

# Gap year guide: how to see the world and not end up in debt



**A bit of careful planning and a lot of hard work can result in a great life experience that bolsters your CV and pays its own way.**

Taking a gap year either side of university may be the adventure of a lifetime, but you don't want it to plunge you into a lifetime of debt. With a bit of hard work and careful planning you gain a great experience that will shore up your CV while paying your own way – or at least part of it.

The average gap year costs about £5,000, according to research from Charter Savings Bank, which also found that one in three “gappers” plan to raise the necessary funds by working while they are away. Europe is the top destination, attracting 48% of travellers under 25, with 17% going to Australia and New Zealand.

## So how can you do it?

### Work abroad ... eventually

Unless you can dip into the Bank of Mum and Dad, you will need a UK job to earn enough to fund the upfront elements of your trip, including flights, visas and any volunteering project fees.

Andreas Kornevall, co-founder of WorkingAbroad, says this will give you practical experience in working and budgeting, but he adds that you don't need to save heaps of money to begin with. “You might not need as much as you think. For example, you could live in Ecuador for three months on £1,500, plus return flights.”

Britons are free to work across the EU – which could change after Brexit – but need working visas for most other countries. “You cannot turn up on a tourist visa and start searching for work, so look for a specific overseas programme,” Kornevall says.

### The best volunteering options

You can apply for volunteering through schemes such as Voluntary Service Overseas or the British Council.

Alternatively, try privately run volunteering and internship organisations such as WorkingAbroad, Bunac, GVI, Year Out Group, OysterWorldwide or Gap360, which have projects across Asia, Africa, Australasia and South America. Animal care, conservation, social and youth work, sports coaching, medicine, the arts and teaching are just some of your options.

Kornevall says that in effect you work for free and pay for bed and board. “Make sure you learn relevant skills rather than simply picking grapes. If you are interested in becoming a marine biologist or working on a wildlife reserve, try volunteering first.”

Stefan Wathan, chief executive of the Year Out Group, says structured experiences are cheaper the longer you go for. “You can pay between £500 and £700 for a week, between £2,000 and £3,000 for four to six weeks, while three to 12 months would cost from £3,000-£8,000.”

### The best paying overseas jobs

For those who want to find paying work while away, Australia, New Zealand, Canada, Thailand and China offer some of the best opportunities.

David Stitt, managing director of Gap360, says Australian working holidays are popular. “You can get a working holiday visa for up to two years provided you work on a farm at some point for three months. New Zealand also offers working holiday visas though the money isn't as good.” Canada issues a limited number of working holiday visas each year that tend to be massively oversubscribed.

Stitt says getting paid work in the US is hard. “You need someone to sponsor your visa and it isn't easy.”

Roger Salwey, director of Oyster Worldwide, says teaching English in Thailand is popular, though you need to be a graduate. “You also need a minimum four-week Tefl course, but can earn a good wage by local standards.” You can earn from £1,500 a month teaching English in Chinese cities such as Beijing, Shanghai and Shenzhen, but must be a graduate with Tefl training. You can apply for TEFL jobs in countries as diverse as Ecuador, Egypt, Mexico and Japan.

Other paid options include working as a ski or snowboard guide in the Alps, a windsurfing instructor in the Mediterranean, working on cruise ships or even as a house or pet sitter. Check out [jobsabroadbulletin.co.uk](http://jobsabroadbulletin.co.uk), [seasonworkers.com](http://seasonworkers.com) and [goabroad.com](http://goabroad.com).

Alternatively, you could take a year out working in the UK either before or after university and get paid for it. The Year in Industry gap year scheme run by the Engineering Development Trust helps students find a paid placement, typically for a year. Salwey says your gap year will teach you life skills and help you in job interviews. "Given the amount of debt students now graduate with, another £3,000 could be a good investment." Experts warn against taking out a loan to fund your trip, while funding it on a credit card is also risky.

### **A going-away checklist**

You have to plan ahead carefully to make sure your gap year dream does not end in a financial nightmare.

- Only go on flights and packages with Atol or Abta protection.
- Book your flight and other advance tickets with a credit card to benefit from protection under section 75 of the Consumer Credit Act.
- Sort out proper gap year travel insurance. "Backpacker insurance for a year abroad may cost less than 50p a day and provide £5m of medical expenses cover plus personal liability and baggage and belongings," says Matt Sanders at GoCompare. You should research gap year policies on comparison sites such as [Travelsupermarket.com](http://Travelsupermarket.com), [Gocompare.com](http://Gocompare.com), and [Money.co.uk](http://Money.co.uk), or try student insurer Endsleigh.
- Annual multi-trip travel insurance is not suitable for a gap year. Most of these policies set a single trip maximum of just 30 days, says Sanders. "If you plan to work, or do adventurous activities such as scuba diving or whitewater rafting, make sure the policy covers you," he says. Also check whether items such as smartphones and tablets are covered, as many policies set a maximum of £250 or less for single items or may not cover them.
- Check all expiry dates before leaving, such as credit cards and passport.
- Get the right card for spending abroad. Most conventional bank cards apply extra charges for overseas use, which can add up to 3% on everything you buy. The Creation Everyday, Santander Zero and Halifax Clarity cards have no foreign use charges anywhere in the world, including cash withdrawals. Always tell your bank you are travelling because if it suddenly spots transactions in exotic destinations it may block your card as a precaution against fraud.
- Consider loading money on to a prepaid travel money card. You can check your balance online and family members can top it up if you are running low on cash.

### **Taking a leap of faith**

Adam Wiltshire has shown it is possible to take a year out without plunging yourself into a world of debt.

Adam, now 31, took a gap year in autumn 2005 before starting his degree in economics and politics at the University of Sheffield. "Knowing I had a degree lined up gave me the confidence to do it."

He earned enough from his bar job in a local golf club to fund three months' travel through China, Tibet, Hong Kong, Thailand, Malaysia, Singapore and Bali, followed by Christmas in Australia and finally New Zealand. Crucially, Adam and his travel buddy Andy Gill had earned enough to pay for their flights back from New Zealand – essential to secure a working holiday visa.

Adam found bar work in Auckland and also got a job for a base jumping operation, where his interview involved jumping 192 metres off the Sky Tower. "I ended up jumping 201 times off that tower to show customers what it was like." Adam worked for about £4 an hour in his bar job, but it was fun and with few outgoings he and Andy raised enough to drive around New Zealand for a month, then spend two weeks in the Cook Islands. Adam, who now works in digital marketing, recommends having a positive attitude and going for long enough to get a job. "Get your paperwork in order and be charming and persistent. Work where there is better money and travel for longer in cheaper locations."