

A photograph of a smiling female teacher in a grey blazer high-fiving a young student in a blue and white school uniform. They are in a classroom with a large window in the background showing trees and a building. The scene is overlaid with a semi-transparent blue filter.

Teacher

You are a newly qualified
teacher working in Manchester.
Your annual salary is £22,000
per year.

A close-up, blue-tinted photograph of a bicycle's front headlight and fender. The headlight is rectangular with a clear lens and is mounted on a black housing. Below it is a black fender. The front wheel with spokes is visible in the lower part of the frame. The background is dark and out of focus.

Teacher

You do not own a car and you cycle to work. Your bike needs some general upkeep and repair, so you spend an average of £25 per week on it.

Teacher

A photograph of a bedroom interior, overlaid with a semi-transparent blue filter. The room features a white tufted headboard, a white bedside table with a lamp and a vase of white flowers, and a wooden wardrobe. The text is centered over the image.

You live by yourself in a one-bed flat near the school, which costs you £550 per month. Your council tax for this property is £110 per month.

You like to be energy efficient so spend about £90 per month on gas, electric and water.

A photograph of a classroom scene. A female teacher in a denim jacket stands at the front of the room, looking towards the camera. Several students in the foreground have their hands raised, indicating an interactive lesson. The classroom features a green chalkboard with a spelling list, a round wall clock, and a banner that says "Every Day".

Teacher

You are a basic-rate tax payer so you pay 20% tax on some of your income.

You went to university and took out a student loan, but currently don't earn enough to have to pay it back. Therefore, your take-home (net) income is £1,597 per month.

A photograph of a woman with long brown hair, wearing a white long-sleeved shirt and a necklace with a pearl pendant. She is looking down at a white smartphone held in her hands. The background is a light, out-of-focus interior. The entire image is overlaid with a semi-transparent blue filter.

Teacher

You have a phone contract
that costs £35 per month.



Accountant

You are an accountant
working for a big company
in London. Your annual
salary is £52,000.



Accountant

You are a higher-rate tax payer so you pay 40% tax on some of your income.

You went to university and took out a student loan, which you are paying back at £202.50 per month. Therefore, your take-home (net) income is £3,128 per month.

A person wearing a light blue shirt is holding a smartphone. The image is overlaid with a semi-transparent blue filter. The word "Accountant" is written in large, white, bold letters across the middle of the image. Below it, a paragraph of text explains a phone contract cost.

Accountant

You like to have the newest phone so your phone contract costs £40 per month.



Accountant

You buy a monthly travel card, which allows you to use the tube and buses to get to work. This costs £156 per month.

A photograph of a modern living room with a large window, a sofa, and a coffee table. The room is brightly lit, and the window has blinds. The text is overlaid on the image.

Accountant

You rent a two-bedroom apartment close to central London; this costs you £2,200 per month. Council tax for this property is £130 per month.

Your energy and water bills cost £125 per month.

A person wearing a blue uniform is using a multimeter to test a network switch in a server rack. The rack is filled with various cables and equipment. The person's hands are visible, holding the multimeter probes and the device. The background is a light blue gradient.

Electrician

You are a basic-rate tax payer
so you pay 20% tax on some of
your income.

Therefore, your take-home (net)
income is £2,064 per month.
You chose to do an apprenticeship
so have no student loan.

An electrician wearing black gloves is working on a server rack in a data center. The electrician is using a red-handled screwdriver to adjust a component on the rack. The server rack is filled with various electronic components, including a large black server unit with a fan grille. The background shows more server racks and a white ceiling with cables. The entire image is overlaid with a semi-transparent blue filter.

Electrician

You are a self-employed electrician working in Birmingham.

As you are self-employed, your earnings can vary month to month. On average you earn £30,000 per year.



Electrician

You have to have a car to be able to get to your clients' locations. This costs you £300 per month.



Electrician

You rent a two-bedroom house outside of the town centre for £795 per month. Council tax is £100 per month and your energy bill costs you £120 per month.

A hand holding a smartphone is the central focus of the image. The phone's screen displays a colorful, abstract graphic. The background is a soft-focus bokeh of light spots in shades of blue and white, creating a modern, digital atmosphere. The entire scene is set against a solid light blue background.

Electrician

You use your phone a lot for work so your phone contract is £49 per month.



Train Driver

A benefit of your job is free travel on trains but, as you have to get to the train depot early, you own a car which costs you £300 per month.



Train Driver

You are a basic-rate tax payer
so you pay 20% tax on some of
your income.

Therefore, your take-home (net)
income is £2,473 per month.
The company provided you with
on-the-job training so you chose
not to go to university and have
no student loan.



Train Driver

You are always out and about so use a lot of mobile data, meaning that your phone contract costs £39 per month. This gives you unlimited data.



Train Driver

You live in Essex and rent a one-bedroom house.

