



World Jewish Relief
STEP
Specialist Training
Employment Programme
For Refugees



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Making management of migration flows more
efficient across the European Union.



Employability handbook



Contents

Chapter 1: Welcome to the UK and Welcome to STEP	4
Chapter 2: History of Refugees in the UK	9
Chapter 3: The Government, DWP, and Welfare System	15
Chapter 4: Jobcentre Plus	18
Chapter 5: Benefits	21
Chapter 6: Skills	24
Chapter 7: Choosing a Career	28
Chapter 8: Goals	32
Chapter 9: Different Types of Work	39
Chapter 10: Looking for a Job	51
Chapter 11: Being Self-employed	67
Chapter 12: Networking	71
Chapter 13: Starting and Staying in Work	75
Chapter 14: Workplace Rights and Responsibilities	81
Chapter 15: Education and Qualifications	89

Chapter 1

Welcome to the UK and Welcome to STEP

Welcome to the UK, and thank you for joining the Specialist Training and Employment Programme (STEP). We are really looking forward to working with you.

What is this handbook?

This handbook has been produced by World Jewish Relief for STEP participants. It provides information about many different aspects of employment in the UK.

You can use it on your own and with your Employment Adviser.

Each chapter in the handbook contains useful information, links, tasks, and a glossary of helpful words.

What is World Jewish Relief?

World Jewish Relief is the British Jewish community's international humanitarian and development charity. Founded in 1933 to rescue Jews fleeing Nazi Europe, we have been saving lives and livelihoods ever since.

What is STEP?

STEP stands for Specialist Training and Employment Programme.

It is a support service provided by World Jewish Relief, delivered in partnership with different organisations across the UK.

STEP was first set up to help resettled Syrian refugees, but it has now been extended to support any refugees who live in the UK. The organisations providing STEP support can now be found all over England.

What can I expect from STEP?

When you join STEP, you will meet a specialist Employment Adviser who will be your main point of contact.

They will support you as you improve your skills, knowledge, and understanding of the UK job market, and they will help you find a job that fits with your background, experience, skills, and ambitions.

STEP also partners with organisations that offer a variety of workshops and courses to help build confidence, networks, and other important skills.

Your Employment Adviser can help in the following areas. These topics are covered later in the handbook.

- Skills assessment
- Thinking about careers
- Understanding the types of jobs available
- Setting goals and creating



action plans

- Understanding different pathways to achieve your goals
- Understanding the UK equivalents of your qualifications
- Building confidence and English language skills
- CVs
- Cover letters and job applications
- Interview preparation
- Helping you set up your own business
- Understanding UK workplace culture and etiquette
- Understanding your rights and responsibilities at work
- Staying in work once you have started a job
- Improving your personal and professional networks
- Finding courses and qualifications
- Training, education, and university opportunities
- Financial support and applying for funding
- Providing access to technology and helping you develop your IT skills
- Promoting health and wellbeing
- Understanding the benefits system
- Additional English language support
- Providing an interpreter to help with new vocabulary and concepts
- Signposting and referring to other support organisations for issues such as housing and mental health

STEP also offers specialised support through a number of partner organisations:

Behind the Scenes

talks with industry leaders Career

Conversations

six-week mentoring scheme

Ready to Work

training and work placements

Step into Business

specialist support for launching a business

How can I get the best out of STEP?

We ask that you:

- Commit to attending all sessions
- Arrive on time
- Let us know if you are going to be late
- Keep your Employment Adviser updated on your progress
- Do as much independent work as you can between sessions with your Employment Adviser
- Understand that progress can be slower than you may expect, and it can take time to get your ideal job



Chapter 1

Additional Resources

Glossary

Word	Meaning
commit	to say that you will do something
glossary	a list of words and what they mean
handbook	a book that gives you information
humanitarian	a person or organisation that helps others
independent	by yourself
refer	to help someone access support from another service
signpost	to give information about another service

Bronze Task

Save your Employment Adviser's name, contact number, and email address in your phone.

Silver Task

Look through the types of support your Employment Adviser can offer. Think about which ones you would like help with and how you can work on these independently.

Gold Task

Visit the website links provided in this section and familiarise yourself with World Jewish Relief and the work we do around the world.

More information

Search "Who is World Jewish Relief?" on YouTube

Search "World Jewish Relief" on a search engine

Search "World Jewish Relief working with refugees"

Chapter 2

History of Refugees in the UK

What is the history of refugees in the UK?

Many refugees have arrived in the UK over the last 350 years.

From the late 1680s through to the 1840s, many thousands of people moved to the UK from countries in Europe because of various religious and political reasons.

In the mid and late 1800s, 300,000 Irish people moved to the UK to escape a famine, and over 100,000 Jewish refugees arrived from Russia because of violence.

During World War One (1914-1918), up to 250,000 people came to the UK from Belgium to escape the fighting.

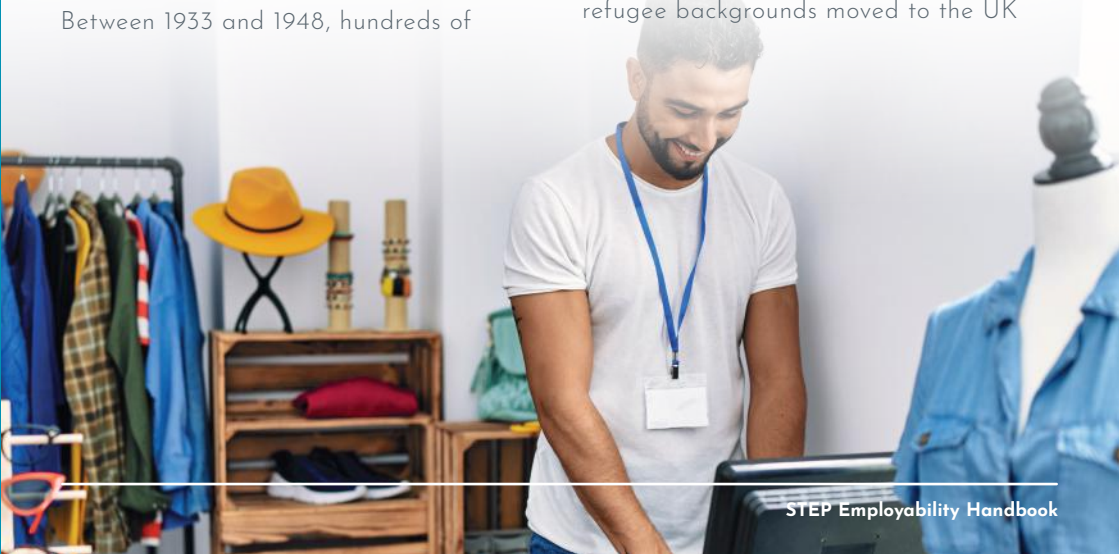
Between 1933 and 1948, hundreds of

thousands of refugees moved to the UK from Germany, Austria, Czechoslovakia, and Poland because their safety was threatened by the Nazis.

World War Two (1939-1945) changed many things around the globe. Because huge numbers of people had moved to different countries, the United Nations decided to create a set of rules about who was allowed to seek asylum and how countries were expected to treat asylum seekers.

In 1951, this set of rules - known as the Refugee Convention - was created. It was signed by 145 countries.

Between the mid 1950s and late 1990s, several more groups of people from refugee backgrounds moved to the UK



from countries such as Hungary, Uganda, Cyprus, Chile, Vietnam, Sri Lanka, Turkey, Bosnia, and Kosovo.

Over the last 20 to 30 years, people from places as diverse as Eritrea, Iran, Albania, Pakistan, and Somalia – among many others – have been given refugee status in the UK.

Although everybody moving to the UK has had a different experience, all these groups have had a positive impact by bringing skills, languages, cultural variety, and economic benefits.

How can refugees contribute



Sigmund Freud
Psychologist and



Alek Wek
Model



Michael Marks
Founded retail chain
Marks & Spencer



Rita Ora
Musician



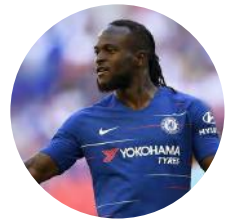
Freddie Mercury



Omid Djalili
Comedian



Lord Alf Dubs
UK politician and
human rights advocate



Victor Moses

to UK culture?

History shows that people can integrate into new communities and cultures, and that people from refugee backgrounds can contribute positively to their new countries. In fact, some of the best-known British products and businesses were invented or founded by refugees.

Each of the well-known figures below comes from a refugee background.

How are refugees celebrated in the UK?

Many different organisations and initiatives recognise and celebrate the contribution of people from refugee backgrounds in the UK. The most famous international celebration is World Refugee Day, which is usually part of World Refugee Week. This happens once a year, often in summer, and

involves many different events.

There are also lots of smaller refugee support services across the UK, though many of these are only available in certain areas. Your Employment Adviser will be able to provide more information about organisations near you.



Nadia's story

A pharmacist by profession, Nadia fled war-torn Syria and survived harrowing conditions, including near starvation in a refugee camp in Lebanon, before she was brought to the UK as part of the government's resettlement scheme.

When she arrived in the UK, Nadia spoke no English and believed her only option for employment was working as a cleaner – until she joined Word Jewish Relief's STEP. With our partner Horton Housing, we have helped Nadia with guidance, funding, and other support to help her gain the qualifications she needs to work in her profession again.

Her determination and hard work are paying off. With GCSEs (secondary education qualifications) and National Vocational Qualifications (practical, work-based qualifications) under her belt, Nadia is now a qualified pharmacy technician able to dispense medicines to the public. She also plans to return to university to complete her UK degree.

During the Covid-19 pandemic, Nadia travelled two hours by bus each day to get to and from her place of work. While others have stayed home during lockdown, she has been determined to do her bit for her adopted community:

"I want to give back to this country [which] has hosted me and received me as a refugee. What I'm doing is nothing. I'd like to do more."

At the height of the pandemic in 2020, the pharmacy experienced long queues of people desperately needing medicine. Nadia wasn't worried though. She says, "We would only allow one person in at a time, we put up screens to help protect us, and we were wearing PPE, washing our hands, and regularly taking our temperatures."

Part of Nadia's role as a pharmacy technician is preparing dosset boxes for older patients, helping them take their medications on time. Sadly, a number of her most loyal customers lost their lives to Covid-19. For Nadia, whose parents are living in Syria, these clients' deaths have been particularly sad: **"I'm upset about our customers; we have lost five or six to Covid-19, and that's very sad. When I serve customers, especially the older ones, I feel like they could be my mum or dad, and all I want is to do the best for them."**

It has been an intense year working on the front line of the pandemic, but we are so proud of Nadia and of STEP, which has enabled her to help others during this terrible health crisis.



Chapter 2

Additional Resources

Glossary

Word	Meaning
ambition	something you want to do
community	a group of people with similar interests
equivalent	when something has the same level or function as something
etiquette	social expectations of how to behave
experience	something you learn by doing or watching someone else do it
industry	a group of companies who do similar types of work
initiative	a plan to make something happen
integrate	to become part of something, such as a community
invent	to create something new
skill	the ability to do something well
support service	an organisation that helps people
sustain	continue something for a long period of time
vocabulary	different words

Bronze Task

Think of or research one person from an immigrant or refugee background who you admire. Can you give three reasons why you

Silver Task

Write a few sentences about how you would like to change the world. Imagine that no barriers stand in your way. What would you do, how would you do it, and what impact would it have?

Gold Task

Research someone from an immigrant or refugee background who has successfully started their own business in the UK. What skills and characteristics helped them succeed?

More information

Search "400 years of refugee movement to the UK"

Search "Syria to Rio 2016 Yusra Mardini" on YouTube

Chapter 3

Government, DWP, and Welfare System

What is the government?

The Parliament is made up of elected Members of Parliament (MPs) that work on behalf of the public to challenge and check the work of Government and to shape effective laws and to debate the issues of the day. The party with the most MPs, forms the Government and it is the Government that proposes how the country should be run and what services are provided and who is responsible for those services.

