



# THE PAY INDEX

# STUDENT WORKBOOK



# WHY THE PAY INDEX?

Shaping Futures partnered with The Pay Index to give every school in the Liverpool City Region the latest Labour Market Information.

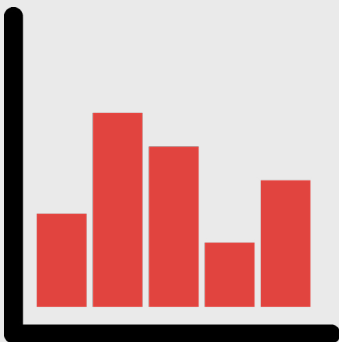
This salary comparison tool allows users to view expected salaries in various professions, regional differences and the gender pay gap in each industry. It also gives an insight into expected salary differences depending on qualifications and opportunities for progression.

## THE PAY INDEX CAN HELP WITH:



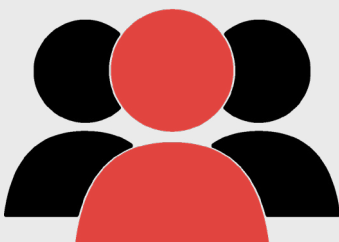
### PLANNING YOUR FUTURE

Unsure whether to go to university, start an apprenticeship or go straight into employment? The Pay Index has the information that could help you decide by providing real world information on salaries and employability prospects across the UK.



### COMPARING YOUR OPTIONS

You may know what you want to do next, but do you know your local can affect your future job prospects? Or you're deciding between universities and want to understand the cost of living at each of your options? The Pay Index can do that!



### UNDERSTANDING THE MARKET

The Pay Index allows you to compare all your options and help you decide the best next step for you. Not only does it look at your potential future earnings by location but it takes into account the gender pay gap. This allows you to see when and where your pay could differ, helping you take control of your own future!

# SIGN UP INSTRUCTIONS

## STUDENT SIGN UP:

1. Visit the website - [www.thepayindex.com/liverpool/signup](http://www.thepayindex.com/liverpool/signup)
2. Complete the form to create an account. Ideally use a personal (and CV appropriate) email in order to continue to use TPI after school/college. If this is not possible a school email is fine!

# LOGIN INSTRUCTIONS

1. Visit the website - [www.thepayindex.com/login](http://www.thepayindex.com/login)
2. Log in using the details you signed up with.
3. Click 'Reports' at the top of the page.
4. Click on either My Future: Apprenticeships or My Future: University.
5. Explore!

# THE PAY INDEX BIG QUIZ

**This quiz will help you to get to know The Pay Index really well, understand what information is available through the reports and encourage you to consider the information in a broader context.**

Work through each question, they are roughly in the order that you'll find the information. To do the best you can, be sure to read the information on each page of The Pay Index carefully and watch any embedded videos.

Once you've completed the quiz, the answers start on page 12.

# MY FUTURE: UNIVERSITY

## THE QUESTIONS

Have a go at answering each of these questions using The Pay Index - explore all the options on the site, and see what you come up with! The answers for this section start on Page 12.

**Where do students from the North West typically go to study? Can you name 3 universities in the North West?**

**Which region has the highest proportion of female students studying Psychology?**

**Which region has the lowest proportion of male students studying Psychology?**

**The West Midlands, East Midlands and South West have much higher numbers of students studying agriculture and related subjects than other regions. Why do you think this might be?**

**Watch the 'What's with the gender split?' video on the Where Could You Study? page. What do you think are some of the reasons behind the gender split on some courses? Can you think of some examples, either for courses or careers?**

If a student studies their university degree in the East of England, they're most likely to stay in the East of England to work when they graduate. But what is the second most likely location for them to work after graduation?

List in order, the top five regions a student who took their undergraduate degree in Wales is likely to work after graduation.

Most healthcare career areas (Allied Health, Medicine and Dentistry, and Nursing and Midwifery) show a higher proportion of students going to work in areas with a higher population. Why do you think this is?

