

**Where could an  
AAT qualification  
take you?**




**The choice is yours ●**

aat

# Get your free AAT course guide today

> [aat.org.uk/career-in-finance](https://aat.org.uk/career-in-finance)



**“Going to college and university isn’t for everybody. There is a different way. AAT gives you the opportunity to study and work at the same time. Doing the qualification and working at the same time definitely helped my career progression. It meant that I was given an opportunity I wouldn’t have been given otherwise.”**

Jess Brindle MAAT  
Finance Manager, Social Chain



See Jess’s AAT Stories video here

# Your career, your choice.

Imagine having a qualification that could set you up for life; a qualification that can open doors to the world's most respected and well-paid professions. This is what an AAT qualification can offer you. And with so many options to choose from, you could work in any industry you can think of – from fashion and sports to banking or forensic accounting. After all, every business needs someone to look after its finances.

Now, more than ever, the role of a finance professional is so important. Advances in smart technology, such as artificial intelligence, are changing the way finance teams work, plus increased globalisation and a greater focus on ethics and sustainability make it a very exciting time to start a career in accountancy.

We want to take a moment to tell you more about AAT's accounting and bookkeeping qualifications. They offer you the chance to meet the growing industry demands and gain highly transferable skills that you can put into practice from day one. All while sidestepping the huge debts that can be accumulated if you were to go to university. And what's more, with an apprenticeship you could earn while you learn.

Whether you decide to specialise in bookkeeping or accountancy, develop these skills as a stepping stone to other areas of business or become an entrepreneur, by boosting these sought-after skills and recognised qualifications, you'll open doors to a broad range of exciting careers.

## You could...

- > Start your own business
- > Work in banking or insurance
- > Become a chartered accountant
- > Work for a FTSE100 company
- > Work for a top fashion label or sports brand
- > Run your own accountancy practice

# A window into accountancy and bookkeeping

In simple terms, accountants spend much of their day analysing, collecting, compiling and evaluating the financial data of a business. They use this information to prepare a variety of reports and financial statements, from daily cash flows for small businesses and profit and loss statements to annual financial reports for larger organisations. For as long as humans have been able to add up, the world has run on accountancy. We might do things a little differently now, thanks to advances in technology, but the principle is still the same.

The recording and analysing of financial information allow a business to know how well they are performing, for example, whether they make a profit or a loss. This is critical to enable them to make sound business decisions.

There are hundreds of jobs in finance, and an accounting or bookkeeping qualification can be your route into so many exciting choices. But if you're looking to gain the broadest range of skills possible so you can access a wide range of career options, you may wish to consider an accounting qualification instead of a bookkeeping qualification.



See Bookkeeping vs Accounting video

## **So, what does a bookkeeper do? What's the difference?**

Bookkeepers are responsible for providing accurate, up to date financial information about the business. Day to day, you could be performing a variety of tasks such as recording income and expenditure or payroll, completing bank reconciliations, balancing accounts and preparing invoices to complete VAT returns. Maintaining accurate records means that accountants have the necessary information they need to do their job.

# See what life is like in finance

Some of AAT's members shared their stories with us, so you can see what life could be like for you.

## Life as a finance apprentice

Accounting apprenticeships are a great way to gain these sort after skills while getting paid.

Becoming an apprentice is a tried and tested way of getting into the industry. You'll give yourself the best chance to learn a business from the bottom up, earning and learning, while having the opportunity to gain an AAT accounting qualification.

As an apprentice, you'll be employed to work a minimum of 30 hours\* a week in finance and accounting related roles, and you'll also have the time to study for an AAT qualification.

During an apprenticeship you'll:

- work alongside experienced staff
- gain skills specific to the industry
- have the opportunity to gain a recognised qualification and earn a salary.

All of which means you'll be one step up on the career ladder as you'll gain the theoretical knowledge of accountancy whilst applying it in the workplace every day.

To find out more about apprenticeships, visit [aat.org.uk/apprenticeship](https://aat.org.uk/apprenticeship)

\*You'll work a minimum of 30 hours in England and Scotland, a minimum of 16 hours in Wales and 21 hours in Northern Ireland.

## Jade Cheshire Affiliate

Finance Apprentice, Network Rail

### What is your role as a finance apprentice at Network Rail?

Currently, I manage the accounts for the contracts and procurement department. My role involves looking at profit and loss, the balance sheet and accruals. The job requires practical knowledge and the ability to communicate effectively with business partners.

### What is the most interesting part of your job?

Recently I have been involved in efficiencies, which I found really interesting. In my role, I have to show efficiencies in a very specific way and give presentations to the team. There is an approval process, which means I could be approving efficiencies for millions of pounds.

