Preparing students for what comes next.

Money ready. AI ready. Career ready.

£15

per eligible student • per academic year • including VAT

A university-wide student readiness programme for less than 0.15% of a £10,050 annual tuition fee.

Academically qualified. But ready?

Students are graduating into a world of financial pressure, AI-enabled work and intense competition for early-career opportunities. The question is no longer only whether they can complete a degree. It is whether they are ready to use it.

MONEY READY
Manage money, build habits and understand the transition to a salary.

AI READY
Use AI productively, responsibly and critically without outsourcing judgement.

CAREER READY
Understand employers, applications, workplace behaviour and how to become useful.

Only half felt prepared for life after higher education.

Office for Students research published in March 2026 found that only 50% of recent graduates surveyed felt prepared for life after university or college. At the same time, 88% said university or college support had helped them prepare. The opportunity is not to replace support - it is to make practical preparation more joined-up, visible and scalable.

A degree opens doors. Readiness helps students know what to do next.

University support is organised around departments. Student life isn't.

Careers, wellbeing, academic teams, access and participation, and student services all address important parts of the student experience. Students experience those issues simultaneously.

CAREERS	Employability, applications and employer engagement
WELLBEING	Financial pressure, resilience and support
ACADEMIC	AI, learning and academic integrity
ACCESS & PARTICIPATION	Equality of opportunity and progression
STUDENT EXPERIENCE	Engagement, belonging and practical support

HeadStart connects the practical learning without replacing the specialist teams.

Not a budgeting app. Not a careers portal. Not an AI course.

HeadStart is designed around the whole transition from student life into adult financial and professional life.

Money ready

Student finance, budgeting, cashflow, debt, saving, tax, pensions, investing basics and the habits that support financial resilience.

AI ready

Practical AI literacy for research, learning, applications and work - including verification, limitations, responsible use and independent judgement.

Career ready

What employers value, applications, interviews, networks, commercial awareness, workplace behaviour, employment basics and becoming useful from day one.

One readiness programme. One student journey.

Specialist financial-wellbeing platforms can provide deep money tools, budgeting, funding discovery or hardship-fund administration. HeadStart's role is different: financial capability is one pillar within a broader readiness journey connecting money, AI and careers.

One journey - from arrival to life after graduation.

START	Student finance • budgeting • cashflow • saving • financial resilience
↓	
BUILD	skills • confidence • networks • commercial awareness • AI literacy
↓	
PREPARE	applications • interviews • AI at work • employment basics • becoming useful
↓	
LAUNCH	salary • tax • pensions • saving • investing basics • building a future

The precise curriculum and sequencing can be aligned to the institution's priorities and existing provision.

What could £15 do?

£15

per student • per academic year • including VAT

£1.25	<0.15%
equivalent per student per month	of a £10,050 annual tuition fee

A small, defensible per-student allocation.

HeadStart can be funded through whichever internal budget route the university considers appropriate. The tuition-fee comparison is intended to show scale: £15 is equivalent to less than 0.15% of a £10,050 annual fee. It is not an additional charge to the student.

The first decision is simple: is preparing a student for money, AI and employment worth £15 a year?

No new delivery team. No new curriculum to build.

For a budget-constrained institution, the resource case matters as much as the licence price.

PROGRAMME
Structured money, AI and career-readiness content

DELIVERY
Digital member experience available at scale

ONBOARDING
University-specific student routes and communications

UPDATES
Ongoing development as money, AI and work change

ENGAGEMENT
Campaigns and prompts to encourage repeat use

MEASUREMENT
CRM-based usage and learning data with agreed reporting

Existing university teams remain focused on the specialist work only they can do. HeadStart supplies the core programme, delivery environment and measurement infrastructure.

Programme + delivery + measurement.

If students aren't engaging, you'll know. So will we.

HeadStart should be accountable for more than availability. The READY framework gives the university a simple way to review reach, learning and usefulness.