The two main political parties in the UK are the Labour Party and the Conservative Party, although there are also many other parties of different sizes. As of 2021, the

Conservative Party is currently in government.

What is the Department for Work and Pensions (DWP)?

The Department for Work and Pensions (DWP) is responsible for welfare, pensions and child maintenance policy. As the UK's biggest public service department it administers the State Pension and a range of working age, disability and ill health benefits to around 20 million claimants and customers.



What is the welfare system?

The UK developed its welfare system in 1948. It acts as a safety net to support people through temporary periods of difficulty (for example, unemployment or health issues).

The welfare system is split into five categories:

- Cash benefits (e.g. Universal Credit, housing benefit)
- Health care (e.g. the NHS)
- Education (e.g. schools and local colleges)
- Housing (e.g. social housing)
- Personal social services (e.g. providing care for those in need)

Where does this money come from?

The welfare system is paid for by public taxes. Everybody who has a job in the UK and earns over a certain amount of money is required to pay tax to the government. More information about tax, including the exact amount you are required to pay, is shown later in the handbook.



Chapter 3

Additional Resources

Glossary

Word	Meaning
benefits	money to support people with living costs while they do not have a job
government	the group of elected people who make laws
MP	a Member of Parliament, or lawmaker
political party	a group of people who try to get voted into government
public service	a service that is available to all members of the community
tax	money you pay to the government
temporary	something that is not permanent
Universal Credit	a type of cash benefit paid directly into your bank account
welfare system	everything the government provides to make sure that people have an acceptable quality of life

Bronze Task

Research your local MP. What is their name? What political party do they represent?

Silver Task

Research the different types of benefits on: www.gov.uk

e.g. Universal Credit,

Gold Task

Find out where your local JobCentre Plus is located.

You can search using your postcode here find-your-nearest-jobcentre.dwp.gov.uk/

Chapter 4

Jobcentre Plus

What is Jobcentre Plus (JCP)?

JCP is a government-funded organisation that supports people looking for work. You might have signed up with JCP before meeting your STEP Employment Adviser. If not, let your Employment Adviser know and they will help you sign up.

JCP should:

- Provide you with a work coach who will support you until you find a job
- Let you know about suitable job vacancies
- Give you opportunities to do free training courses
- Help you access additional funding through the Flexible Support Fund if you need financial support in finding a job (e.g. travelling to interviews, tools, clothes to wear for an interview)
- Give you access to a Jobcentre Plus Travel Discount Card
- Signpost you to other local organisations who may be able to support you in other areas of your life (learning English, helping in the community, social activities)

Interpreters should be available (in person or by telephone), but you may need to request them in advance

How is JCP different to STEP?

Some of the support provided by your JCP work coach will be similar to that provided by your STEP Employment Adviser. However, your STEP Employment Adviser:

- Is also able to help you with all the items listed at the beginning of the handbook
- Will be able to provide you with more time and attention
- Has more in-depth knowledge and experience of working with people from refugee backgrounds
- Has access to specialised resources and materials to help support you
- Can refer you to trusted partner organisations for specific training and workshops

However, your STEP Employment Adviser does not have any control over your benefits.

What will JCP expect of me?

When you sign up with JCP, they will ask you to sign a "Claimant Commitment".

This is a record of the responsibilities you agree to take on in return for receiving benefits.

Your Claimant Commitment will

depend on your personal circumstances, including childcare responsibilities, caring responsibilities, and any health issues.

The Claimant Commitment could cover meetings with your work coach, spending a minimum number of hours per week searching for a job, or attending college for a certain number of hours.

In general, JCP will expect you to do everything you can to find work and increase your earnings.

In most cases, you will be expected to accept any job you are offered. If you don't want to, you must talk to your work coach and explain why not.

You must also tell your work coach if your circumstances change, for example, if you get a new job. If you do not tell your work coach when you get a job, you are breaking your commitment and may have

your benefits stopped.

Starting work does not necessarily mean your benefits stop, and in almost all cases you are better off working. It is also very common for people to be working and receive benefits at the same time.

Most contact with your work coach will take place online. You will be given a digital work journal which you will be expected to update on a regular basis to show your progress.

During the pandemic, JCP is holding all assessments and interviews over the phone.



Chapter 4

Additional Resources

Glossary

Word	Meaning
entitled to	something that you are allowed to have
interpreter	someone who translates one language into another language
circumstances	everything that is happening in your life

Tasks

1. Think about three ways the JobCentre Plus Could help you
2. Use the Government Benefits Calculator to make sure you understand the support available for you:
www.gov.uk/benefits-calculators
3. Visit your local JobCentre Plus

More information

- Search "Job centre guide"
- Search "Change of circumstance Universal Credit"
- Search "Entitled to claimant commitment"

Chapter 5

Benefits

What is Universal Credit?

Universal Credit is a type of cash benefit that is paid directly into your bank account.

The purpose of Universal Credit is to make sure you and your family have enough money to live on if you are looking for work, on low incomes, or unable to work due to health conditions or caring responsibilities.

What benefits am I entitled to?

The amount of Universal Credit you are entitled to depends on your circumstances, including: your age, household members i.e partners/children, savings, childcare expenses, caring responsibilities, and health issues. Some areas of the UK have different types of benefits, such as “old-style” or “legacy” benefits. Other areas use the newer system of Universal Credit.

It is very important to let your Employment Adviser know which type of benefits you are currently receiving, as this can affect how much you will be paid when you get a job in the future. Soon, everybody in the country who receives benefits will get Universal Credit.

If you are on legacy benefits, you may be moved onto Universal Credit if you have a “change of circumstance”, for example if: you get a job, start volunteering, lose a job, change your bank details, claim any new benefits, stop getting benefits, receive a one-off payment, have new income that isn’t from work, your rent changes, someone moves in or out of your home, you move in with and/or split up from a partner. You can use an online benefits calculator to work out how much you are likely to receive.

You can take out an “Integration Loan” which can cover rent, household items, or education and training for work. This is an interest-free loan, but you must pay it back. You should always speak to your Employment Adviser and JCP work coach for advice on whether to apply for this, though it will be your responsibility to make sure you can pay it back on time.

What is the benefits cap?

The benefit cap limits the amount of working age benefit you can receive. The exact amount will depend on factors such as total household benefits being received and location. In most areas of the UK, the benefit cap ranges from £13,400 to £20,000 per year, but it can be higher in London . You are exempt from the benefit cap if your household earnings are at least £658 per month or you receive severe disability and/or carer benefits.

Chapter 5

Additional Resources

Glossary

Word	Meaning
better off calculation	a way to work out how your income will change when you start work
budget	a tool to plan how to spend money over a set time frame
responsibilities	things you are expected to do
Interest-free loan	a loan with no interest charged. You only pay back what you borrow
sanction	a reduction in benefits
specialised	for a specific purpose
vacancy	a job that is available

Bronze Task

Make sure you understand which type of benefits you are receiving. Let your Employment Adviser know.

Silver Task

Create a basic weekly or monthly budget that shows your income and how you plan to spend it.

Gold Task

Find a job that you would like to apply for in the future. Use the benefits calculator tool to work out how much you are earning now and how much you would be earning if you started the job.

More information

Search "CABA understanding benefits"

Search "Refugee integration loan"

Search "Understanding Universal Credit"

Chapter 6

Skills

What is a skill?

A skill is the ability to do something well. The skills you have learned during your life are known as your “skillset”.

What types of skills are there?

There are many different types of skills, but they can generally be split into transferable (also known as “general” or “soft”) skills and job specific (also known as “hard”) skills.

What are transferable skills?

Transferable skills are skills that are useful in many different areas of life and work. For example, being punctual and reliable are both important skills to have whether we want to be a good family member, a good friend, a good student, or a good employee. Another example could be good communication skills because we all need to communicate with other people in all aspects of life.

Everybody has gained transferable skills from previous experience, even if you can’t think of any straight away.

Other examples of transferable skills are:

- Teamwork
- Time management
- Problem-solving
- Listening
- IT skills
- Managing a household
- Caring (e.g. for family members)

What are job-specific skills?

Job-specific skills are skills that enable you to do a certain job very well but that are not needed in other areas of life. For example, a construction worker might be very good at mixing cement.

Other examples of job-specific skills include:

- Coding
- Cutting hair
- Video production
- Using online databases
- Using a cashier till



What if I don't have any skills?

It can feel strange to talk about your skills. You may even feel like you don't have any skills to offer a potential employer. However, everybody has something to offer.

For example, by moving to and resettling in a new country, you have shown flexibility, determination, and resilience – all of which are very useful skills. If you have children, you will have used skills like time management, communication and, of course, childcare. It is very likely that you have many other skills, which will come clear after your Employment Adviser has helped you do a skills audit.

What is a skills audit?

In a skills audit, your Employment Adviser will help you explore and record your existing skills, qualifications, and experience.

This will usually be carried out in your first meeting.

Why is a skills audit useful?

A skills audit will give you a detailed record of your past, which can help you develop your career action plan. Your Employment Adviser can also help get your qualifications recognised in the UK by sending the relevant documents to UK ENIC, an organisation that compares foreign qualifications with UK ones. Your skills audit can also help with your CV and can make it easier to decide which jobs you might want to apply for now or in the future.

How should I talk about my skills?

A useful way to talk about your skills is the STAR method. This is a way of telling a short story for each individual skill to demonstrate that you have successfully done it before.

You can use the STAR method in job applications, cover letters, and at interviews, so it is well worth learning.

Situation	Task	Action	Result
Set the scene	Describe what you needed to do	Explain how you did it	What was the outcome?

STAR stands for:

Situation - Provide the context. Where were you? What were you doing?

Task - Outline the relevant task. What exactly did you have to do?

Action - Talk about how you approached the task. How did you make sure you did it well?

Result - What was the result of your action? How did you know you were successful?

Whenever you are asked to talk about your skills, remember to use this structure. For instance, if you are asked to give an example of a time you demonstrated good customer service skills, you could say:

Situation: When I was working as a Customer Service Assistant at a local shop in Syria, a customer bought a top from the shop which had a small rip in the sleeve.

Task: I asked the customer whether she would like a new item or if she would be happy for me to repair the original item. She said that it would be fine for me to repair the sleeve.

Action: I took the item of clothing from her and asked her to come back in half an hour. I then used the sewing machine to fix the rip in the sleeve.

Result: When the customer came back to collect her top, she was very happy with the repaired sleeve. She thanked me for solving the problem and said she would come back the next week to buy more clothes.

As this example shows, the STAR technique gives a full picture and allows you to discuss your customer service experience in an easy way. We will revisit this example later in the handbook.

Chapter 6

Additional Resources

Glossary

Word	Meaning
communication	Passing information from one person to another
detailed	Something with lots of information
determination	Showing a strong desire to do something
flexibility	Being able to change or do different things
punctual	Being on time
qualification	Formal recognition of a type of experience or skill
reliable	Doing what you say you will do
resilience	Being able to recover from a difficult situation
skill	The ability to do something well
skills audit	A way of measuring and recording skills
STAR method	A technique to talk about your skills
technique	A way to do something
transferable	Something that can be used in different situations

Bronze Task

Can you think of one transferable skill and one specific skill that you have? Use the STAR method to tell a short story about each time you used each skill.

Silver Task

Think about your ideal future job. Make a list of transferable and job-specific skills that you would have to learn before you can start doing this job.

Gold Task

Have a look at some jobs you would like to apply for in the future. What skills do you need for each? Use the STAR method to write an example of when you have used these skills.

More information

Search "Livecareer transferable skills"

Search "Careersmart skills audit"

Search "Careervidz 5-star interview questions"

Chapter 7

Choosing a Career

How can I start choosing a career?

Every career begins with research and reflection. It's helpful to think about which jobs suit your skills, interests, and ambitions. It is also worth spending time researching and learning about the different types of careers available in the UK.

Why is this useful?

If you are not sure what type of job you would like to do in the future, thinking about your skills and interests can help you match these to different types of jobs that are available.

This is also a useful process if you know which field you would like to work in, but you are not sure exactly which jobs are available.

What if I already know what career I want?