### Why did you decide to follow this career route?

My A levels went well so I had two options – to go to university or to get a job. I had an offer from Warwick University to study Business Studies. I also thought about a third option in the form of an apprenticeship, because my brother was looking for an apprenticeship and I liked the idea of having practical experience and no debt.

I knew that many graduates struggle to get experience and therefore to get a job at the end of their courses. The apprenticeship would give me qualifications. Even if I went to university, I would still have to do my qualifications afterwards. Although there was a part of me that wondered if I was missing out on university, I knew I wanted to be an accountant and, for me, an apprenticeship was an excellent accelerated path to get there.

### What made you choose Network Rail?

There were two apprenticeships that I was interested in. I choose Network Rail because I fell in love with the public sector.

### How has AAT helped you?

I am 23 and the apprenticeship at Network Rail is for five years. In the process, you do AAT Level 3, Level 4 and then CIMA. I've been supported in pursuing all the options so that I can become as qualified as I can be.

AAT has given me a friendship group and lifelong friends that I can learn with. It's such a well-regarded qualification. It provides benefits in every aspect of my life.

### Any tips on how to break into the profession?

It is good to have something that you are really passionate about. Get good at using Excel as that will make you a very valuable employee.



Read more of Jade's story





## Life as a finance manager

**Jessica Brindle MAAT**  
Finance Manager, Social Chain

### Why did you choose AAT?

At 18, I got a job in an office as a receptionist. My line manager was the Management Accountant and she had studied with AAT and suggested I should too. I'm good at maths, I love a spreadsheet, which I think is a prerequisite of being an accountant, and so it sounded really interesting.

I started AAT at 21. I was working full time in the Finance department for a company doing basic administration and was doing online classes and studying in the evening. I found AAT extremely useful because it gave me the skills I needed to do my job.

### How did you break into your current career?

I completed the AAT Level 2 and Level 3 qualifications and then I was headhunted for a start-up in Manchester, called Social Chain. It's a social media company and I've been there for five and a half years.

While I've been working there, I studied for my AAT Level 4 qualification and now I'm the Finance Manager and I manage three members of staff.

### What is a typical day for you?

In the morning I check to see which clients have paid and I work with the Sales team so they can

follow up with clients and chase payments on outstanding invoices.

Month-end is the most interesting time for me as I have a lot of tasks including analysing the figures and checking that they all balance.

### Why did you decide to follow this career route?

It was the recommendation of my first manager. I wish school had told me that it was an option. I didn't know that you could do an apprenticeship in law or accounting. School had implied that apprenticeships were for people who were doing manual work.

### Any tips for breaking into the profession?

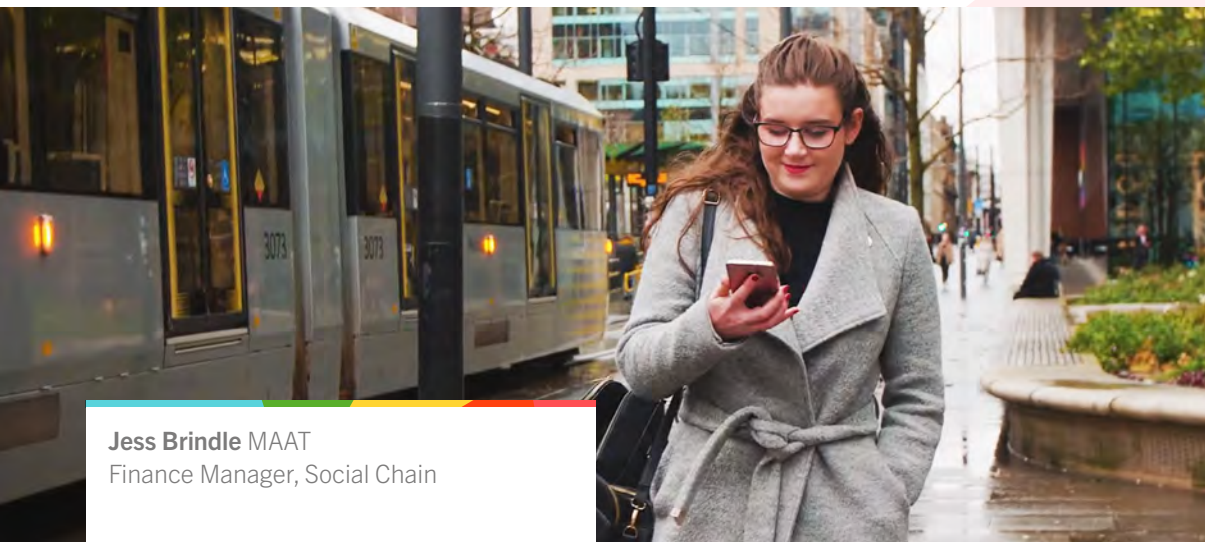
AAT is a great foundation. They are extremely helpful when it comes to tips for working and studying at the same time. Although it's hard work, it does mean that you're embedding the learning.

