

Starting your career

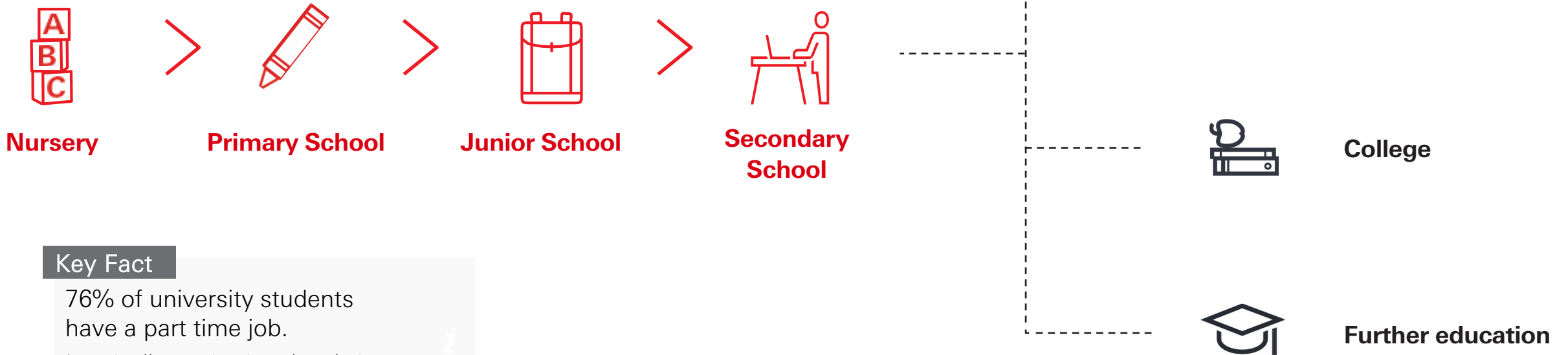
Your guide to one of life's biggest milestones



This information is provided to help you and is HSBC's understanding to support your financial capability. You should always check the information independently to make sure it is right for your needs.

Moving on From Education

What are the next steps?



Key Fact

76% of university students have a part time job.

*source: <http://www.savethestudent.org/money/student-money-survey-2018.html#after>

First Impressions

So why do first impressions count? People can make fast, immediate judgments which can impact both how effective you are at work and the rest of your career in that business.

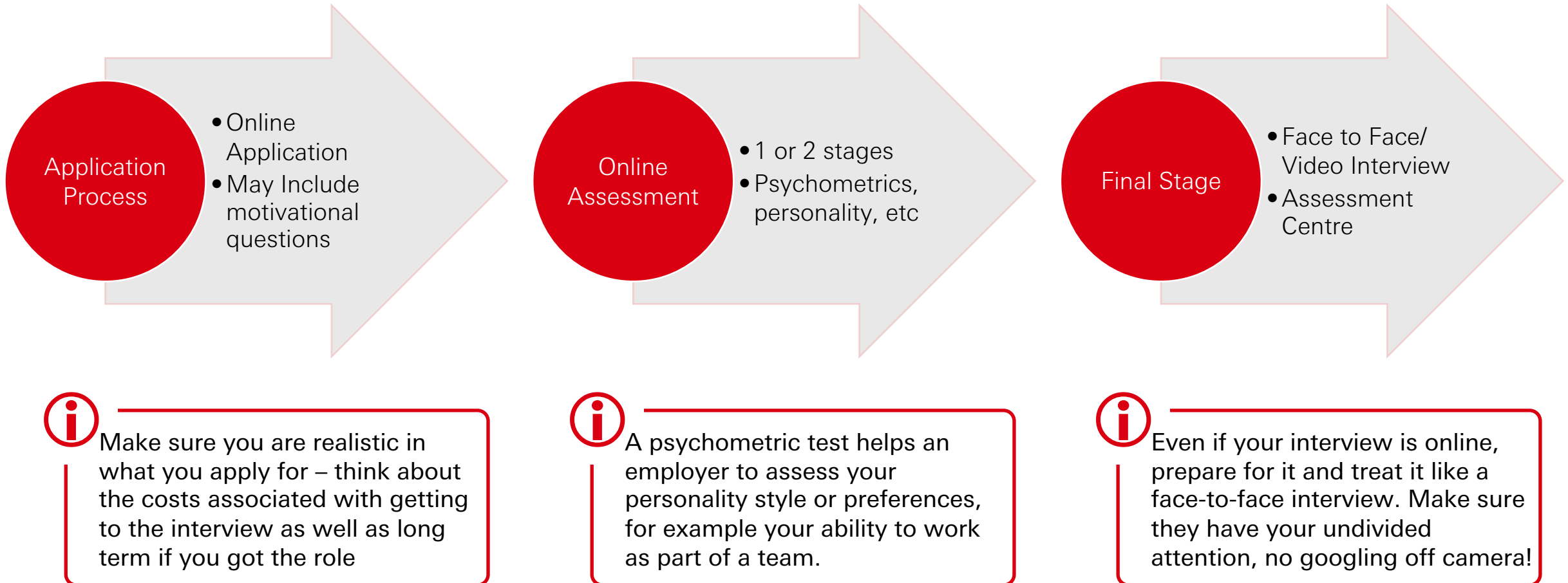
In order to be successful, you need to use your personal brand to make the right impression and give people a positive experience that makes them want to buy into you as an individual.