Your rent is £1,000 per month.

For this property, council tax is £110 per month. You pay £100 towards your energy and water bills each month.

A high-speed train, primarily red with white accents, is shown from a front-facing perspective as it travels along a set of tracks. The tracks are surrounded by a complex network of overhead power lines and support structures. The background shows a blurred landscape with greenery and a utility pole with the number '186' visible. The entire scene is overlaid on a light blue background.

Train Driver

**You are a qualified train driver
working in the south east of
England.**

You earn £37,000 per year.



Zoo Keeper

You usually get the bus
to work but to save money
you walk 2 days a week.
Travel costs are £20
per month.

A photograph of a living room interior, overlaid with a semi-transparent blue filter. The room features a white fireplace mantel with a framed abstract painting and a small figurine. Bookshelves filled with books are on either side. A wooden coffee table with a vase of white flowers and a magazine sits in front of a striped sofa. The ceiling has recessed lighting and a circular vent.

Zoo Keeper

You live on the outskirts of the town. You pay £575 for a one-bedroom flat. Council tax is £100 per month. You keep your energy and water bills low, so you pay £80 per month.

A person's hands are shown holding a smartphone. The phone's screen displays a map application with various street names and a blue location marker. The person is wearing a green ribbed sweater. The background is a blurred outdoor setting, possibly a zoo or park, with trees and a path. The entire image is overlaid with a semi-transparent blue filter.

Zoo Keeper

Your phone contract
costs £25 per month.



Zoo Keeper

You are a zoo keeper working
in Chester Zoo. Your annual salary
is £17,000.



Zoo Keeper

You went to university and took out a student loan but are not currently earning enough to have to pay it back.

You are a basic-rate tax payer so you pay 20% tax on some of your income. Therefore, your take-home (net) income is £1,306 per month.

A photograph of a bedroom with a bed, a wooden floor, and a white wall. The bed has a dark headboard and is covered with a white and blue striped duvet. The floor is made of light-colored wood. The text is overlaid on the image.

Web Designer

You live in a one-bedroom flat on the outskirts of London and pay £1,950 rent per month. This includes council tax, energy and water bills.



Web Designer

You buy a monthly travel card, which allows you to use the train, tube and buses to get to work. You live quite far out of London, so this costs £225 per month.

A person wearing a blue long-sleeved shirt is sitting at a desk, looking at a large computer monitor. The monitor displays a code editor with various lines of code in different colors. The person's hands are visible at the bottom, near a keyboard and a mouse. The background is a solid light blue color.

Web Designer

You are a senior web designer
working in London.

You earn £46,000 per year.



Web Designer

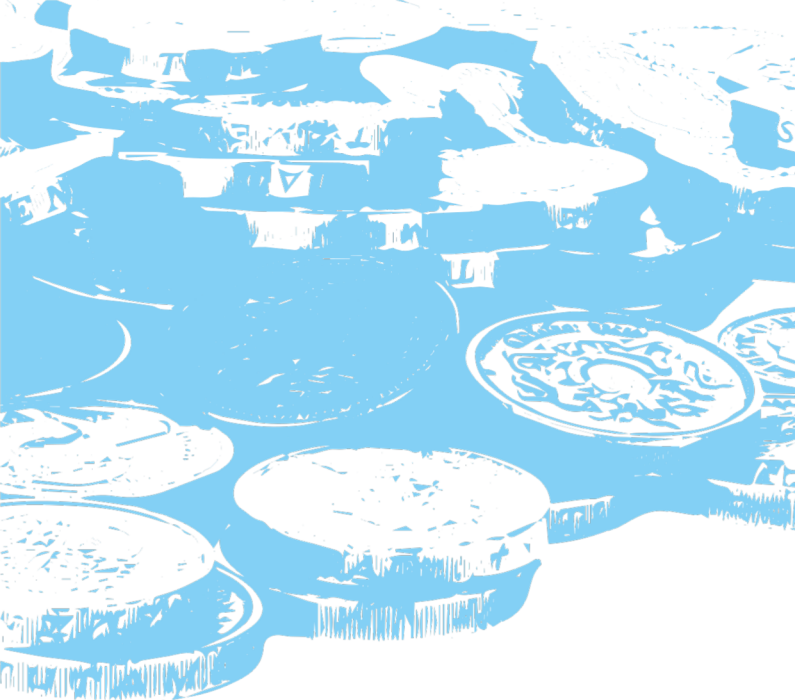
Your phone contract is
£40 per month.



Web Designer

You are a basic-rate tax payer so you pay 20% tax on some of your income.

You went to university and took out a student loan, which you pay back at £158 per month. Therefore, your take-home (net) income is £2,840 per month.



JOB FACT FIND CARD

The
MONEY
Charity

<https://themoneycharity.org.uk>