tax	12	Tax rates	11

Internships	10	Tax	11
Join our online community	7	The living wage	10
Letting Agent	16	Understanding your pay slip	11
Mental Health support	20	Work contracts	7
Minimum wage	8,10	Work experience	10
National insurance	11	Workplace pensions	13
P45	13	Zero hour contracts	10

## Disclaimer

*The information in this booklet is accurate as at the last amendment date. The content of this document is based on the information available at the time of writing. However, such information is subject to change, often with very little notice. Whilst care has been taken to ensure that all information is correct, Solent University do not accept responsibility for errors, omissions or inaccuracies. We are not responsible for the content of external websites and do not endorse any content or individual bodies.*