Think about

- ✓ How do I look in person at my interview
- ✓ What does my email address say about me
- ✓ What do my social profiles tell people
- ✓ What do I want to be known for
- ✓ What will make me stand out in the eyes of employers



The interview process



Applying for the role



- ◆ Prepare, prepare, prepare
- ◆ Research the sector, the company and who is interviewing you
- ◆ Review the job description
- ◆ Carefully review the instructions
- ◆ Think about how your skills and experience match what they are looking for
- ◆ Fill out as much detail as possible



- ◆ Apply for things that just aren't practical for you
- ◆ Rush – give yourself time to shine
- ◆ Apply for too many at once
- ◆ Start a process without adequate time
- ◆ Get frustrated
- ◆ Forget to get feedback

Preparing for an online assessment

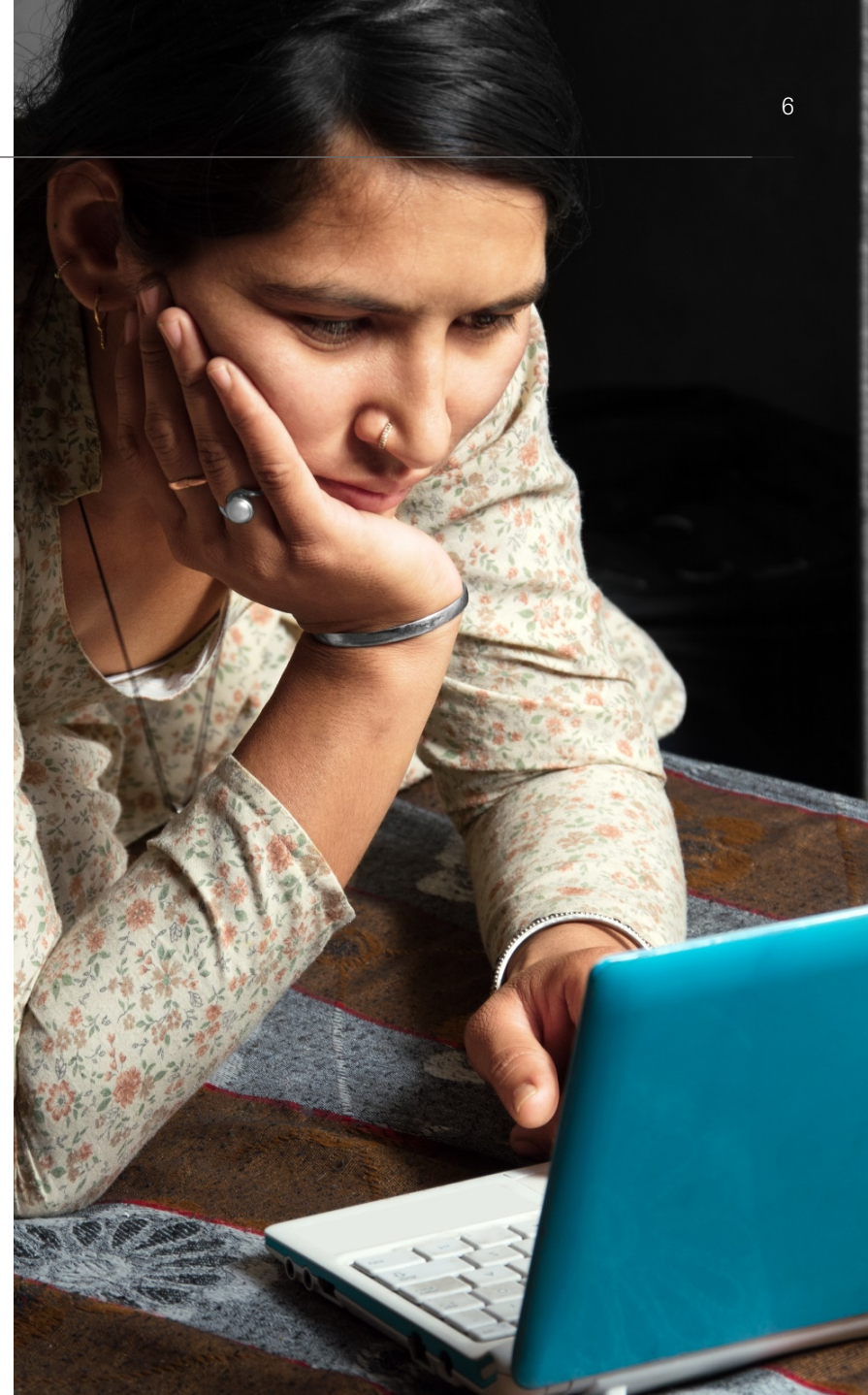
Research

Practice

Choose the best time for you