### What is the most surprising part of the job?

The most interesting part of my role is understanding how other teams work. Communication between departments helps everyone understand the Finance department's point of view. We're sometimes seen as the 'Fun Police', the department that says "no" and that asks where your receipt is, and so it helps if those departments understand what we do and why we do it.



Hear more from Jess



**Jess Brindle MAAT**  
Finance Manager, Social Chain



## Life as an audit associate

### Caitlin M Davis AATQB

Audit Associate, Grant Thornton UK LLP

#### How did you get your role as an audit associate?

I had interviews with around six firms while I was in sixth form and did a lot of research around the type of roles I would be interested in. I had support from the careers team who put me in contact with people in different firms that I could talk to.

#### What attracted you to audit?

I first got interested in audit because the role was described as needing analytical thinking, professional scepticism and an inquiring mind. It appealed to me because I like the idea that not everything you hear in the first moment is going to be the truth, you have to delve deeper into the figures.

#### What does a typical day look like for you?

I am an Audit Associate in the Financial Services division and am involved in audit for banks, insurance companies and investment companies. A typical day means managing small jobs in my team. I do a lot of checking up on the junior members of the team and I speak to clients. I'm doing a lot of fieldwork for the reports and feeding back information to my managers.

#### How has AAT helped you?

I chose an AAT qualification because I'd heard from a lot of people who had gone straight into ACCA that they'd struggled with it. I knew AAT was a good strong foundation and was very well regarded. Even if I had decided to complete my AAT qualifications and then moved into a different profession, I would still have a good grounding and great qualifications that would enable me to work in many different careers and provided a lot of options for the future.

#### What skills do you need?

You have to be adaptable and open-minded. Communication is really important too. I am speaking with CEOs daily and I have to ask the right questions. I also have to communicate well with my team because audits involve a lot of teamwork.

#### Any tips for breaking into the profession?

Research what you want to do – there are different firms with different cultures, and although they provide similar experiences, you need to find the one that's right for you.

## Life as a business owner

If working for someone else isn't your thing, then once you're qualified you could become an AAT licenced member and set up your own practice to offer a range of financial services.

Running your own bookkeeping or accountancy practice can be so rewarding, as well as giving you greater freedom, more flexibility in your work and possibly higher earning potential and job satisfaction.

We're not saying it's easy to set up your own business, the early days can be tough and demanding on your time. To be your own boss you need to have the desire and drive to keep going through the difficult times, as well as being highly organised, motivated and diligent – but these are all skills you'll pick up during your AAT studies.

[Find out more about going self-employed](#)

**Lucy Cohen FMAAT**  
**Sophie Hughes FMAAT**  
AAT Licensed Accountants,  
Co-owners of Mazuma

### **What led you to decide to become self-employed?**

We'd spotted a new way of providing a service for small and micro-businesses across the UK. We were first to market with the subscription-based accountancy model that is so common nowadays.

### **What does a typical day look like for you?**


We both take different days in the office and working from home. Typically, our mornings are taken up with catching up with the teams and checking where we're at. Then afternoons tend to be meetings and business development. At least once a week we try to attend a business event in the evening.

### **How has your business developed since you started your practice?**

We made the decision that we wanted to 'go big' with what we did. We've invested heavily in technology and systems as well as in a full team of staff to deliver our vision. It's fair to say that, whilst the premise is the same as when we started, the business is unrecognisable from the time we were two 23-year-olds working out of a spare bedroom at home.

### **What's the best thing about running your own practice?**

The knowledge that you have created something from scratch, on your own. Both of us would also say that our personal development and professional skills have been accelerated by throwing ourselves in at the deep end.

 [Read more about Lucy and Sophie's story](#)

**Lucy Cohen** FMAAT and **Sophie Hughes** FMAAT  
AAT Licensed Accountants, Co-owners of Mazuma



# Life as a management accountant

Management accountants are trusted to guide critical business decisions and drive strong business performance. They understand how the different parts of the business need to work together, combining financial and business expertise to achieve sustainable business success.



## Planning

A key focus of management accounting is planning for the future. Management accountants develop more detailed reports than financial accountants.