What is the likelihood of a student getting a full-time job in the North West after studying Architectural Studies?

What is the average first year salary in the East of England for a student who studied business and management?

What is the average salary after 10 years in London for a student who studied sports and exercise science?

Most careers have higher salaries when you choose to work in London rather than other areas of the country. Why do you think this is?

Working in the North West, would you earn more after 5 years if you'd studied engineering or materials and technology?

In percentage terms, approximately how much more do graduates earn in the UK than non-graduates?

If you were working in Yorkshire and the Humber, would you earn more as a performing arts graduate or a creative arts and design graduate?

In how many regions of England do female performing arts graduates out earn male performing arts graduates? Which regions are they?

In which regions of the UK do female physics and astronomy graduates out earn male physics and astronomy graduates? Which region has the biggest difference in pay?

**What is the average yearly salary for a computing graduate in London 5 years after graduation?**

**What is the average yearly salary for a law graduate in the East of England 10 years after graduation?**

**What is the average yearly salary for a politics graduate in Scotland 3 years after graduation?**

**What is the average monthly salary (before mandatory deductions) for a media, journalism and communications graduate in the South East 1 year after graduation?**

**What is the average monthly salary (before mandatory deductions) for a media, journalism and communications graduate in the South East 10 years after graduation?**

**What is the average monthly salary (before mandatory deductions) for a medicine and dentistry graduate in Northern Ireland 5 years after graduation?**

What is the average take home pay for an education graduate in the North West 1 year after graduation?

What is the average take home pay for a chemistry graduate in the East of England 3 years after graduation?

What is the average take home pay for a sociology, social policy and anthropology graduate in Wales 5 years after graduation?

How much would you pay each month in tax, national insurance (NI) and student loan repayments in the following circumstances:

Circumstance	Tax	National Insurance (NI)	Student Loan Repayments
Nursing and midwifery graduate in the West Midlands 5 years after graduation			
Biosciences graduate in Scotland 1 years after graduation			
Creative arts and design graduate in London 10 years after graduation			
Philosophy and religion graduate in North East 3 years after graduation			
Economics graduate in South West 10 years after graduation			



# MY FUTURE: APPRENTICESHIPS

## THE QUESTIONS

Have a go at answering each of these questions using The Pay Index - explore all the options on the site, and see what you come up with! The answers for this section start on Page 17.

**In Health, Public Services and Care apprenticeships, what is the most common specialism?**

**In Retail and Commercial Enterprise apprenticeships, what is the most common specialism? Can you give some examples of possible careers in this area?**

**In Business, Administration and Law apprenticeships, what is the second most common specialism?**

**Which areas in the North West have the greatest concentration of apprenticeship opportunities?**

**Are there more apprenticeship opportunities available in Preston or Carlisle?**

**Are there more apprenticeship opportunities available near York or Leeds?**

**If you're in Liverpool, applying for an apprenticeship at Intermediate/Level 2, which sector has the most opportunities available?**

**Within Knowsley, how many Intermediate/Level 2 apprenticeships are offered in Retail and Commercial Enterprise?**

**Within Wirral, which sector has the least Intermediate/Level 2 apprenticeships available?**

**Which three sectors in St Helens offer Higher/Level 4+ apprenticeships?**

**How many Higher/Level 4+ Business, Administration and Law apprenticeships are available in Sefton?**

**In Liverpool how many sectors offer 50 or more Advanced/Level 3 Apprenticeships?**

**If you're in the Liverpool City Region and interested in an apprenticeship, how can you find out more and get support?**

**If you have no formal qualifications, what level of apprenticeship should you consider?**

**If you have 5 or more GCSE passes, what level of apprenticeship should you consider?**

**If you have 3 or more A Level passes, what level of apprenticeship should you consider?**

**If you have 3 or more A Level passes, and relevant job experience, what level of apprenticeship could you consider?**

**How long does a Level 4 apprenticeship typically take to complete?**

**How long does a Level 2 apprenticeship typically take to complete?**

When you complete a Level 2 apprenticeship, you will have earned a qualification equivalent to what?