Even if you have worked before and you want to requalify in the UK, or if you already know what you want to do, it can still be useful to do some research. This can help you find out exactly what job you would like to do and what qualifications or experience you need to get it.

Some jobs that are very common in other

countries (e.g. tailoring or farm work) can be difficult to find in the UK. However, if you have done these jobs before, you will have transferable skills that you can use to find a job in another area.

What else do I need to know?

Career research and exploring is a useful exercise for people at the beginning of their career in the UK. Remember that it may take time to get your perfect job, and that you will need to work hard for months – if not years – to get there. On average, it has taken around 12 months for STEP participants to find their first job in the UK, although in some cases it has taken just three months.

People are rarely able to find their perfect job straight away. For most, it takes a lot of hard work to get there.

While it is important to keep your aspirations in mind, you may need to take one or more “entry level” jobs first, depending on your chosen career. This is so you can build your skillset, UK work experience, professional networks, and English language skills. If you work hard, and your employer gives you opportunities to progress, you will get promoted. This is the same for everyone living in the UK.

How do I start exploring careers?

There are many ways to start exploring different career routes.

If you're not sure, you can follow the structure on the next page.



Research

Search online for websites that ask you questions and then recommend jobs for you based on your answers. You can also search for articles about different jobs to find out about the good and bad parts. If you can, speak to people who work in the field you are interested in. Don't worry if you don't already know someone in the field; there is more information on building your network later in the handbook. If you would like to experience what a job is like, you can volunteer in a similar role. This can help you work out whether it is something you will really enjoy doing.

Evaluate

Once you have researched the different types of careers that you might be interested in, and have spoken to people working in those fields, start thinking about two or three different options that you might want to pursue. At this stage, it is important to consider the practical things about the career. What is the salary? Where would you work? How long might it take you to become qualified? Does it cost money to become qualified and, if so, how much? Is it possible that the career might not exist in the future? It can also be useful to write down all the good things (pros) and all the bad things (cons) about each option.

Discuss

After you have evaluated the different careers you're interested in, discuss what you have found with friends, family, your work coach, and your Employment Adviser. By asking for other people's thoughts and opinions, you may find that there are some new questions to think about. They may also have personal connections or be able to provide you with advice that will help you make a final decision.

Decide

Once you have researched, evaluated, and discussed your options, you need to decide which career path you would like to follow. It can be nerve-racking to make a decision – but remember, you can change your mind at any point along the journey. The next step is to work with your Employment Adviser to work out what you need to do to move into the career you have chosen.

Chapter 7

Additional Resources

Glossary

Word	Meaning
research	to look for new information
article	a piece of writing
aspirations	things you want to achieve
connections	people who you or other people know
decide	to make a choice
entry level	jobs that don't require much experience
evaluate	to think about the good and bad bits about something
field	a group of companies that do similar things
guidance	telling or showing someone how to do something
practical	connected with real life experience, not theory
professional network	a group of people with similar work-based interests

Bronze Task

Write down everything you are interested in. These could include things you have done before, hobbies, or things you are interested in learning about.

Silver Task

Complete the 16 Personalities and National Careers Service assessments. What did you learn from them?

Gold Task

Research, evaluate, and discuss three different career paths based on your background and interests. Speak to your Employment Adviser about what you have learned.

More information

Search "16 personalities test"

Search "National careers service skills assessment"

Chapter 8

Goals

What is a goal?

A goal is an ambition or objective that you would like to achieve. You can set goals in every aspect of your personal and professional life.

Why is it important to set goals?

Setting goals helps us build a long-term vision and gives us short-term motivation. By setting a clear endpoint, goals also give us an easy way to measure our progress. People who set themselves goals and stick to them tend to be more successful in life and in their careers.

What should I consider when setting a goal?

There are many different ways to set goals, but a common method is the “SMART” model, which is shown below.

Specific

Your goal should be very clearly defined, and you should be able to describe it in a few words.

Measurable

You should be able to measure progress towards your goal.

Achievable

Your goal should challenge you, but it must be something you are able to achieve.

Realistic/Relevant

Your goal should align with your current life circumstances and your future ambitions.

Time-framed

You should set yourself a time limit in which to complete your goal.

Can I set myself more than one goal at a time?

Absolutely! It can be useful to set yourself one long-term goal and then some smaller, short-term goals to help you achieve the long-term goal. This is especially important if your long-term goal requires a lot of studying or work experience before you can reach it.

What are some useful questions to consider when setting a goal?

When you set a goal, ask yourself lots of questions to make sure it is right for you. Use the GROW model, which is shown on the next page, and try it out on the goal-setting worksheet.

What do you want?
Over what time frame?
Imagine you have achieved it:
What does it look like?
How do you feel?
What are people saying to you?
What are the benefits?
How would you describe your goal in a few words?
How will you know when you have achieved it?

What is happening at the moment?
How important is your goal?
If an ideal situation is 10, what number are you at now?
What impact is this having on you?
How do you feel? Who else is affected?
What have you done so far?
What are you doing that's working?
What are you doing that is getting in the way of your goal?

GOAL

This is the exciting part where you think about what you really want to achieve!

REALITY

This is the part where you think about what is happening now.

OPTIONS

This is the part where you think about what you could do to achieve your goal.

WILL

This is the last part where you decide how you will take action to achieve your goal.

What will you do about that?
How?
When?
Where?
Who with?
How committed are you?
What will it take for you to commit?
Could you do more?
How will you celebrate once you have achieved your goal?

What are your options?
What could you do?
What else could you do?
What has worked in the past?
Who could help you with this?
Where could you find the information you need?

Measuring progress

If you're following the SMART structure, your goals should be measurable. This means you can measure how close you are to achieving your goal on a daily, weekly, or monthly basis. A simple way to record your progress is to keep a diary or journal that you write in every day.

Celebrating success

It can be easy to get caught up in working towards your goals without taking time to reflect on and be proud of your progress. Celebrating when you have achieved something will improve your confidence and motivate you to keep working hard.

When you make progress towards one of your goals, share it with family, friends, or your Employment Adviser, take some time off, or do something you enjoy. It can also be helpful to write down how you feel after your achievement.



Chapter 8

Additional Resources

Glossary

Word	Meaning
challenging	something that is difficult but achievable
short-term goal	something you want to achieve quite quickly, which you can start soon
long-term goal	something you want to achieve over a long period of time, which requires multiple steps
measurable	something that can be measured
objective	something you are trying to achieve

Bronze Task

Use the goal-setting worksheet to set yourself one goal. Think about how you will celebrate when you achieve it.

Silver Task

Use the goal-setting worksheet to set yourself two personal and two professional goals.

Gold Task

Speak to a friend or family member about what you have learned. Help them set a goal for themselves.

More information

GOAL

What do you want to achieve?

When do you want to achieve it by?

What will it feel like when you've achieved it?

How will you know when you've achieved it?



What are you going to do?

How?

When?

Where?

WILL

REALITY

What have you done so far?

What are you doing to work towards your goal?

What are you doing that is getting in the way of your goal?

What are your options to work towards your goal?

What else could you do?

Who could help you with this?

How could they help you?

OPTIONS



Chapter 9

Different Types of Work

Part 1: Sectors

Organisations in the UK fall into one of three sectors.

These are generally known as the private sector, the public sector, and the third sector.

Explanations of the differences between them are listed below.

	Private sector	Public sector	Third sector (also known as charity, not-for-profit, or voluntary sector)
Owned by	Individuals or companies (not government)	Government	Individuals or organisations (not government)
Aim	To be profitable and achieve business aims	To provide services for the general public	To improve society
Examples	Tesco, McDonald's, Amazon	NHS, local councils, Network Rail	Oxfam, Red Cross, World Jewish Relief

What fields of work exist in the UK?

There are hundreds of different fields of work in the UK. Some of the most common ones are listed below:

- | | |
|--------------------------|-----------------------|
| Agriculture | Hair and beauty |
| Catering and hospitality | Health care |
| Charity | IT |
| Construction | Manufacturing |
| Education | Office administration |
| Engineering | Retail |
| Finance | Transport |

Part 2: Employment status

What are the different types of work in the UK?

In the UK, there are several types of work. When you receive a job offer, you will be given a contract, which will include your employment status. Before you agree to sign a contract, always speak to your Employment Adviser. They can help you check through your contract to make sure everything is in order. There are three main types of employment status that you can have. They are listed below with a short explanation of each one. If you are not sure which employment status you have, follow the links provided later on.

Employee

- Someone who has agreed a contract with an employer
- This is usually a signed contract, but it can be verbal (not written down)
- Employees usually have a permanent (i.e. open-ended) contract
- The employee must do the work themselves: they cannot ask anyone else to do it
- The employer must provide the work they promised, and the employee must do the work
- The employer has control over how the employee does the work
- Employers must pay tax and National Insurance contributions on behalf of the employee (this is discussed later in the

handbook)

- Employees have full statutory rights (these are discussed later in the handbook)

Worker

- This status is similar to an employee's, but it includes a wider range of possible contracts
- A worker is anyone who works for an employer
- Workers usually have temporary (i.e. fixed-term) contracts
- Examples of workers can include agency workers, zero-hours workers, and some freelancers
- The differences in rights and responsibilities between an employee and a worker are discussed later in the handbook

Self-employed

- Self-employed people do not have a contract with an employer
- They have opened their own company and can choose to provide services or products as and when they want
- Self-employed people do not have the same rights as employees or workers (this is discussed later in the handbook)

Part 3: Volunteering, work experience, and internships

In the UK, it is very common for people at the beginning of their career to do unpaid work. The

main types of unpaid work are explained below.

What is volunteering?

When you become a volunteer, it means you work for an organisation without being paid. There are many different volunteering opportunities across thousands of different organisations in the UK.

Why would I work for free?

Volunteering has many great benefits, though it also has some drawbacks. The table below weighs up the pros and cons of volunteering.

Pros	Cons
Gain new skills and experience	You don't get paid for your time
Build confidence	Important not to get "stuck" in volunteering; remember that it is a step towards paid employment
Find mentors and build a professional network	
Become part of the community	
Improve English skills	
Add new skills and experience to CV	
Learn to work as part of a team	
Make a positive impact on society	
Provide a potential route into paid employment	
Make friends	
Entitles to claim expenses for travel and lunch	



What is work experience/shadowing?

Work experience is a short-term opportunity to work at an organisation. It is usually unpaid. You may be able to “shadow” an experienced professional who can answer any questions you have and will help give you a taste of the job.

How can I find work experience?

Some companies run work experience programmes which you can apply for through their website. You can also email companies directly, attaching your CV and a short cover letter explaining why you would like to gain experience with them and what you can offer.

What is an internship?

An internship is a fixed-term work placement that lasts longer than work experience. It gives you a more in-depth understanding of the industry and the responsibilities of working at the company.

Internships can be paid or unpaid, and they are available in lots of different industries. If you impress your manager during an internship, it might lead to a permanent job with the company.

How can I find an internship?

Most internships are advertised on company or job-search websites. You can also improve your chances of finding an internship by writing directly to companies to ask whether they have any opportunities available. You will need to include a tailored CV and cover letter explaining why you are interested in that company.

Part 4: Paid work

At some point in the future, you will be

hoping to find paid work in the UK. The UK labour market is varied. Some of the most common types of work are listed below with an explanation of what they mean. Later in the handbook, we will explore the differences between them in more detail.

Different types of contracts

Full-time contract

- Full-time employment is the most common type of employment in the UK
- It usually covers between 35 and 40 hours per week
- Most companies' working hours are from 9am to 5pm, but some will start or finish earlier or later
- Usually, a permanent position comes with either a salary paid every month or hourly wages

Part-time contract

- Part-time employment contracts have fewer hours than a full-time employment contract
- They usually cover between 8 and 30 hours per week
- Usually, a permanent position comes with either a salary paid every month or hourly wages
- Part-time employment contracts are useful for people who have other commitments, such as studies or childcare
- You can often still receive benefits if you are working part-time

Zero hours contract

A zero hours contract is also known as a “casual contract” or as “gig economy” work.

