

THE SKILLS YOU NEED
GUIDE FOR STUDENTS

BOOK 1

BECOMING A STUDENT



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Skills You Need

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INTRODUCTION

Becoming a student is a big step in life, and a big change.

Whether you are leaving school and considering your next steps, or are thinking about leaving the workforce for a while on a full- or part-time basis to gain another qualification, it is a big decision. It also has major financial implications.

In the UK, estimates suggest that the average debt among the cohort who finished their undergraduate university studies in 2019 was £40,000. US News data suggests that the average student debt in the US is more than \$30,000. To put this in perspective, the average graduate salary is £23,000 in the UK, and around \$51,000 in the US. There *is* a graduate premium in salaries—that is, graduates generally earn more than non-graduates—but this does not necessarily apply equally to all courses, or all universities.

Make the wrong decision, and you may find that you have taken on a lot of debt, only to end up where you would have been without going to university. Having to pay off loans can also affect your ability to save for a deposit on a house or take on a mortgage.

What's more, averages may mask extremes. Some people end up with considerably more debt, depending on their course, their location, and whether they are studying at undergraduate or postgraduate level.

It is perhaps unsurprising that when we asked current students for their advice to anyone thinking about university, their immediate answers were all related to money.

The student lifestyle is also very different from the lifestyle of the average employee or young person at school. Students have to be very self-motivated and organise their study carefully. They are left to their own devices much of the time, and do not receive much direction or even feedback from their tutors. This is very different from being at school.

Add to this that many undergraduate students are living away from home for the first time. They are having to navigate friendships and relationships without their long-established support network. They also have to learn to manage their finances on a day-to-day basis, as well as do their own housekeeping and shopping for perhaps the first time.

Even for those going to university part-time, and continuing in the workplace, it can be a culture shock. The sheer amount of time required to study can be hard to manage, particularly if you are trying to juggle work, study and family life.

It is, therefore, important that you understand what is involved in becoming a student.

This book is designed to help you through the process. It starts from the point of thinking about whether to go to university, or become a student, and how to make that decision. It will enable you to make informed choices about your course and location. It will also enable you to manage when you get there, from how to budget to how to organise yourself for study, and stay motivated.

It will be useful by itself, but you may also find it helpful to read it alongside the companion book, *The Skills You Need Guide for Students Book 2: Study Skills*. This provides information about how to study, including reading, writing and research, which is not covered in this volume.

We hope that you find this book useful, even if you ultimately end up deciding that student life is not for you.

The Skills You Need Team.

THE STRUCTURE OF THIS BOOK

This book helps you through the process of starting student life, including making the decision about whether to become a student. It focuses largely on practical matters, including where to study—and, indeed, whether to study, as well as how to study. The skills covered include:

CHAPTER 1. BEFORE YOU START

Whether you are thinking about moving on from school to university, or are considering further or higher education following a period of work, there are many decisions to make. You need to decide whether education is the right choice and, if so, where to study and what sort of course to choose, in what subject.



This section will help you to make the right decisions about whether, where, when and how to study.

CHAPTER 2. BUDGETING AND FINANCIAL MATTERS

Financial issues are very important for most students. Few schools teach financial management, and most people have not previously been responsible for their own finances. Many students struggle with budgeting, and can stumble at some early hurdles such as the cost of household basics like washing powder.



This section discusses some ideas for saving money as a student and provides a suggested process for budgeting effectively to cover your costs.

**The full eBook
is available at**

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