When you complete a Level 4 apprenticeship, you will have earned a qualification equivalent to what?

To do a Level 4 apprenticeship, what requirements will you need?

What is the typical hourly rate of pay for someone under 18? Is this lower or higher than you'd expect?

What is the monthly rate of pay for an apprentice studying Accounting at Level 4/5?

What is the hourly rate of pay for an apprentice studying Construction at Level 2/3?

What is the annual rate of pay for an apprentice studying Retail at Level 2/3?

**What is the hourly rate of pay for a biosciences graduate?**

**What is the annual rate of pay for an economics graduate?**

**What is the monthly rate of pay for a philosophy and religion graduate?**

**Select the age you think you'd start work, as well as the most appropriate apprenticeship and university course for your aspirations to see how the different rates of pay compare. Is it as you'd expected, or different? Does it change your plans at all? Remember, pay is not the only thing to consider when choosing a career!**

# MY FUTURE: UNIVERSITY

## THE ANSWERS

Here are the answers! If you aren't sure on anything, please get in touch with the Shaping Futures team. You can reach us via our online chat at [shaping-futures.org.uk/talk-to-us](https://shaping-futures.org.uk/talk-to-us) or email us via [admin@shapingfutures.info](mailto:admin@shapingfutures.info) - we're happy to support you!

**Where do students from the North West typically go to study? Can you name 3 universities in the North West?**

Students from the North West typically stay in the North West to study. Some of the universities in the North West include the University of Liverpool, Liverpool John Moores University, Edge Hill University, University of Chester, the Liverpool Institute of Performing Arts, Liverpool Hope University, University of Manchester, Manchester Metropolitan University, University of Central Lancashire, Lancaster University and more. **You can look at universities in a particular region using UCAS at [www.ucas.com/explore/unis](https://www.ucas.com/explore/unis).**

**Which region has the highest proportion of female students studying Psychology?**

South East.

**Which region has the highest proportion of male students studying Psychology?**

North East.

**The West Midlands, East Midlands and South West have much higher numbers of students studying agriculture and related subjects than other regions. Why do you think this might be?**

These regions have a higher proportion of agriculture and related subjects, which relates to the prevalence of agriculture as a sector within these regions.

**Watch the 'What's with the gender split?' video on the Where Could You Study? page. What do you think are some of the reasons behind the gender split on some courses? Can you think of some examples, either for courses or careers?**

There are many reasons for gender split in certain courses, which could include students believing certain careers aren't 'for them', stereotypes around gender and career roles and a lack of role models in certain careers.

Some examples include a much higher proportion of males in science, technology, engineering and maths subjects, and a much higher proportion of women in nursing roles. If you thought of any other examples, can you do some research to see if there is any evidence for your example?

**If a student studies their university degree in the East of England, they're most likely to stay in the East of England to work when they graduate. But what is the second most likely location for them to work after graduation?**

London.

**List in order, the top five regions a student who took their undergraduate degree in Wales is likely to work after graduation.**

Wales, South West, London, South East, West Midlands.

**Most healthcare career areas (Allied Health, Medicine and Dentistry, and Nursing and Midwifery) show a higher proportion of students going to work in areas with a higher population. Why do you think this is?**

Areas with a greater population density need more healthcare staff to service the population, so there are more healthcare jobs available in these areas. .

**What is the likelihood of a student getting a full-time job in the North West after studying Architectural Studies?**

77.1%

**What is the average first year salary in the East of England for a student who studied business and management?**

£21,900

**What is the average salary after 10 years in London for a student who studied sports and exercise science?**

£38,000

**Most careers have higher salaries when you choose to work in London rather than other areas of the country. Why do you think this is?**

As the capital city, London is a more expensive place to live. Many jobs offer something called the London Weighting (visit [www.livingwage.org.uk/calculation](http://www.livingwage.org.uk/calculation) to see more), where those working in London receive a higher salary to take into account the additional costs of living in London.