With this type of contract, the employer does not have to offer the worker any work. When work is offered, the worker can choose whether they would like to do the work or not. We do not recommend zero hours contracts, as they can be a stressful and unstable way of working.

- Zero hours contracts provide a level of flexibility (i.e. you can choose your working hours around studies or childcare)
- You can work for other companies at the same time
- They can provide you with “a foot in the door”, allowing you to get your first job in the UK and start making valuable networks and building UK experience on your CV
- There can be a lack of transparency around working hours, rotas, and shifts, and you can sometimes be asked to work at very short notice
- It can be easier for employers to exploit workers
- There may sometimes be no work

available, which can mean no income

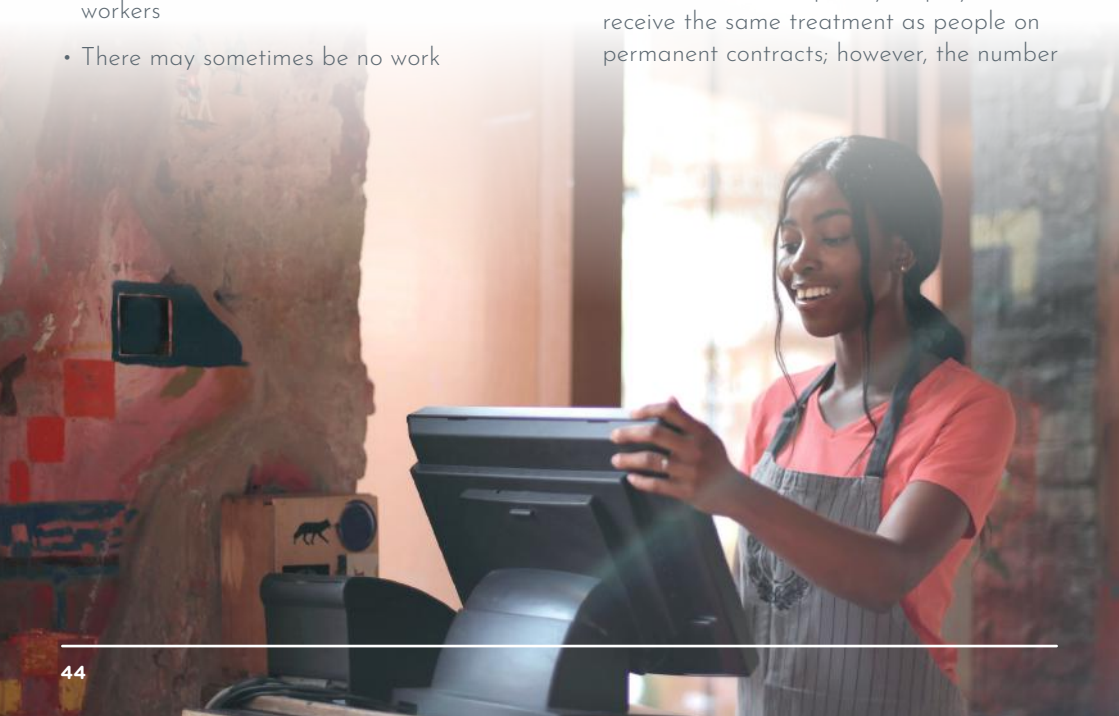
- You might have your contract terminated if you regularly turn down work
- It can be difficult to know your rights
- Zero hours jobs often have lower income

Permanent contract

- A permanent contract does not end until the employer or the employee decides to end it
- Permanent contracts can be part-time or full-time

Fixed term/temporary contract

- Fixed term or temporary employment contracts mean that you will work for a certain number of weeks or months, then the contract will end
- Fixed term contracts can be part-time or full-time
- Fixed term and temporary employees receive the same treatment as people on permanent contracts; however, the number



of holidays you get will depend on the length of the contract

- If you impress your employer, the contract could be extended or you could be offered a permanent position

Freelance/consultant/contractor

- Freelancers are usually self-employed and take on pieces of work offered by different companies
- If you are self-employed, you need to look after your taxes and National Insurance contributions
- Freelance contracts will differ depending on the business and contract offered
- The freelancer may receive a contract with a specific start and end date, or they may be contracted to work until a project is complete
- Freelancers don't get the same rights and benefits as permanent employees

Apprenticeships

- An apprenticeship is a position that combines work and study. This allows you to earn money while working towards a qualification
- They can be a good pathway to skilled jobs and careers
- There are hundreds of different apprenticeships across different industries, including business, construction, and IT
- There are four levels of apprenticeship: intermediate, advanced, higher, and degree
- Apprenticeship programmes include training in the workplace with an employer

and doing a qualification with a training provider

- Apprenticeships can last for between one and six years
- They are usually full-time, fixed-term contracts

What is an employment agency?

An employment or recruitment agency is a company that is hired by other businesses to help them find suitable candidates for job vacancies.

Before you sign up to an employment agency, they will interview you to find out more about your experience, skills, and interests. They will then help you find a suitable job.

Some agencies specialise in specific fields such as IT, administrative work, or construction.

Most agencies allow you to sign up with them for free, but check first to avoid paying a fee.

What are the pros and cons of signing up with an employment agency?

PROs

- They can save you time and effort
- You can gain free advice and benefit from their expertise in the field you would like to work in
- You gain access to jobs that may not be advertised publicly
- They can give you useful interview feedback if you are not successful
- They can keep your CV and details on their system for future opportunities

CONs

- They will not always have jobs that suit your skills and experience
- It can be easy to become dependent on them to find you a job
- They might ask you to consider jobs that do not suit your background or ambitions

Informal work

What is informal work?

Informal work is not formally registered or declared to the government. An example of this could be doing a job for a friend and being paid in cash.

Some informal work is legal, but it can leave you open to exploitation as your employer does not usually provide you with a contract and so they are not required to provide you with statutory rights.

If you get an informal job and you do not declare your earnings to JCP and to the government, you are breaking the law. You could have your benefits taken away and be prosecuted. If you are unsure about the status of any work you are doing, speak to your Employment Adviser.

Informal jobs can be tempting if you feel under pressure to start working immediately, but we would generally advise against going into informal work:

- Informal jobs tend to pay very low wages
- Employers may not pay minimum wage or offer other benefits, such as paid holidays or sick pay
- They may not provide safe working conditions
- You might not get job security
- It can be easy to get stuck in informal work without considering long-term plans for career growth
- You might be exploited by employers, especially if you do not speak fluent English
- You will usually be responsible for paying your own taxes; if you do not, you could be fined or prosecuted

How do I become self-employed or set up my own business?

Self-employment is covered later in the handbook; you can find everything you need to know there.

Working from home

Many jobs offer the flexibility to work from home some or all of the time. This usually means working on a computer at home instead of going into the workplace. The advantages and disadvantages of working from home are listed below, along with some tips for making the most of it.

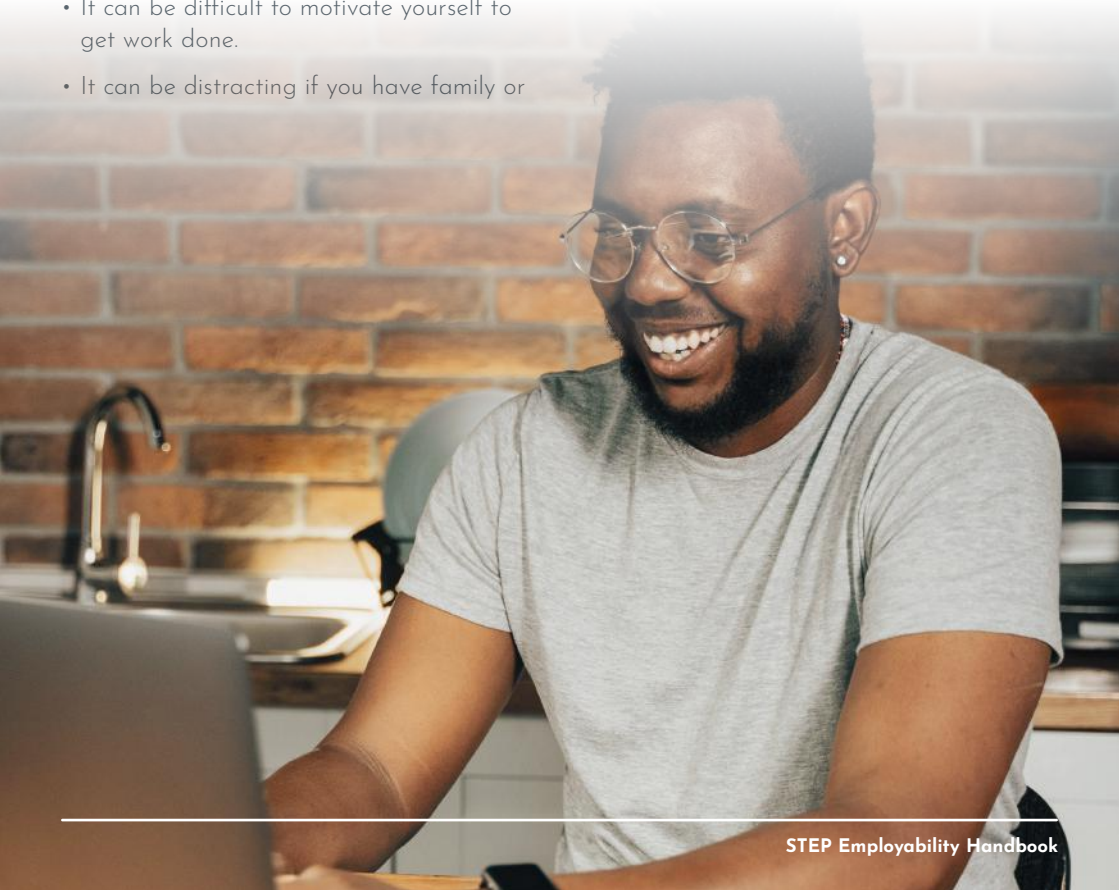
- Not having to travel into work saves time and money.
- It can be easier to combine work with other commitments such as childcare.
- You might have fewer distractions and feel able to get more done.
- Working from home gives you more flexible working hours.
- It can be difficult to motivate yourself to get work done.
- It can be distracting if you have family or

friends around when you're trying to work.

- Working from home can lead to feelings of isolation and lack of support.

Tips for working from home

- Set your working hours and stick to them. Decide when you will start and stop work, and draw a line between your working time and your personal time.
- If you can, find a space for working and nothing else. This can help set a boundary between your workspace and home space.
- Set up "face-to-face" meetings on Zoom or Skype. Human contact can help you feel less isolated.



Vahid's story

Vahid arrived in Coventry in 2014. He and his family had fled Syria after their home in Damascus was destroyed. In the UK, Vahid tried to find employment, but without qualifications he was getting nowhere.

Then he joined STEP. We helped him improve his CV and interview skills and secure a trainee opportunity at Timpson. There, Vahid went from strength to strength. Initially given a 16-week trial, he was soon offered a full-time position and, within nine

months, he was made manager.

Vahid has since been promoted again. He is now Mobile Manager and looks after a team of branch managers in the Midlands. He travels widely and enjoys helping other managers to excel.

Vahid plans to stay at Timpson and work his way up the ladder. He tells us, **"I've been with them for over three years; they're a really good company to work for."**



Chapter 9

Additional Resources

Glossary

Word	Meaning
contract	an agreement between employer and employee
DBS	a criminal record check
drawback	a disadvantage
employee	someone who is paid to work for an employer
employer	a person or organisation that pays someone to work for them
experienced	to be skilled and knowledgeable in something you have done for a long time
exploit	to take advantage of someone
minimum wage	the minimum amount you must be paid in a role, required by law
National Insurance	a type of tax you pay the government
organisation	a group of people who work towards the same goal
private sector	organisations managed by private individuals or enterprises
professional	a person who has a job that needs skill, education, or training
public sector	organisations that are funded by the government to provide services for the community
statutory	required by law
third sector	organisations that support people who need help but that are not funded by government
working conditions	the environment you work in

Chapter 9

Additional Resources

Bronze Task

Think about your current situation and the short-term goals you have set with your Employment Adviser.