Read instructions carefully

Be strategic in your approach



During the interview

Body Language

Speaking Clearly and Slowly

No Googling

Stick to the question

Be Memorable for the right reasons

Understanding what's on offer

When you get your offer, try to keep a level head and consider the whole package on the table (not just the headline salary).



Getting Paid

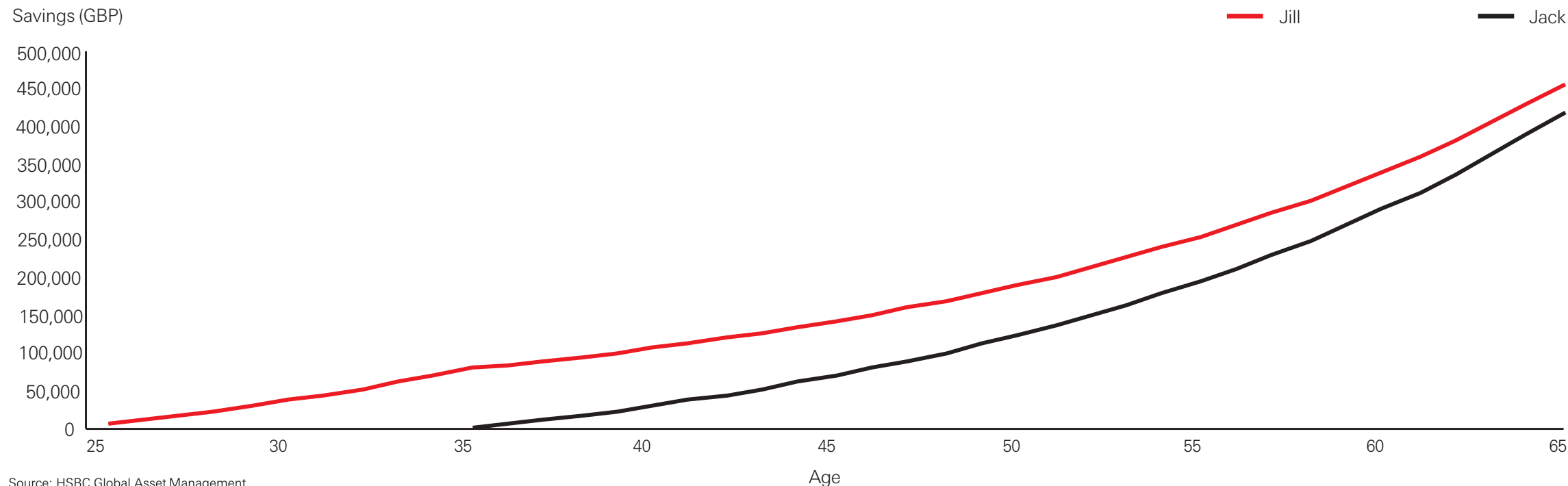
Name Miss M Moir		Date 30/09/2013		N.I.Number PH 51 46 18 D	
Payments Salary Overtime Rate			Deductions PAYE Tax National Insurance Student Loan repayment Pension		
£2083.33			£312.89 £172.52		
Address 31 Peck Passages Reading RD1 1FF		This period Total Gross Pay Gross for tax Earnings for NI		Year to date Total Gross Pay Gross for Tax Tax paid Earnings for NI NI to date	
		£2083.33 £2083.33 £199.00		£24999.96 £24999.96 £3703.20 £2468.88 £2121.72	
Tax Code 944L		Payment method BACS		Net Pay £1597.92	