R	**REACH**	Are eligible students activating?
E	**ENGAGE**	Are they returning and using relevant modules?
A	**APPLY**	Can students demonstrate or report applying what they learned?
D	**DEVELOP**	Are knowledge and confidence improving?
Y	**YOUR OUTCOMES**	What is the institution learning about student needs and engagement?

Activation, visits and module activity can be captured through the underlying CRM/platform. Knowledge checks, confidence and usefulness can be measured through agreed in-platform questions. Longer-term outcomes such as employment may require university data or follow-up and should not be implied from platform usage alone.

A response to recognised sector priorities.

Financial pressure

The Office for Students Equality of Opportunity Risk Register identifies cost pressures as a risk that may affect a student's ability to complete their course or obtain a good grade. It also identifies insufficient personal support, mental health and progression from higher education as relevant risks.

AI readiness

OfS and Advance HE research published in November 2026, involving more than 300 students and staff from over 120 institutions, says universities and colleges have a critical role in equipping students with AI skills for life beyond higher education while protecting learning and assessment integrity.

Life after graduation

OfS research published in March 2026 found only half of recent graduates surveyed felt prepared for life after university or college.

Financial wellbeing evidence

Blackbullion's 2026 Student Money & Wellbeing research, based on 2,020 UK university students, reported high levels of money worry and links between financial pressure and student wellbeing. This supports the scale of the financial challenge; HeadStart addresses that challenge as one part of a broader readiness proposition.

HeadStart does not claim that purchasing the programme discharges a regulatory obligation. It provides a practical, measurable intervention that can form part of an institution's response.

Start. Measure. Prove.

For an early institutional partnership, the lowest-risk route is to agree the outcomes before launch and review the evidence afterwards.

01	**AGREE**	Define eligible cohorts, existing provision, success measures, reporting and implementation requirements.
02	**LAUNCH**	Configure the programme and introduce it through agreed university channels.
03	**MEASURE**	Track activation, engagement, learning signals and student feedback through the agreed framework.
04	**REVIEW**	Assess what students used, what changed and where the programme can improve.
05	**RENEW**	Continue based on demonstrated institutional value, with the next year's programme refined using evidence.

Procurement-ready, without cluttering the student proposition.

Information security, privacy, accessibility, hosting, subprocessors, support, insurance, continuity, data retention and exit arrangements should sit in a separate due-diligence pack. This keeps the partnership document focused while giving procurement teams the information they need.

What if £15 made the difference?

Between worrying about money and understanding it.

Between using AI and knowing how to use it well.

Between graduating and knowing what comes next.

Money ready. AI ready. Career ready.

Give every student a HeadStart.

£15 per eligible student. Per academic year. Including VAT.

Evidence & context

Office for Students - Equality of Opportunity Risk Register
Cost pressures, insufficient personal support, mental health and progression risks.
https://www.officeforstudents.org.uk/for-providers/equality-of-opportunity/equality-of-opportunity-risk-register-eorr/

Office for Students / Advance HE - Making AI work for students (11 Nov 2026)
AI readiness research involving more than 300 students and staff from over 120 institutions.
https://www.officeforstudents.org.uk/publications/making-ai-work-for-students-reflections-on-institutional-practice/

Office for Students - Preparing for the next steps after higher education (25 Mar 2026)
Recent-graduate preparedness research.
https://www.officeforstudents.org.uk/publications/preparing-for-the-next-steps-after-higher-education-student-insight-report/

GOV.UK - Changes to tuition fees 2026-27 and 2027-28
£10,050 maximum standard full-time fee for relevant approved fee-cap providers from 2027-28.
https://www.gov.uk/government/publications/tuition-fees-and-student-support-2026-to-2027-academic-year/changes-to-tuition-fees-2026-to-2027-academic-year-and-2027-to-2028-academic-year

Blackbullion - Student Money & Wellbeing 2026
Research based on 2,020 UK university students; used here only as sector evidence of student financial pressure.
https://business.blackbullion.com/download/student-money-wellbeing-2026/

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