What kind of work do you think you should look for first? What are the advantages and disadvantages of this type of work?

Silver Task

Research an employment agency that has jobs available in the field you are interested in. Discuss your findings with your Employment Adviser and decide whether it would be useful to sign up.

Gold Task

Think about your dream job. Write down the experience, volunteering and jobs you think could help you get there.

More information

Search "ACAS checking your employment status"

Search "Do IT volunteering"

Search "Neighbourly volunteering"

Search "Reach volunteering"

Search "NCVO find a volunteering centre"

Search "Gov guidance covid volunteering"

[adeco.co.uk](https://www.adeco.co.uk) | Or search "Adecco"

[hays.co.uk](https://www.hays.co.uk) | Or search "Hays agency"

Chapter 10

Looking for a Job

Part 1: How to search for a job

You can search for jobs in a number of ways. The main job websites are listed below. Your Employment Adviser can show you how to find suitable jobs on here. You can also:

- Sign up for alerts on jobs websites, which will let you know when suitable jobs are available
- Join local forums or social media pages
- Look in the jobs section of

local newspapers

- Hand out your CV at local shops or restaurants
- Ask personal or professional connections, such as friends or fellow students
- Attend jobs fairs in the local area

The most important thing is to be active: the more effort you put in, the more likely it is that you will find something you enjoy.

Remember: it is very common to apply for lots of jobs before you get one.



Bronze Task

Use a job search website to find a job that you would be interested in applying for. This could be paid or unpaid work.



Silver Task

Find out if there are any jobs fairs happening locally or online. Sign up and let your Employment Adviser know what happens when you



Gold Task

Set up accounts and alerts on three different

jobsearch.direct.gov.uk | Or search "Gov jobmatch"
indeed.co.uk | Or search "Indeed jobs"
charityjob.co.uk | Or search "charity jobs"
monster.co.uk | Or search "monster jobs"
reed.co.uk | Or search "reed jobs"
jobsite.co.uk | Or search "jobsite UK"

Part 2: CVs

What is a CV?

CV stands for "Curriculum Vitae" which is Latin for "The Course of Life".

Some employers may also refer to it as a resumé.

It is a summary of your work history, your skills, your level of education, and any qualifications.

Why is it important to have a good CV?

Employers will almost always ask to see your CV as part of the job application process. This will help them decide whether

you are suitable for the job.

On average, employers only spend six seconds looking at each person's CV – so it is very important to make your CV stand out!

How do I write a good CV?

Your Employment Adviser will help you create a CV and show you how to continue improving it. The list below outlines some important rules to follow when creating a professional CV. You can see an example of a good CV on the next page.

Do	Don't
Keep it between 1 - 2 pages	Include a headshot, your date of birth, your ethnicity or marital status
Make sure you use an appropriate email address	Include references
Start with most recent and relevant experience first	Include any sensitive or confidential information
Tailor it to the job	
Tell the truth	
Use a professional font and layout	
Use formatting to make it look neat and consistent	
Use bullet points	
Use the job description and person specification to include key words	
Keep it positive	
Explain any gaps in employment history	
Include your name and contact details on every page	
Include personal accomplishments	
Use the past tense for previous jobs and the present tense for current jobs	

Fatima Abadi

SW1, London | fatimaabadi@gmail.com | 07777777777

Personal profile

A friendly and motivated business graduate with over 15 years' experience in customer service, including as a business owner and manager. Currently studying ESOL and volunteering at a local charity shop. Seeking a job in customer service where I can use my previous experience and skills to make a meaningful contribution to the company and ensure maximum customer satisfaction.

Key skills

- Business-focussed mindset
- Developing relationships with customer and colleagues
- Positive and resilient attitude
- Bilingual: native Arabic speaker
- Intermediate I.T skills (Microsoft Word, Excel, Gmail)

Employment history

Volunteer Shop Assistant | Oxfam, London

- Pricing, tagging, selling and replacing stock
- Using computer software to track sales
- Ensuring shop is clean at all times, while adhering to Health and Safety guidelines

Resettling in UK

Shop Owner | Clothes Shop, Syria

- Developed and launched own clothes shop
- Recruited, trained, and managed two part-time staff
- Negotiated stock orders from local supplier
- Sold an average of 200 items per week

Childcare responsibilities

- caring for my new-born child

Customer Service Assistant | Supermarket, Syria

- Served fresh produce to customers
- Maximised profit but upselling additional products to customers
- Awarded 'Employee of the Year' in 2006

Education and Qualifications

Level 1 Customer Service Certificate

Westminster College, London

ESOL Entry Level 3

Westminster College, London

Bachelor's Degree, Business. 2:1

(NARIC equivalent to UK BSc)

Damascus University, Syria

Hobbies and Interests

Enjoy helping in the local community, visiting family and friends, and keeping up to date with latest business news.

Name and contact details

The first part of your CV should include your name, address, and contact details

Personal profile

- This is a short paragraph that gives an overview of your experience
- Try to include a sentence about your background, your current situation, and your future ambitions
- You should tailor your profile to each job you apply for, mentioning key words and skills that match you to the role

Key skills

- If you don't have much work experience, you can include a key skills section underneath your personal profile
- You should try to write about five or six key skills

Employment history

- This is where you put your work history
- List your previous roles with the most recent one first, and work backwards
- Include your job title, the employer, and the dates you worked there. Try to include the months and years
- Use bullet points to talk about what you did, using detail, like numbers
- Remember to explain any gaps in work history
- Use the past tense for previous roles, and present tense for current roles
- Include key achievements

Education and qualifications

- This is where you put your educational background
- List your education with the most recent first, and work backwards
- Include where you studied, the dates you were there, and the qualification you achieved
- For any non-UK education, make sure you list the UK equivalent if possible. Your Employment Advisor or the Job Centre can help you do this

Hobbies and interests

- If you do not have much experience, you can include a hobbies and interests section
- Make sure anything you include here is relevant to the job



Bronze Task

Use the skills and experience you wrote down in the skills section of the handbook to write a personal profile for your CV.



Silver Task

Write down all your education and employment experience in the style shown in the example CV.



Gold Task

Research several different jobs that you would like to apply for and change your personal profile for each job.





Part 3: Job descriptions and person specifications

What is a job description?

A job description outlines the main responsibilities of a role and explains what you would be doing on a day-to-day basis.

The document will also usually include a brief overview of the organisation and practical information, such as where the job is based, the number of hours worked per week, and the salary.

Why is a job description important?

A job description enables you to find out whether your skills and experience make you a good fit for the role. It also helps you understand what you would be doing in the job.

What is a person specification?

A person specification outlines what skills, qualifications, and experience you would need in order to be considered for the job. The person specification is usually given with the job description.

Some job adverts will include a job description and person specification in the same paragraph. Sometimes the person specification will also show you which skills are essential and which are desirable, for example, by putting an (E) or a (D) next to each one. If a skill is essential, you must have the skill or experience to apply. If it is desirable, it is better if you have it, but you can still apply if you don't.

The next page gives an example of a job description and person specification.

Customer Service Job Description and Person Specification

London Clothes Shop was formed in 1977 and have provided the women of London with amazing custom-made clothing ever since. We have grown five stores across the whole of London, and now have a team of over 30 people.

We are currently expanding our amazing customer service team and hiring a new Customer Service Assistant to work in our busy Central London store! We are very excited to add another member to our friendly, helpful, and high-achieving group of staff!

At London Clothes Shop we pride ourselves on our values of making the best original custom-made women's clothing in London, providing exceptional customer service at all times, and treating everybody with equal respect and dignity.

Company: London Clothes Shop

Role: Customer Service Assistant

Location: Central London

Hours: Full time, 37.5 hours per week

Salary: £9 per hour

Reporting to: Karen Smith,

Head of Customer Service

Job description:

- Incorporating our values into everyday work
- Knowing our products inside and out so that you can answer questions
- Maintaining a positive, empathetic, and professional attitude towards customers at all times
- Responding promptly to customer enquiries
- Communicating with customers through various channels
- Acknowledging and resolving customer complaints
- Keeping records of customer interactions, transactions, comments, and complaints
- Processing orders, forms, applications, and requests
- Communicating and coordinating with colleagues as necessary

- Providing feedback on the efficiency of the customer service process
- Assisting with inventory, including receiving and stocking merchandise

Person specification:

- Minimum of one years' experience working in customer service (D)
- At least Level 1 Certificate in Customer Service (E)
- Good spoken English (E)
- A passion for women's clothes (E)
- Friendly and approachable (E)
- Reliable and consistent (E)
- Helpful and positive attitude (E)
- Flexible attitude to working practices and demands (E)
- Responsible and trustworthy even when working unsupervised (E)
- Proactive approach to continuous personal development (E)
- Able to deliver high levels of customer care (E)
- Strong communication and interpersonal skills (E)

To apply, please send your CV and one-page cover letter to jobs@londonclothesshop.com

Bronze Task

Think about a job you would like to apply for. Write down a list of skills you think you will need to do it successfully.

Silver Task

Write a job description for your perfect job. Where would it be based? How many hours would you work per week? What salary would you be paid? What would you do in the job?

Gold Task

Find a job description for a job you would like to apply for. Use the STAR method to give an example of a time when you have demonstrated each skill the job description asks for.

Part 4: Cover letters

What is a cover letter?

Many employers will ask you to send a cover letter and a CV when you apply for a job. Your cover letter should explain why you want to work for the company, why you are interested in the job, and what relevant experience you can bring to the role.

It is a way for you to demonstrate that you understand the responsibilities of the role and that you would be a good fit for the company.

Why is a good cover letter important?

A good cover letter will make you stand out and convince the employer to invite you to an interview.

When should I write a cover letter?

Many job applications will require you to write a cover letter. They will mention this on the job advert. You can also write a general cover letter to organisations to ask them if they have any jobs available. This method usually works better if you are looking for volunteering or work experience.

How do I write a good cover letter?

Your Employment Adviser will help you write cover letters for jobs that require one. The table below lists the most important things to remember when writing a professional cover letter. You can see an example of a good cover letter on the next page.

Do	Don't
Keep it under one page long	Repeat information from your CV
Write a new cover letter for each job	Discuss salary
If possible, include the hiring manager's name	
Use the job description and person specification to find out about the key responsibilities	
Do your research of the company, their mission and their values	
Focus on your employment history more than your educational background	
Use powerful words and include details where possible	
Ask your Employment Advisor to proofread it to make sure there are no spelling mistakes	
Use formatting to make it look neat	
Show enthusiasm for the job and the company	
Be positive and honest	

Example Cover Letter

Fatima Abadi
SW1, London
fatimaabadi@gmail.com
07777777777

Dear Karen Smith,

I would like to apply for the Customer Service Assistant vacancy at the London Clothes Shop, which I saw on your website. I am very excited to apply for this job as I love the clothes you sell, and I agree with your values of providing excellent and memorable customer service. I have worked in retail for over 15 years and ran my own clothing shop for 9 years, so I know I will be able to do this job to a high standard.

I have a Level 1 Certificate in Customer Service from Westminster College and I am currently studying ESOL Level 2. I am very friendly and enjoy getting to know people, and I am always trying to develop my skills.

When I owned a clothes shop in Syria, I made customised clothes for local women. I used a sewing machine and embroidery tools on a daily basis. The shop was very popular, and I hired two staff to help me meet demand.

An important part of my job was to make sure my customers were happy. For example, once a customer bought a top from the shop which had a small rip in the sleeve. I asked the customer whether she would like a new item or if she would prefer me to repair the original item. She was happy for me to repair the sleeve, so I took the item and asked her to come back to the shop in half an hour. I used my sewing machine to fix it, and when the customer returned, she was very happy with the repaired sleeve. She thanked me for solving the problem and said she would come back the next week to buy more clothes.

