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# My child's first Saturday job

MoneySense  
Making sense of money

A Saturday job will give your child valuable experience... from learning how to speak confidently with new people, to managing their own money. However, it's also important to ensure they have time to relax at weekends.

## What age?

A child can work part-time from the age of 13 (they can do modelling, TV or theatre work at a younger age, but will require a performance licence). During term time, children must not work more than 12 hours per week, with no more than two hours on school days and Sundays. On Saturdays, 13 to 14-year-olds can work up to five hours, while for 15 to 16-year-olds, the maximum allowed is eight hours.

55%

of youngsters in education say they don't work because they need to focus on their studies.

Source: UKCES, 2015

## Who'll employ them?

Chain stores and larger companies don't usually employ anyone below the age of 16. However, smaller, independent shops and businesses are often eager to have a junior to help them out on Saturdays. Play to your child's strengths and interests; for instance, riding stables or farms often need help 'mucking out' the animals; hairdressers look for juniors to sweep up and make teas and coffees for customers. Your child may also be able to earn money by doing jobs for family, friends and neighbours.



## Top Tip

As soon as your child is earning a regular income, encourage them to put away some of their wages every week in a savings account.



"The money from my Saturday job on our local market gives me a sense of freedom."

Claire (aged 15), Wiltshire

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**Top Tip**  
If your child sets up a successful online business, it's best if you put them in touch with a local accountant or business bank manager for advice.

## Young entrepreneurs

In this digital age, there are opportunities for anyone to make money online, even children. If they are addicted to social media, they'll understand the best ways to optimise social networks such as Twitter and Instagram, which are vital marketing tools for most businesses. Other children may be good at photography and could earn pay-per-use royalties from uploading their shots to stock photo sites. Or, if your child has something to say, is funny, or good at making videos, then a blog or vlog could be an income-earner from advertising revenue. You should monitor their online activity in the same way you would with any other internet usage.



**66%** of employers say work experience is important to them when recruiting.

Source: UKCES, 2015

## Saturday job ideas

Below is a list (far from exhaustive) of types of job your teenager might want to consider:

- a paper round
- leaflet delivery
- washing cars
- gardening
- cleaning
- dog-walking or dog-sitting
- babysitting (14+ years old)
- office admin or filing
- hairdressers
- farms and riding stables
- cafés and restaurants
- summer camps and clubs



## How much?

School-age children aren't entitled to the National Minimum Wage, so it'll be a matter of negotiation with their employer. Tell them not to say yes to an offer immediately, but to ask the employer for a day to consider and check with their parents. There is no harm in the employer knowing that you are watching your child's back. Children aged 16 and 17 are entitled to £4.20 per hour and must be paid through PAYE if they earn more than £116 per week.



**“Our son is so much more confident since starting his job at the tennis club.”**

Adrian, Birmingham