**Working in the North West, would you earn more after 5 years if you'd studied engineering or materials and technology?**

Engineering.

**In percentage terms, approximately how much more do graduates earn in the UK than non-graduates?**

Approximately 30%

**If you were working in Yorkshire and the Humber, would you earn more as a performing arts graduate or a creative arts and design graduate?**

Creative arts and design

**In how many regions of England do female performing arts graduates out earn male performing arts graduates? Which regions are they?**

5 regions: Yorkshire and the Humber, London, North East, South East and South West.



**In which regions of the UK do female physics and astronomy graduates out earn male physics and astronomy graduates? Which region has the biggest difference in pay?**

2 regions: North West and Yorkshire and the Humber.

North West has the biggest pay difference, of approximately £5,000.

**What is the average yearly salary for a computing graduate in London 5 years after graduation?**

£33,900

**What is the average yearly salary for a law graduate in the East of England 10 years after graduation?**

£38,000

**What is the average yearly salary for a politics graduate in Scotland 3 years after graduation?**

£21,200

**What is the average monthly salary (before mandatory deductions) for a media, journalism and communications graduate in the South East 1 year after graduation?**

£1,492

**What is the average monthly salary (before mandatory deductions) for a media, journalism and communications graduate in the South East 10 years after graduation?**

£2,467

**What is the average monthly salary (before mandatory deductions) for a medicine and dentistry graduate in Northern Ireland 5 years after graduation?**

£4,042

What is the average take home pay for an education graduate in the North West 1 year after graduation?

£1,295

What is the average take home pay for a chemistry graduate in the East of England 3 years after graduation?

£1,944

What is the average take home pay for a sociology, social policy and anthropology graduate in Wales 5 years after graduation?

£1,607

How much would you pay each month in tax, national insurance (NI) and student loan repayments in the following circumstances:

Circumstance	Tax	National Insurance (NI)	Student Loan Repayments
Nursing and midwifery graduate in the West Midlands 5 years after graduation	£272	£193	£11
Biosciences graduate in Scotland 1 years after graduation	£120	£102	£0
Creative arts and design graduate in London 10 years after graduation	£308	£215	£28
Philosophy and religion graduate in North East 3 years after graduation	£150	£120	£0
Economics graduate in South West 10 years after graduation	£497	£328	£113

# MY FUTURE: APPRENTICESHIPS

## THE ANSWERS

**In Health, Public Services and Care apprenticeships, what is the most common specialism?**

Child Development and Welfare

**In Retail and Commercial Enterprise apprenticeships, what is the most common specialism? Can you give some examples of possible careers in this area?**

Hospitality and Catering. Some examples of Hospitality and Catering careers include hotel manager, chef, front of house staff, bar staff and barista.

**In Business, Administration and Law apprenticeships, what is the second most common specialism?**

Administration.

**Which areas in the North West have the greatest concentration of apprenticeship opportunities?**

The Liverpool City Region and Greater Manchester.

**Are there more apprenticeship opportunities available in Preston or Carlisle?**

Preston.

**Are there more apprenticeship opportunities available near York or Leeds?**

Leeds.

**If you're in Liverpool, applying for an apprenticeship at Intermediate/Level 2, which sector has the most opportunities available?**

Health, Public Services and Care.

**Within Knowsley, how many Intermediate/Level 2 apprenticeships are offered in Retail and Commercial Enterprise?**

260.

**Within Wirral, which sector has the least Intermediate/Level 2 apprenticeships available?**

Agriculture, Horticulture and Animal Care.

**Which three sectors in St Helens offer Higher/Level 4+ apprenticeships?**

- Construction, Planning and the Build Environment
- Health, Public Services and Care
- Business, Administration and Law

**How many Higher/Level 4+ Business, Administration and Law apprenticeships are available in Sefton?**

480.