One of my other responsibilities was making sure we had enough stock in the shop. At the end of every day, I checked how many items we had sold. When we had sold lots of items, I was responsible for replacing them with new stock. I developed a good relationship with a local stock supplier and went to meet them every month to negotiate prices and buy new items. This ensured I got lower prices than other people, and allowed my shop to make more profit. In some months we sold over 1,000 items.

I also had to look after all the paperwork at the shop. For example, I made sure all sales and receipts were stored safely, and that any complaints from customers were written down so I could respond to them later. My customers therefore knew that I cared about them, so they always came back to buy more clothes.

I am very excited to apply for this job as it matches my previous skills and experience, and I would love to start working with customers again.

I look forward to hearing from you.

Best wishes,
Fatima Abadi

Introduction

- Try to find the Hiring Manager's name and address the letter to them directly

Opening paragraph

- This should include information on why you are writing
- Mention the position you are applying for and try to sound enthusiastic
- Summarise your most important relevant experience and achievements

Middle paragraphs

- in the main part of your cover letter you should describe what you have to offer the employer
- Use the STAR method to give examples of times you have shown the skills asked for on the job description and person specification
- This section is where you show what makes you a great candidate for the job

Closing paragraph

- In the last paragraph you should thank the employer for considering you for the job, and briefly reiterate why you would be a good fit for the position

Sign off

- Include a sign-off, with your full name



Bronze Task

Think about the ideal company you would work for. Write down three reasons why you would like to work for them.



Silver Task

Find a job you would like to apply for. Practise using the STAR method to write a few sentences for each skill it requires.



Gold Task

Find a job you would like to apply for and practise writing a whole cover letter for it. Share this with your Employment Adviser and get their feedback.





Part 5: Interviews

What is an interview?

An interview is a discussion between an employer and a candidate for a job.

The employer will ask questions about your skills, experience, background, and why you want to work for the company and do that particular role.

It is an important opportunity for the employer to learn more about you and decide whether you are suited to the job.

What kinds of interview are there?

- In person
- Online (Zoom, Microsoft Teams, Skype)
- Phone
- Group (several people are interviewed together)
- Automated (a computer programme or test is used)

How do I succeed at an interview?

The most important factor for success in an interview is preparation.

Remember: practice makes perfect. The more preparation you do, the more impressed the interviewer will be, and the better chance you will have of getting the job.

Lots of people go to interviews and don't know anything about the company. If you take the time to learn about the company in advance, you will stand out straight away.

There are several resources below to help you prepare for your interview.

Interview research questions

When you get offered an interview, it is very important to research the company and the job in more detail.

The worksheet on the next page will help you do this. You can look at the company's website and their social media pages to find this information.

What is the name of the company?

What does the company do?

When was the company founded?

Who is the CEO?

Where is the company based?

How many employees does the company have?

What is the company's mission?

What are the company's values?

What do you like about the company?

Who are the company's competitors?

What has the company been in the news for recently?

Common interview questions

Once you have researched the company and the role, you should think about what questions you might be asked and how you will answer them.

Your Employment Adviser can help you to do a mock interview and provide you with feedback on your answers.

Remember to use the STAR method.

Some common interview questions are shown below with some tips on how to answer them.

Q: Can you tell me about yourself?

A: Spend no longer than two minutes on this. Summarise your relevant previous experience, what you are currently doing, and what you would like to do in the future. Make sure everything is relevant to the job you are applying for.

Q: Tell me about your work experience.

A: Briefly summarise your work history. Mention the job titles and companies you worked for. Go into a little bit of detail about any jobs where you have had similar responsibilities to the job you are applying for.

Q: Why are you interested in working for the company?

A: Use this to show you have researched the company and know about the key products or services it provides. Talk about the values and mission of the company and why they appeal to you. Is there a particular part of their work which really interests you? If so, why?

Q: Why are you interested in the job?

A: Talk about the main parts of the job that you are interested in. Remember to show enthusiasm.

Q: What are the key responsibilities of the job?

A: Think back to the job description. Briefly talk about the key parts of the role.

Q: What are your strengths?

A: Think about the most important aspects of the job description and person specification. Make sure that any strengths you talk about are relevant to the job.

Q: What are your weaknesses?

A: When you talk about weaknesses, make sure you turn them into strengths. For example, instead of saying, "I'm not very confident in my IT skills", you can say, "Although I have basic IT skills, I have been working hard on improving these, and I am keen to do training to get better".

Q: Can you tell me about a time you encountered a difficult situation? What did you do to overcome it?

A: Always remember to use the STAR method to answer example-based questions.

Q: What are your attitudes towards child protection and safeguarding? (for teaching/childcare jobs)

A: Make sure you have researched ideas and information that are specific to the sector you want to work in. In this example, it would be useful to know about the "6 Principles of Safeguarding".

Q: What would you like to do in the future?

A: Make sure your answer is relevant to the job. You could say that you would like to stay at the company and build your career there.

Q: Do you have any questions for us?

A: It is good to prepare some of these in advance. Some good questions to ask can be: What training opportunities are there? What opportunities are there for progression within the organisation? What are the best parts of this role and what are the challenges? What does excellence look like in this role? What does a typical day look like in this role? What are the next steps?

Final interview preparation

Once you have practised answering

questions and have found out about the company, do some final preparation and think about the practical things.

The worksheet on the next page will help you wrap everything up before the interview.



Where is the interview?

What is the name and job title of the interviewer?

How are you going to get to the interview?

What is the job role you are interviewing for?

What date is the interview and what time does it start?

What are the key responsibilities of the job?

What are you going to wear for the interview?

What questions will you ask the interviewer at the end?

What are you going to take with you?

Interview tips

Here are some final practical tips for making sure you do a great job during the interview.

Do	Don't
Get a good night's sleep	Say anything negative
Practise a summary of your background and ambitions	Give one-word answers
Think about what questions you could be asked. Write down the answers and practise reading them out loud	Talk about personal or family problems
Use the STAR method: tell a story for each example	Ask about salary
Use good body language. Sit up straight, make eye contact and smile	Ask to charge your phone
Tell the truth	Ask to go for a smoking break
Turn off your phone or put it on silent	
Show enthusiasm and excitement for the job	
Feel free to ask for a glass of water	
Print off and bring your CV and cover letter with you	
It is ok to ask for a minute to think about an answer	
If your interview is online, make sure you have practiced using the technology. Make sure you are somewhere quiet with good WiFi and no distractions	
Be confident: you have got an interview because they think you are a good candidate	
Prepare some questions you want to ask at the end	
Ask about next steps	
Say thank you for your time	
Take notes after the interview. What did you do well and what could you have done better?	



Bronze Task

Practise introducing yourself and your background to a family member or friend. Time it so that it lasts no more than two minutes.



Silver Task

Choose five questions from the “common interview questions” worksheet and use the STAR method to answer them out loud.



Gold Task

Pretend you are the interviewer for a job you would like to do. Write down the questions you would ask somebody who applied for the job and think about what answers you would want them to give.

Glossary

Word	Meaning
Responsibilities	the duties that an individual is expected to carry out within their job
Mission	a company’s culture, values, ethics, fundamental goals, and agenda

Chapter 11

Being self-employed

What is self-employment?

Being self-employed usually means you are either working as a freelancer or you have set up your own business. You work for yourself; you are responsible for finding work, and you are not on the payroll of a company.

Some professions in the UK, such as journalism, creative arts, and interpreting, tend to rely on self-employed people to do the jobs available. As of 2020, over 5 million people in the UK have set up their own businesses, which they either run by themselves or with the help of people they employ.

Can I be employed and self-employed at the same time?

Yes. You can work for an employer and work for yourself at the same time.

What are the pros and cons of being self-employed?

PROs

You can often work from home

Flexible working hours

You can take time off whenever you want

You have freedom and control

The money you make is yours

If your business is very successful, you could make a lot of money

You can choose who you work with

You can spend your time doing something you love

Sense of satisfaction and reward

Many people from refugee backgrounds have successfully set up businesses in the UK

Lots of organisations will support you to plan and launch your business

CONs

You usually have to work long hours until the business is established

You have to make sure you can find enough work

It can be expensive to start a business

You have to look after your own accounts and pay your own taxes

No sick pay

No regular income

Don't get paid for holiday

Only one in three businesses in the UK succeed after the first three years of operating

What are the key skills I need to be successfully self-employed?

- Willing to take risks
- Good at networking and finding clients
- Passionate and hard-working
- Energetic
- Creative
- Strong IT skills
- Understanding of self-employment laws
- Very, very organised!

How do I set up a business?

Before you decide to set up a business, there are lots of things to consider:

- What is the nature of the business, service, or product?
- What does your business offer that other businesses don't? What is your unique selling point (USP)?
- Have you researched whether people want your service or product?
- Who is your service or product aimed at?
- Where will your business be located?
- What type of business will you open? Sole trader, limited company, or business partnership?
- Do you understand what paperwork you need to complete and how you will pay taxes?
- How much money will you need to start the business?
- What will your company be called?

- Are you going to open a business bank account?
- How are you going to market your service or product?
- Have you written a business plan?
- Do you have the necessary IT skills to keep track of your profits and losses?
- How much money do you realistically expect to make? How have you worked this out?
- Would it be better to find employment first then set up a business afterwards?
- Have you set yourself specific, measurable goals? What are they? How will you know if you have achieved them?
- Have you considered the risks of setting up your own business? What are they? What are you going to do to make sure they do not turn into problems?

What support can I get for my business?

Planning and launching a new business can take a lot of hard work and determination. However, lots of organisations and online resources can help you at all stages of your business development.

TERN

STEP partners with The Entrepreneurial Refugee Network (TERN), which is an organisation supporting refugees all over the UK to plan, launch, and develop businesses.

If you decide you would like to set up your own business, you should speak to your Employment Adviser about signing up with TERN.

The Refugee Entrepreneurship Network provides free membership to a network of other refugee entrepreneurs and experienced businesspeople.

There are also many, many online materials and resources that can give you ideas and structures for your business.

It can be very useful to find a business mentor who can give you free expert advice and guidance.

Your Employment Adviser can help you do this, and there is further advice on finding mentors later in the handbook.



Chapter 11

Additional Resources

Glossary

Word	Meaning
Sole trader	you run your own business as an individual and are self-employed. You can keep all your business's profits after you've paid tax on them
Limited company	A limited company is a form of business which is legally separate from its owners and managers. It must registered with Companies House
Business partnership	In a partnership, you and your partner (or partners) personally share responsibility for your business

More information

Search "TERN refugee"

Chapter 11

Networking

What is networking?

Networking is when you exchange ideas and information with other people and start to develop positive relationships that benefit both of you.

Networking can be informal, for example chatting to a friend about a business idea, or formal, for example attending an online networking event about business development.

Why is networking important?

“It’s not what you know, it’s who you know.” This is a very common phrase in the UK, and it means that the more people you know the more likely you are to find opportunities to grow your career.

Some research has shown that having a strong network is the most important factor in making progress towards getting a new job.

The benefits of networking include:

- Inspiring others and being inspired
- Getting fresh ideas
- Helping you stand out in the community
- Providing routes for new opportunities
- Making new friends and long-lasting relationships

- It can provide additional support
- Developing self-confidence
- Accessing knowledge and expertise

What are the best ways to build a network?

There are many ways to build your network.

- Attend industry events or conferences (find opportunities on Eventbrite and Meetup)
- Get a professional association membership for the industry you are interested in, although this may cost some money
- If you are studying, talk to fellow students
- Try volunteering
- Join community organisations
- Join local hobby or interest groups
- Set up a social media account on networking sites such as LinkedIn

What is a mentor?

A mentor is someone who can use their knowledge and experience to guide you. Mentors can help you to set and achieve personal and professional goals.

How can I find a mentor?

World Jewish Relief partners with an organisation called Business in the Community, which offers free access to a mentor who can support you. This programme is called Career Conversations.

If you are interested in this opportunity, please speak to your Employment Adviser who can help you sign up.

Abdullah's story

Below you can read about how a STEP participant called Abdullah found his ideal job with help from the mentor provided by the Career Conversations programme.

Abdullah arrived in the UK in 2017. With a degree from Damascus University in Electrical Engineering and a long career working for a global electronics company, he hoped to gain work in his chosen profession.

