

Employment type

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Profile 1

Zara works for a well-known estate agent and chooses to work part time for four days a week. On her day off, she loves to bake personalised cakes which she sells to friends and family for special occasions as her side hustle.

Her base salary at the estate agent for four days of work is £12,000 and, in terms of benefits, she gets access to a company car and cycle to work scheme. She also earns a commission, meaning that she makes around 5% extra on the money earned from each successful house sale.

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Profile 2

Jorge runs his own plumbing business. He does most of the work himself but he also employs an assistant and is currently training an apprentice as his workload and the demand for plumbing services increases. He can choose his hours and sometimes works up to 50 hours a week when he needs more money. At times it can be stressful because he is responsible for the success or failure of the business, and for managing his employees. However, he finds that the demand for his services means that he earns a good salary which varies between £30,000 and £55,000 per year. Because Jorge runs his own business, he also needs to make sure that he is paying the right taxes.

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Profile 3

Lucy is a barista at a family-run cafe and makes £10 an hour. She has recently moved jobs because in her previous cafe she couldn't keep her tips for herself, whereas now she can. She enjoys meeting lots of people who come into the cafe, particularly the locals who come in regularly and she has a 30% discount on the cafe's food. This means that she saves some money on her food expenses. She works part-time at 15 hours a week. However, her weekly routine changes depending on the shifts she is needed for which means that sometimes she is working several late nights per week and, at times, she has to deal with difficult customers. She finds she makes the most money during holidays and weekends, which limits when she can see friends; but she's happy to do this in order to save up for a month of travelling during her Christmas holiday.

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Profile 4

David is a banker. He earns £42,000 per year and works full-time in the City of London, sometimes working up to 50 hours a week.

He can also earn a bonus (an amount of money added to his wages as a reward for good performance) of up to 30% his annual salary. He is surrounded by motivated individuals and has the opportunity to earn a lot more money in the future. However, at times he finds that he works late into the night. When he has a big project on at work he is less able to plan to see his friends and family, because work can become urgent and stressful very quickly.

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Profile 5

Shivaughn is a food delivery cyclist on a zero-hours contract. This means that she isn't guaranteed any work or pay but she does have rights including annual leave, national minimum wage and the right not to be discriminated against (amongst others). She likes that she is independent, keeps healthy doing lots of exercise and is in control of when she wants to work. The platform/app she uses even highlights the best times to work! However, she can work very long days and sometimes feels lonely on the job. She finds it's great for occasional fast money, but hard to live off and plan life around. Shivaughn averages three full days of work per week. Her pay averages £11 per hour and she is considered self-employed, meaning she has to submit the right taxes herself.

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Profile 6

Karim is a freelance graphic designer, meaning he is self-employed. He loves his work because it offers a great combination of creativity and business skills. It also allows him to earn good money and keep his independence and flexibility. He charges a day rate of £200 per day for his work and mostly works a full 5 day working week. This means that he can work from abroad, and he takes advantage of it by working from Greece, where he loves the weather and food. As a freelancer, he works on lots of projects a year and enjoys the variety of his work. He works with start-ups, charities he cares about and big businesses which keeps him on his toes. At times he has a lot of money coming in, but at other times he doesn't have projects to work on. Ken has to be very careful to ensure that he has enough projects going so that he can pay the rent and his bills. He also needs to make sure he is organised.