**In Liverpool how many sectors offer 50 or more Advanced/Level 3 Apprenticeships?**

7

**If you're in the Liverpool City Region and interested in an apprenticeship, how can you find out more and get support?**

Visit the Be More Apprenticeship Hub via [www.be-more.info](http://www.be-more.info) and get support from the dedicated team!

**If you have no formal qualifications, what level of apprenticeship should you consider?**

Level 2.

**If you have 5 or more GCSE passes, what level of apprenticeship should you consider?**

Level 3.

**If you have 3 or more A Level passes, what level of apprenticeship should you consider?**

Level 4.

**If you have 3 or more A Level passes, and relevant job experience, what level of apprenticeship could you consider?**

Level 5.

**How long does a Level 4 apprenticeship typically take to complete?**

Between 1 and 5 years.

**How long does a Level 2 apprenticeship typically take to complete?**

Between 12 and 18 months.

**When you complete a Level 2 apprenticeship, you will have earned a qualification equivalent to what?**

5 GCSE's at grades A\*-C or grades 9-4.

**When you complete a Level 4 apprenticeship, you will have earned a qualification equivalent to what?**

A foundation degree, HNC, CertHE or Level 4 NVQ.

**To do a Level 4 apprenticeship, what requirements will you need?**

At least 5 GCSE passes at grades A\*-C or 9-4, including English and Maths, Level 3 qualifications such as A Levels or BTECs. Employers might also request relevant experience..

**What is the typical hourly rate of pay for someone under 18? Is this lower or higher than you'd expect?**

£4.62. The minimum wage is lower for students under 18, increasing at the ages of 18, 21 and 23, which lots of people don't know! It increases in increments every year, which you can view here: [www.gov.uk/national-minimum-wage-rates](http://www.gov.uk/national-minimum-wage-rates). Apprentices can be paid less than the minimum wage, because their employers are also contributing to the cost of their training.

**What is the monthly rate of pay for an apprentice studying Accounting at Level 4/5?**

£2,011

**What is the hourly rate of pay for an apprentice studying Construction at Level 2/3?**

£7.16

**What is the annual rate of pay for an apprentice studying Retail at Level 2/3?**

£8.55

**What is the hourly rate of pay for a biosciences graduate?**

£9.75

**What is the annual rate of pay for an economics graduate?**

£25,164

**What is the monthly rate of pay for a philosophy and religion graduate?**

£1,565

Select the age you think you'd start work, as well as the most appropriate apprenticeship and university course for your aspirations to see how the different rates of pay compare. Is it as you'd expected, or different? Does it change your plans at all? Remember, pay is not the only thing to consider when choosing a career!

# LOOKING FOR MORE?



## TALK TO US

We have Shaping Futures staff and students at partner universities you can chat to, live, on our TAP page. Just visit [shaping-futures.org.uk/talk-to-us](https://shaping-futures.org.uk/talk-to-us) and you can get 1-2-1 support from our experts or ask our students about their choices and higher education experiences!



## CHECK OUT OUR WEBSITE

There's tons to check out on our website to support you in making those big decisions on your next steps. You can download resources, see upcoming events and learn about all the routes into Higher Education that could work for you at [shaping-futures.org.uk](https://shaping-futures.org.uk)!

If you require support around The Pay Index you can reach us via our online chat at [shaping-futures.org.uk/talk-to-us](https://shaping-futures.org.uk/talk-to-us) or email us via [admin@shapingfutures.info](mailto:admin@shapingfutures.info) - we're happy to support you!

## TEACHER SIGN UP:

1. Visit the website - [www.thepayindex.com/login](https://www.thepayindex.com/login)
2. Log in using these details:

**Username:** lcr.teachers@thepayindex.com

**Password:** Liverpool

## PARENT SIGN UP:

1. Visit the website - [www.thepayindex.com/liverpool/signup](https://www.thepayindex.com/liverpool/signup)
2. Complete the form to create an account.
3. Select the school of your child.
4. In the year group option select Parent/Carer.