Rob Johnson, Strategic Planning Manager at EE, explains they have a five-year plan and part of his role is to own and drive forward key elements. The work that underpins the plan needs to be completed with granularity and rigour to ensure optimised decision making, and part of his role is to ensure this transpires.



## Decision making

The quality of a business's decision making is often how it will out-perform competitors. Management accountants can analyse data in the context of the business, understanding what data is relevant and meaningful to make key decisions.

Joanne Beattie, Assistant Finance Controller at Nestlé, describes the purpose of her role is to, "provide a comprehensive support service to the factory, to generate data which allows the factory management team to make informed decisions."

On completion of the AAT Level 4 Diploma in Professional Accounting you can gain exemptions from all the UK chartered and certified bodies:

- > ACCA: Association of Chartered Certified Accountants
- > CIMA: Chartered Institute of Management Accountants
- > CIPFA: Chartered Institute of Public and Finance Accountancy
- > ICAEW: Institute of Chartered Accountants in England and Wales

# 3

## Problem solving

Management accounting considers actual performance and compares it to goals and the future outlook. This information is used to identify issues that may arise in budgets or production changes and developing alternative strategies.

John Anderson, Finance Lead at the Department of Transport, explains that “the problem-solving techniques which I’ve picked up have been invaluable to me in approaching and tackling issues which often involve high levels of ambiguity, complexity and uncertainty.”

# 4

## Strategy

Management accountants must assess risk and implement strategy through planning, budgeting and forecasting. To report financial and non-financial measures of performance they must understand the financial and operational sides of the business. Management accountants also often take an active role in the day to day and strategic decisions that face a business.

Hayley Hunton, Senior Finance Manager, at Bentley Motors Ltd, explains that as a management accountant, she is constantly looking forward and must consider the impact of strategic decisions on the wider business. “My current role is to manage a team within engineering finance who control project spend for the various functions within engineering. This includes the production of the monthly R&D report against budgets, forecasts and strategic plans.”

The role of a management accountant is changing to provide better support for decision making and performance management. The production of standard reports is becoming more automated. Could this be the role for you?

> **Find out more about the role of a Management Accountant**

# Where can accountancy take me?

AAT accounting qualifications open doors to many different career routes. Some of these may surprise you.

## Forensic accounting

Like the sound of detective work but in a financial context? Forensic accounting involves investigating the financial transactions of your clients and getting to the bottom of where their money is going.

## Education and research

Teach and inspire a whole new generation of accounting professionals, or become a researcher and contribute to vital studies on accounting practices and trends.

## Film industry finance

Not many people stay to watch film credits roll, but if you do, you'll see behind every great flick there's an accountant watching over the finances. Just as important as the A-list cast (well, in our opinion anyway).

## Global charity finance

Put your global financial knowledge to a philanthropic use. What could be more rewarding than helping a great global cause to make every penny go further?

## Awards balloter

Imagine you're the first person to know who has won at the Oscars? Many major award ceremonies select accounting staff in order to accurately and compliantly tally the votes on nominations.

## Fashion accountant

Behind every fashion brand you need someone with financial know-how. Every decision, from the price of clothes to what the store looks like has a financial consequence. That's where the accountant comes in.

## Fintech accounting consulting

In the world of financial technology (fintech), quality accountants are highly sought after. You could be part of an entrepreneurial in-house team, join a fintech consulting company or work as an independent consultant.

## Parliament

If you harbour political passions, you could get a job in a government department. Who knows, you could make your way to cabinet one day.

## Premier League accounting

Transfer deadline day takes on a whole new dimension when you're the one behind the scenes calculating the financials on incoming and outgoing signings. Just make sure the paperwork's submitted in time.

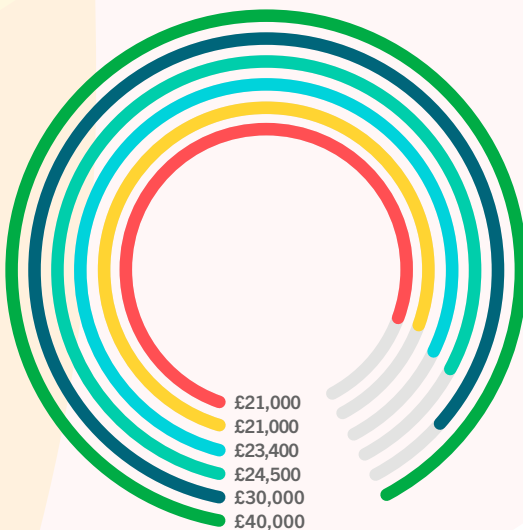


# Let's talk money

We know you're all about the numbers so let's talk money, or more precisely, what you could earn with an AAT qualification on your CV.