After Abdullah joined STEP in Leeds, we helped him secure his first paid position in the UK, a short-term contract working in the print room of a nearby university. But with the pandemic came the closure of the university and the end of that work opportunity.

During lockdown, Abdullah signed up for the STEP mentoring programme, where he met weekly with his mentor, John, via Zoom and used the sessions to work on his CV,

interview skills, and conversational English.

Abdullah says, **“John has given me a lot of valuable ideas. He helps me practise my English, and I enjoy talking to him about work and about my experiences in Syria and Jordan. I used to work in a very famous electronic company, and John has encouraged me to look for work in the company's branch here.”**

When he heard that Abdullah worked for Ricoh in Syria, John mentioned that there was a Ricoh factory down the road from where he worked in Coventry. Abdullah and his STEP adviser, Shaimaa, started looking at opportunities at Ricoh. Shaimaa then helped him successfully apply for a technician role. He is now a self-employed contractor for Ricoh, and he travels around fixing their photocopiers. Abdullah is very happy as this is what he did in Syria and doing this in the UK was his ultimate employment goal.



Chapter 12

Additional Resources

Glossary

Word	Meaning
Mentor	someone who gives a less experienced person help and advice over a period of time, usually with their career or business
Network	a group of people who share information and contacts to progress in a profession or career

Bronze Task

If you would like a mentor, think about what you would like them to help you with, and let your Employment Adviser

Silver Task

Use Eventbrite or Meetup to find an event or workshop you would like to attend. Let your Employment Adviser know what you learn.

Gold Task

Set up a LinkedIn profile, listing all your professional experience. You can use your CV to help with this.

More information

[eventbrite.co.uk](https://www.eventbrite.co.uk) | Or search "Eventbrite"

[meetup.com](https://www.meetup.com) | Or search "Meetup"

[linkedin.com](https://www.linkedin.com) | Or search "LinkedIn"

Chapter 13

Starting and Staying in Work

What happens when I get offered a job?

Getting your first UK job offer is an exciting moment. When you're offered a job, you can take some time to think about it. Make sure you know when the employer expects your decision.

If you have any questions or concerns about starting your new job, you should discuss these with your Employment Adviser.

What should I think about?

Firstly, getting your first job is a great way to start your career in the UK and to help improve your wellbeing, skillset, English language skills, and of course to start earning some money. It can feel unsettling when thinking about making such a big change in your life, but remember your long-term plans and the goals you have set with your Employment Adviser.

Some of the things your Employment Adviser can discuss with you before starting a new job include working out how your income will affect your benefits, how long it will take you to travel there, and whether you will need to make childcare arrangements. All these issues can be overcome with a view to successfully starting your new job.

Don't forget that your Employment Adviser will also be there to support you for the first three months of work to make sure that you settle in and to help you navigate any issues in the workplace.

What happens when I decide to accept a job offer?

When you decide to accept the job offer, you should let the hiring manager know. You should then ask about your start date.

After this, you will be sent a contract and some additional paperwork to fill out. You can ask your Employment Adviser for support with this if there is anything you do not understand.

What should I do before my first day?

Starting a new job can feel very stressful. However, you can do lots of things before your first day to help you feel calmer.

It is a good idea to review the job description for the role and do some more research on the company before you start. This will help you feel more confident.

Taking care of your physical health is also very important. You should make sure you

get enough sleep, eat properly, and exercise.

You can also think about what you want to wear for your first day. If you do not own any appropriate work clothing, there are organisations that can help you get some.

Make sure you know where you need to be, what time you need to be there, and how you are going to get there. You can practise the journey before you start to get familiar with the route and the journey time. It is always good to try to arrive early.

What will happen on my first day?

Your employer will give you an induction to introduce you to the organisation and your colleagues. This will usually include basic information about where you are working and what you will be doing.

They should also tell you about the organisation and the rules you'll be expected to follow. These rules (also called policies) tell you how to do your job and act while in the workplace.

You might be given a handbook or a web link where you can read about them, or you'll receive training on some of the rules



as part of your induction. It is important that you know about the rules the organisation has and try to follow them.

If you're not sure how to do something or why you're doing it, ask your manager or a colleague. During your first few days, make an effort to introduce yourself to lots of different people.

How do I make the most of my job when I start?

- Plan your time and create a to-do list every day
- Always try to have a positive attitude
- Build relationships with your colleagues
- Ask for feedback: this is the best way to improve!
- Make sure you keep a good work-life balance
- Ask to be kept updated about development opportunities

What if I am struggling with the workload?

If you are finding your work too much, let your manager know. They may be able to reduce the number of tasks they are asking you to do, or help you to manage your time better.

What if I am stressed at work?

It is very normal to feel stressed at work, especially if you are new to a job. Remember that your Employment Adviser is there to support you during your first three months of work.

Your manager and your colleagues will also

be there to help you with anything you might be finding difficult.

Keeping a journal about your experiences at work can be a really effective way of reflecting on what you are enjoying and what you are finding stressful. It can also make it easier to decide what you can do to reduce your stress levels and increase your enjoyment in your job.

What is workplace etiquette?

Workplace etiquette means our manners and behaviour at work, and how we communicate with other people. Different workplaces have very different environments, and so it is important to make sure we know how to behave and conduct ourselves.

The best way to understand etiquette at your new workplace is to speak to your manager and your colleagues, and to observe the behaviour of other people.



Do	Don't
Be polite – say please, thank you and sorry	Talk about sensitive subjects such as politics, religion, or sex
Respect your colleagues and their opinions	Introduce yourself with a kiss or a hug
Be on time	Be scared to ask about etiquette in a new workplace
Ask before borrowing anything	
Avoid confrontation – try not to give harsh criticism	
Clean up after yourself, and keep your working area tidy	
Introduce yourself with a handshake	
Be respectful of personal space	
Work hard	
Only smoke in designated smoking areas	

Chapter 13

Additional Resources

Glossary

Word	Meaning
Induction	when someone is formally introduced into a new job or organisation. This can include introductions to colleagues, training, health and safety etc
Policies	the set of rules or principles which must be followed by employees within an organisation. For example, each company will have its own policy on holiday and maternity leave

■ Bronze Task

Make a list of ten things you can do that show a good workplace attitude.

■ Silver Task

When you have started a new role, ask for feedback on your performance at the end of each week.

■ Gold Task

When you have started a new role, use a diary to write down your experiences at the end of every day. What have you learned? What do you still want to improve?

More information



Chapter 14

Workplace Rights and Responsibilities

What are rights and responsibilities?

There are many laws that tell UK employers how they must treat their staff. Your rights are things that you are allowed to have or to do by law.

Responsibilities are duties that employers must carry out to look after their staff.

Why is it important to know about your rights?

Understanding your rights in the workplace is important so that you can make sure you are being paid and treated fairly. It is also useful to understand what you can do if you are being treated unfairly or if your employer is breaking the law.

How do you know what your rights are?

Your rights depend on what type of work you are doing. Chapter 9 of this handbook provides information about the different types of employment status you can have.

The three types are employee, worker, or self-employed. The tables below show the current minimum wages for different age ranges, as well as the different rights that you can have.

The current minimum wages per hour

These rates will increase in April 2022 to:

Age band	Rate from April 2021
Age 23 and over	£8.91
Age 21-22	£8.36
Age 18-20	£6.56
Under 18	£4.62
Apprentice	£4.30

Age band	Rate from April 2022
Age 23 and over	£9.50
Age 21-22	£9.18
Age 18-20	£6.83
Under 18	£4.81
Apprentice	£4.81

You have the right to...	Employee (also includes workers who have worked for the same company for 26+ weeks)	Worker	Self-employed
Be paid at least the national minimum wage	Yes	Yes	No
Be treated the same if you are working part-time	Yes	Yes	No
Be able to have time off for emergencies	Yes	Yes	No
Have a certain number of paid holiday days per year	Yes	Yes	No
Be paid for any additional hours you work over your agreed contractual amount	Yes	Yes	No
Have a break of at least 20 minutes if you work for six hours or more	Yes	Yes	No
Get a payslip which shows how much you have been paid and how much tax has been deducted	Yes	Yes	No
Be treated equally regardless of age, gender, disability, sexuality, race, religion or belief, pregnancy, marriage, or civil partnership status	Yes	Yes	Yes
Not work more than 48 hours per week without prior agreement	Yes	Yes	No
Receive statutory sick pay	Yes	Yes	No (but may be able to claim additional benefits (ESA) from DWP. Can also take out income protection insurance.
Take parental leave	Yes	No	No
Receive parental allowance	Depends on circumstances	No	Can claim Maternity Allowance if self-employed for at least 26 weeks of 66 weeks leading up to birth. Must earn at least £30 per week.
A safe working environment	Yes	Yes	Yes
Basic facilities such as a clean working space, access to drinking water and toilets	Yes	Yes	No
A contract which states your terms and conditions for working	Yes	Yes	No

Training on how to do your job safely, so you are not a danger to yourself or others	Yes	Yes	No
Have requests for flexible working considered	Yes	Yes	No
A pension	Yes	Yes, if between 22 and 65 years old and earning more than £192 per week	Yes, if necessary National Insurance payments have been made
Redundancy pay	Yes, if you have worked for your employer for over two years	No	No
Equal opportunities	Yes	Yes, after working at the same place for 12 weeks	No
Not have unfair deductions from pay	Yes	Yes	No
Not be unfairly dismissed	Yes	No	No
Access to welfare benefits	Yes	Yes	Yes
Provided with prayer room or extended prayer breaks	No	No	No

What happens if your employer does not fulfil their responsibilities?

If you think your employer is treating you or anybody else unfairly, you should speak to the Human Resources (HR) department at the company about your concerns. If there is not an HR department, you can speak to your Employment Adviser to get their advice. You are allowed to make a formal complaint, and you will be legally protected from any discrimination.

An organisation called ACAS can also help you understand what options you have. You can find a link to the ACAS website at the end of this chapter.

How do you know what your

responsibilities are as an employee?

Some basic things are expected of all employees from the beginning. Some of these are listed below.

- Arrive on time; if you can't avoid being late, make sure you let your manager know
- Stick to the Code of Conduct
- Comply with Health and Safety regulations
- Let your manager know if you are sick
- If you want to take time off, agree this with your manager in advance
- Dress appropriately for your work

- Respect your colleagues and your manager
- Have a positive attitude
- Perform your work to your highest ability

Your “express” responsibilities are included in your contract. These include your working hours and your job role. “Implied” responsibilities are not included in your contract but are things that will be expected of you anyway, for example not stealing or harming your colleagues.

What is a DBS check?

Some jobs where you work with young or vulnerable people will require you to get a DBS (Disclosure and Barring Service) check.

This is a criminal record check to make sure you have not committed any crimes in the past.

If you do need to get a DBS check, your Employment Adviser can help you apply for one. It can cost between £23 and £40, but this will usually be paid for by the employer. Sometimes it takes a long time for a DBS

check to be processed.

What is gender equality and why is it important?

In the UK, it is illegal to discriminate against somebody on the basis of their gender. This is known as gender equality.

Gender equality means treating everybody the same, regardless of gender, and ensuring everyone has access to the same opportunities.

Women are also entitled to equal pay and have the right not to be harassed in the workplace.

The current employment rate for men is nearly 79%, while for women it is nearly 72%.

It is also normal for women to hold leadership and management roles in the UK.

Tax

What is tax?

Tax is money that is taken from your



earnings by the government when you receive your pay. It is used to pay for public services such as the NHS, schools, and welfare benefits.

The two main types of tax in the UK are Income Tax and National Insurance.

How do I register to pay tax?

If you are an employee, you will pay tax automatically on your earnings through Pay as You Earn (PAYE).

If you are self-employed, you will need to complete your own tax returns.

How much tax will I pay?

The amount of tax you pay depends on how much you earn. The more you earn, the more you will pay.

You can use a tax calculator to work out how much you will pay. Your pay slip will also show you how much tax you are paying.

An example pay slip with the various taxes is shown on the next page.

