

# NUMBER CRUNCHING

How much do you need to earn to live the way you want to live?

Head to [rightmove.co.uk](https://www.rightmove.co.uk). Search for places to rent in the sort of area you want to live in. Stick with locally for now (unless you know you plan to move, for example to London). This isn't exact. Go with your gut instinct and pick an area you think you'd be happy living in. Search for that area, rather than by city for better results.

Filter by bedrooms - 3 is about average, but it's up to you. Be as specific as you can about what you want, then scroll through and find 4 properties that you like the look of.

Note their monthly (PCM = per calendar month) rent here:

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Use the calculator on your phone to add up the 4 numbers, then divide your answer by 4. Write it here...

A

That figure is going to be your estimated monthly rent/mortgage payment as we carry on. Your rent/mortgage payment should be no more than 1/3 (33%) of your income. Take your number from box A and multiply it by 3. That's going to be your target monthly income.

B

Now we use that to work out your target annual salary (as a minimum to afford the sort of house you want). Take the figure in box B and multiply it by 12.

C

Before you panic - you only have to bring in this level of income if you live alone. If you're living with someone, you can share this requirement between you!

# DOING WHAT YOU LOVE

Imagine you won a competition and got that (box C) amount of money per year, every year for the rest of your life. What would you do with your time if you didn't have to 'work'?

**In other words, what do you LOVE doing?**

# THINGS I'M GOOD AT...

Are you good at being organised? Tidy? Finding amazing holidays? Making other people happy? Number crunching? Drawing? Writing? Social media? Cooking? Explaining things? Persuading people? Being 'in style'? Shopping? Reading? Giving good advice?

If you can't think of anything, ask your parents or your friends. They might see 'you' better than you see yourself....

A large, empty rectangular box with a black border, intended for students to write down their strengths or skills.

# JOBS BRAINSTORM

How could you get paid for doing those things you LOVE doing? Get creative and brainstorm as many jobs as you can. **Google it if you need to!** 'Jobs that involve....'

# EXPERIENCE / QUALIFICATIONS

What things would be useful to study to get you the right experience and/or qualifications?

You can Google 'what qualifications do I need to be a .....

If not qualifications, what about particular skills?

If there are specific subjects you'll need to study, what grades do you need to get to be allowed to study that?

What about Uni - what are the A-level requirements for the sort of course that you need (if you need a degree - not every job does.)

Where locally could you arrange some work experience to see what that kind of job is actually like? If there really isn't anywhere, then how else could you find out more about what that job involves on a daily basis?

# MY SHORT-TERM GOALS

Revision goal:

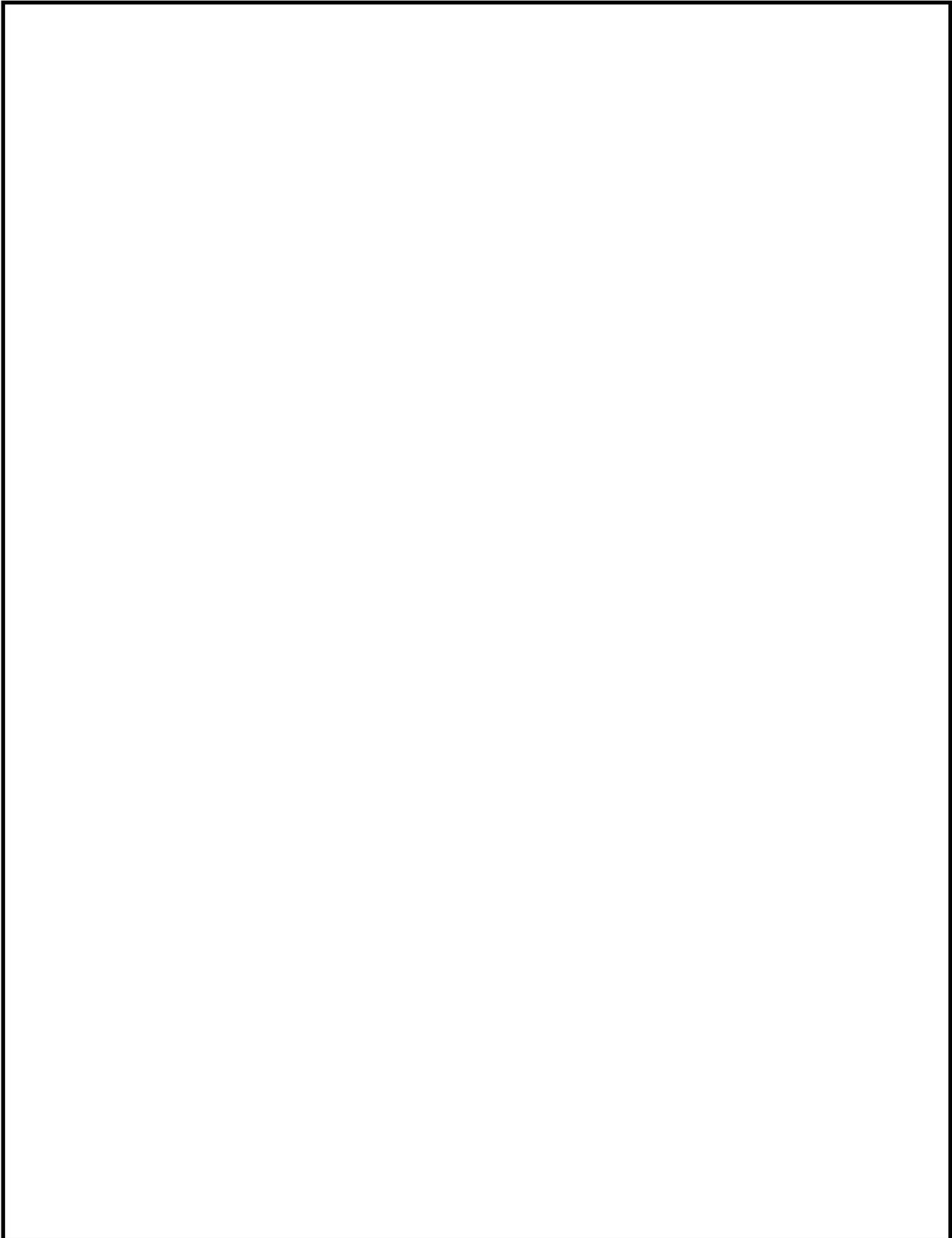
Skillset goal:

Work experience goal:

Personal goal:

# MY 10-YEAR GOALS

Picture your life in 10 years. Job, house, family, hobbies, friends. As much detail as you can. You can write things, or draw things. Whatever works for you. Dream big.

A large, empty rectangular box with a black border, intended for students to draw or write their 10-year goals.