Planning for the costs of your role

Income (monthly)		Outgoings (monthly)	
Monthly salary	£1,597	Travel / fuel	£160
Bonus (10%)	£142	Living / household costs	£1,181
Benefits		Work meals / lunches	£40
		Ongoing learning / skill building	£19.99
		Weekly team social	£80
		Student loan ⓘ	£44.39
		Car maintenance/running costs	£146
Car allowance	£333	Savings	£400
Gym Membership	Subsidised (FREE)		
Health insurance	Subsidised (FREE)		
Life Insurance	Subsidised (FREE)		
Take Home	£2,072	Outgoings	£2,072

ⓘ 9% paid on all pre-tax earnings above £2,215 inc bonus

When Should I Start Saving?



- ◆ Jill saves **GBP5,000** per year from the age of 25 to 35, then stops contributing but remains invested. **Total contribution GBP50,000**
- ◆ Jack starts investing **GBP5,000** per year at the age of 35, contributing GBP5,000 per year until 65. **Total contribution GBP150,000**
- ◆ Starting saving at 25 vs 35. GBP5,000 per year assuming 6% return

– For illustrative purposes only –

*The value of investments and any income from them can go down as well as up and investors may not get back the amount originally invested. For information only and does not constitute investment advice or a recommendation to buy or sell investments.

Planning Your Financial Goals

Everybody will have different goals in life, this is what makes you unique. The key thing is to think about what is important for you and build these into your monthly planner.



Financial Security

6 months savings to see
you through any tough
times

Consider:

- Saving 20% of salary
- 6 months outgoings
- Savings interest
- Access needed

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Financial Security

6 months savings to see you through any tough times



Travel

Annual holiday to see the world

Consider:

- Saving 20% of salary
- Investment opportunities
- Savings interest
- Access needed

Consider:

- Cost of holiday
- Travel insurance
- Spending money
- Luggage costs
- Injections needed

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Financial Security

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Travel

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Property

Saving to buy a property in future years

Consider:

- Saving 20% of salary
- Investment opportunities
- Savings interest
- Access needed

Consider:

- Cost of holiday
- Travel insurance
- Spending money
- Luggage costs
- Injections needed

Consider:

- Value of property
- Deposit
- Mortgage fees / term
- Solicitors fees
- Removal costs
- Moving in costs

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Financial Security

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Travel

Annual holiday to see the world



Property

Saving to buy a property in future years



Car

Buying your first car

Consider:

- Saving 20% of salary
- Investment opportunities
- Savings interest
- Access needed

Consider:

- Cost of holiday
- Travel insurance
- Spending money
- Luggage costs
- Injections needed

Consider:

- Value of property
- Deposit
- Mortgage fees / term
- Solicitors fees
- Removal costs
- Moving in costs

Consider:

- Cost of the car
- Deposit needed for any purchase plans
- Loan repayments
- Insurance, servicing, tyres and MOT costs
- Cost of fuel

Planning Your Career Goals

What is important to me?

- What are you interested in
- What motivates you
- What are your priorities – money, work-life balance, building a network, working with people...?
- How you will get to where you want to be
- What experiences / qualifications do you need?

Feedback is a gift

Remember:

- Nobody can or will ever be perfect. Perfection is subjective.
- Feedback is the only way you will be able to grow
- Not all feedback will be right. Not all feedback will need to be acted on. All feedback should be considered.
- Think of your perception. What do people currently think of you? What will people think of you moving forward?

Change your mind-set:

- Growth vs Fixed mind-set
- Abilities, characteristics and skills can be learnt.
- EBI: Even better if? How can I improve, what did I learn, what could I change?
- Your mind-set is a differentiating factor – this is why behavioural and strength interviewing is becoming more prominent! (E.g: HSBC)

Get In Touch

Send your feedback to

EducationTeam@hsbc.com