Salaries vary based on your location and where you're at in your studies. The further through your studies you are, the more you can expect to earn.

## Average basic salary for each level of AAT membership



- FMAAT
- MAAT
- Affiliate
- Professional student (Level 4)
- Advanced student (Level 3)
- Foundation student (Level 2)

As with the salary you could expect to earn, the types of jobs you could do will vary depending on what you've studied and how far you've progressed.



Discover more about what you could earn as you progress through your career

80% of members that have completed an AAT accounting qualification agree it has increased their earning potential.

# We're here to help you every step of the way

Starting on a new journey can be daunting, especially when there are multiple routes you can take. So, we asked some of our members for their top tips on breaking into the accounting and finance profession.



1

Make use of the connections you have, whether that is through your school, family, friends or clubs you attend. Talk to people who are working in accounting and finance roles and see if you can shadow them. This not only gives you valuable experience but puts you in touch with possible future employers.



2

You're not just dealing with numbers; communication is important too. Make sure you're comfortable writing and talking about the numbers. Practise doing this with people who don't work in finance, and if they understand what you're saying then you're winning.



3

When you go to an interview, make sure that you thoroughly research the company and make a list of questions you want to ask them. This shows great initiative and preparation.

Our help doesn't end there, we've still got so much more to offer. Once you're an AAT student we'll share everything from top tips on the best ways to get work experience to tips on how to study, as well as interactive planners to help you plan your studies around your life.

And then there are the hundreds of exclusive study support resources designed just for you. They complement the learning you'll do with your training provider and make sure you're prepared and ready to sit your assessments.

# Frequently asked questions

## **Why should you think about a career in accountancy?**

Every organisation needs accounting staff, from premiership football clubs to the police, retailers and accountancy practices. Your skills would always be needed and in demand. You could even run a finance team or set up your own business as an accountant or bookkeeper.

## **What do I need to have, to study AAT?**

Almost anyone can study with AAT, including school leavers. You don't need any formal qualifications to study an AAT qualification, but it helps if you're comfortable with numbers. You must be able to take assessments in English.

## **Can I study AAT as part of an apprenticeship?**

Yes, absolutely. Many employers recruit accounting apprentices and incorporate the AAT accounting qualifications as part of the on-programme learning element. This means you'll be getting hands-on experience in a finance role while working towards an AAT qualification, and getting paid.

## **Where will I be able to study?**

With over 500 training providers around the UK, there're plenty of options for how and where you study. Most AAT Approved training providers offer a range of study methods, from classroom to distance learning or a blend of these two options.

## **How long will it take?**

This varies depending on which qualification you chose to study. Our shorter bookkeeping qualifications can be completed in as little as six weeks. The Level 2 Certificate in Accounting qualification can take around six months, and if you study the Level 3 Diploma in Accounting qualification you could expect to take around 12–15 months. The Level 4 Diploma in Professional Accounting qualification can take up to around 15–18 months depending on your study programme.

## **Can I earn while I learn?**

Yes, even if you're not studying AAT as part of an apprenticeship, you can still earn. Many students successfully study our qualifications while working either full or part-time.

## **If I wanted to become a chartered accountant, should I go to university?**

You can go to university but studying the AAT qualifications will likely get you there faster. As AAT is recognised by all UK chartered and certified accounting bodies you could receive exemptions from certain exams.

# How much does it cost?

If you study as part of an apprenticeship, there's a good chance you will be fully funded. If you're employed, you might be able to get your employer to pay for your studies. If your studies aren't funded, your training costs will depend on the level you're studying and what's included with your training provider. Some providers include textbooks, assessment and student membership fees in their costs, while others require you to pay for these separately.

**Level 2 and Level 3 Bookkeeping qualifications**

Average cost between

**£150—£900**

**Level 2 Certificate in Accounting qualification**

Average cost between

**£600—£2,000**

**Level 3 Diploma in Accounting qualification**

Average cost between

**£900—£2,000**

**Level 4 Diploma in Professional Accounting qualification**

Average cost between

**£1,000—£3,000**

## Getting started

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Now you need to decide which qualification is right for you. Use the **AAT qualifications navigator** to establish where you should start. You can also find out more about our qualifications via [aat.org.uk/qualifications-and-courses](https://aat.org.uk/qualifications-and-courses)

All that's left is to find a local training provider for you to register with. Use our **Find a training provider service**.

## Give us a call

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If you would like more guidance, then get in touch with one of our friendly advisors who will give you guidance on careers in accountancy, studying with AAT and help you through the registration process. Our advisors are available between 09.00 to 17.00 (UK time) Monday to Friday, so give them a call on **+44 (0)20 3735 2468**.



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