What is a tax code?

A tax code indicates how much tax you pay.

What happens if I don't pay tax?

Tax Band Name	Tax band rate, bands and thresholds
Personal allowance	No tax paid up to £12,500
Basic rate	20% on income between £12,501 and £50,000
Highest rate	40% on income between £50,001 and £150,000
Additional rate	45% on income above £150,000
Apprentice	£4.81

It is illegal not to pay tax if you are required to do so. If you don't pay tax, you can be prosecuted.

Your payroll number 123456		The tax period Mr John smith		Deductions – tax and National Insurance		Your tax code	
Company Name LTD		Tax week 12		Pay Day 01/01/2016		CNPAYroll	
Earnings	Units	Rate	Amount	Deductions	Amount	← Expenses	
Basic Pay			£2008.03	Tax (code 45321A)	£2008.03	← Pensions	
				Ni (Category A)	160.40	← Student Loan	
				Pension	50.00		
				Student Loan Plan X	10.00		
Total			Earnings £2008.03	Total	Deductions 442.73		
Running Totals				Amount Paid			
Tax Year to Date				Earnings 2,500			
This Employment				Deductions 452.72			
Previous Employment				Amount Paid 1,560			
				Payment Method BACS			
				Employer's Contributions			
				M (category A) 105			
				Annual Salary 25,000.00			
				NI Number AB 12 34 27 C			
				Amount Paid 1,620.20			
				← Payments, wages, bonuses, commission			
				← Workplace benefits			
				← Your national insurance number			



Chapter 14

Additional Resources

Glossary

Word	Meaning
Code of Conduct	a policy that outlines principles and standards that all employees of the company must follow
Income tax	a type of tax that governments impose on income generated by businesses and individuals
PAYE	Pay as you earn. A system of paying income tax in which your employer pays your tax directly to the government, and then deducts this amount from your salary
National Insurance payments	the system of compulsory payments (similar to tax) by employees and employers to provide state support for people who are sick, unemployed, or retired

More information

Search "Gov tax calculator"

[acas.org.uk](https://www.acas.org.uk) | Or search "ACAS"

Chapter 14

Education and Qualifications

What are rights and responsibilities?

The education system in the UK

The UK has a huge number of educational opportunities across many different areas and at all levels.

These can be offered by colleges, universities, online providers, and private companies.

You can get an idea of the types of education offered in the table below.

Level 8	<ul style="list-style-type: none"> • Doctorate (highest formal level of education possible in the UK) • Develop new approaches outside of existing knowledge • Needed to become a fully qualified doctor 	<ul style="list-style-type: none"> • Professional doctorate (PhD or DPhil) 	<ul style="list-style-type: none"> • Level 8 Award, Level 8 Certificate, Level 8 Diploma • Level 8 NVQ 	
Level 7	<ul style="list-style-type: none"> • Very high level of knowledge which allows you to develop original responses to unpredictable situations • Appropriate for senior staff and managers 	<ul style="list-style-type: none"> • Master's degree • Integrated master's degree 	<ul style="list-style-type: none"> • Level 7 Award, Level 7 Certificate, Level 7 Diploma • Postgraduate Certificate, Postgraduate Certificate in Education (PGCE) • Postgraduate Diploma • Level 7 NVQ 	<ul style="list-style-type: none"> • Level 7 (Master's degree) apprenticeship • Highest level of apprenticeship available • Similar to graduate scheme but more competitive • Takes between three and six years
Level 6	<ul style="list-style-type: none"> • Uses student's original research and ideas to solve problems • Aimed at senior management and professional roles 	<ul style="list-style-type: none"> • University degree e.g. Bachelor of Arts (BA) honours, Bachelor of Science (BSc) honours 	<ul style="list-style-type: none"> • Level 6 Award, Level 6 Certificate, Level 6 Diploma • Graduate Certificate • Graduate Diploma • Professional Graduate Certificate in Education • Level 6 NVQ 	<ul style="list-style-type: none"> • Level 6 (degree) apprenticeship • Offered by some universities • Usually strict requirements for entry • Takes between three and six years
Level 5	<ul style="list-style-type: none"> • Complex decision-making and problem-solving • Useful for people in middle management roles or those working in technical jobs 	<ul style="list-style-type: none"> • Equal to foundation degree or the first two years of university 	<ul style="list-style-type: none"> • Level 5 Award, Level 5 Certificate, Level 5 Diploma • Diploma of Higher Education (DipHE) • Higher National Diploma (HND) • Level 5 NVQ 	<ul style="list-style-type: none"> • Level 5 (higher) apprenticeship • May have more specific requirements (e.g. additional industry-specific qualifications) • Takes between three and five years

Level 4	<ul style="list-style-type: none"> • More advanced knowledge in a specific area • Means you can gain a higher education qualification without committing to a three-year course 	<ul style="list-style-type: none"> • Equal to first year of university 	<ul style="list-style-type: none"> • Level 4 Award, Level 4 Certificate, Level 4 Diploma • Certificate of Higher Education (CertHE) • Higher National Certificate (HNC) • BTEC Professional Diploma • Level 4 NVQ 	<ul style="list-style-type: none"> • Level 4 (higher) apprenticeship • Will usually need a Level 3 qualification • Will be chartered by an institute • Could be managing people, projects, or equipment • Usually takes between three and five years
Level 3	<ul style="list-style-type: none"> • Required to work independently • Can move into work without any further qualifications or study • Can move on to university studies afterwards 	<ul style="list-style-type: none"> • A Level – grades A*, A, B, C, D, E • AS Level • International Baccalaureate Diploma (dependent on points) 	<ul style="list-style-type: none"> • Level 3 ESOL • Level 3 Award, Level 3 Certificate, Level 3 Diploma • Access to Higher Education Diploma • Level 3 BTEC Nationals, Diplomas, Awards • T Level • Music grades 6, 7, and 8 • Level 3 NVQ 	<ul style="list-style-type: none"> • Level 3 (advanced) apprenticeship • Requires experience of working in the industry • 80% work; 20% study • Alternative to university • Usually takes 15 to 18 months
Level 2	<ul style="list-style-type: none"> • Develop skills and knowledge by building on what you've learned at Level 1 • Good for anyone looking to further their education • Level required for many job roles 	<ul style="list-style-type: none"> • CSE – grade 1 • GCSE – grades 9, 8, 7, 6, 5, or 4 or grades A*, A, B, C 	<ul style="list-style-type: none"> • Level 2 ESOL • Level 2 Award, Level 2 Certificate, Level 2 Diploma • Level 2 Essential Skills, Level 2 Functional Skills • BTEC First Diploma, BTEC First Certificate • Music grades 4 and 5 • Level 2 NVQ 	<ul style="list-style-type: none"> • Level 2 (intermediate) apprenticeship • Equal to five GCSEs • 30–40 hours per week of working in the industry • 80% work; 20% study • Usually takes 12 to 18 months
Level 1	<ul style="list-style-type: none"> • First rung on the ladder of formal qualifications • Good for anyone looking to further their education • Practical introduction to a vocational area • Prepares you to move on to intermediate level programmes 	<ul style="list-style-type: none"> • GCSE grades 3, 2, or 1 or grades D, E, F, G 	<ul style="list-style-type: none"> • Level 1 ESOL • First Certificate • Level 1 Award, Level 1 Certificate, Level 1 Diploma • Level 1 Essential Skills, Level 1 Functional Skills • Music grades 1, 2, and 3 • Level 1 NVQ 	<ul style="list-style-type: none"> • Study programmes and traineeships • Usually take around 12 months

What are the benefits of education?

There are lots of good reasons to enrol in formal education courses.

Education can help improve your health, give you better life satisfaction, and help you get better jobs and earn more money in the long term.

Some jobs require certain levels of education or qualifications.

How do I know which type of education I need?

When you explore your career options, you can look at job descriptions to see which level of education or qualification is needed. Your Employment Adviser can help you work out which qualifications you need and how to get them.

What if I already have qualifications?

If you already have formal education or qualifications, your Employment Adviser can help you get these measured against UK qualifications by contacting UK ENIC. There are also some programmes which specifically help refugees to requalify in the UK in certain fields.

Some jobs require UK-specific qualifications, such as needing a CSCS card to work in construction.

Can I work and study at the same time?

Yes: you don't need to choose between studying and working. It is very common for students to have a part-time job to help support themselves financially.

Many universities and colleges have careers departments which can help you find

suitable roles offered by local employers.

What is a university?

A university is an organisation that provides different courses at undergraduate or postgraduate level.

These courses usually last between one and four years, and they teach you detailed information about a certain subject.

What courses are available at university?

There are university courses for almost everything. Some examples include Business, Economics, International Relations, and Psychology, but there are hundreds to choose from.

What qualifications do I need to be able to study at university?





You might find that you need to wait a few years and study some more to get to the right level.

To be accepted onto an undergraduate course, you will usually need a Level 3 qualification, such as an Access Course. The Open University also offers Access Courses, which have lower barriers to entry. You can find a link in the More Information section at the end of this chapter.

You will also need a very good level of spoken and written English.

Universities may ask you to achieve a certain score in the International English Language Testing System (IELTS) exam.

For most university applications, you will also need to write a personal statement, which is similar to a cover letter.

What are the pros and cons of going to university?

PROs

- You can become an expert in a certain subject

- You can start a certain career path
- Generally, you will end up earning more money throughout your career
- You will meet lots of people with similar interests
- You will gain lots of transferable skills, such as how to learn effectively

CONs

- University is very expensive
- You will be committed to studying for a long time
- Usually, you will not be able to continue claiming benefits
- Lots of jobs do not require a university degree

How can I decide whether I want to go to university?

There are lots of questions to consider before deciding whether you would like to go to university. For example:

- How long is it going to take me

to get to the right level to apply for university?

- Do I need a degree to do my chosen career?
- Am I confident that I can spend most of my time studying and writing?
- How much will it cost?
- Am I happy to take out a student loan?
- Will I be able to work while I'm studying?
- How long will it take me to finish my degree?
- What are the alternatives?

There are also free introductory courses to university that you can access online. You can find these in the More Information section.

What is Student Finance?

Student Finance is a government-funded organisation which can provide you with money for university tuition fees, living costs, and sometimes a grant.

Your tuition fee loan is paid directly to the university, and your other loans and grants are paid into your bank account.

If you receive Student Finance as a full-time student at university, you will not be able to receive benefits as well.

You may be able to keep getting some benefits if you do a part-time course, or if you have childcare responsibilities.

It is important to speak to your Employment Adviser and your JCP work coach to understand the impact of becoming a

student on your benefits.

You have to pay loans back to the government when you start working and are earning more than £21,000 a year. You only start paying a very small amount per month, and it gets taken out of your wages automatically.

It is important to note that you have to pay interest on these loans.

Scholarships and bursaries

Some universities offer money for people from refugee backgrounds who want to study there. You can find a list of these in the More Information section on the opposite page.

What are the alternatives to going to university?

One of the best alternatives to going to university is to do an apprenticeship. Apprenticeships are explained in more detail in Chapter 9.

Chapter 15

Additional Resources

Glossary

Word	Meaning
UK ENIC	the UK National Information Centre for the recognition and evaluation of international qualifications and skills. Previously called NARIC
Scholarship	money given by a school, college, university, or other organization to pay for the studies of a person with great ability but little money
Bursary	a sum of money given to a person by an organization, such as a university, to pay for them to study or support their living/travel costs

Bronze Task

Think about the first job you would like to do in the UK. Discuss what education and qualifications you might need with your

Silver Task

If you are interested in going to university, write down answers to all the questions in Chapter 15 and discuss them with your Employment Adviser.

Gold Task

Find a job that you would like to do in the future.

Look at the job description and think about all the different ways you could get to the level of education and

More information

Search "STAR Network refugee scholarships"

Search "Futurelearn aim higher"

Search "MOOC list"





World Jewish Relief
STEP
Specialist Training
Employment Programme
For Refugees



This project is part funded by the EU Asylum,
Migration and Integration Fund.
Making management of migration flows more
efficient across the European Union.