

# The Price of Success

## Funding Futures

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## Introduction by Joe Persechino, Yugo's Chief Operating Officer

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At Yugo, we believe that student living is more than just accommodation – it's about creating environments that support growth, resilience, and future success. As a global provider of student housing, we're uniquely positioned to understand the evolving needs, pressures, and aspirations of students across borders.

The Global Insights Programme is our annual survey based research initiative. It compiles responses from thousands of students around the globe, each with their own unique circumstances, study pathways, and demographics.

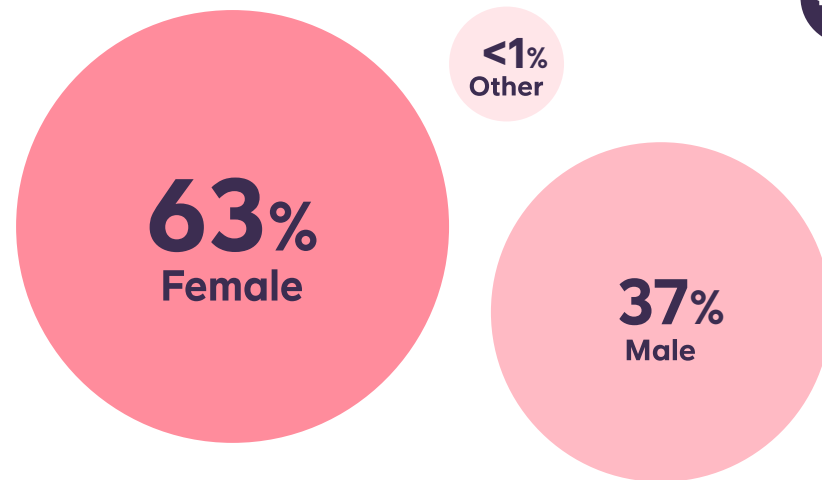
This report reveals students today are more financially burdened, career-focused, and outcome-driven than ever. While many still value the broader personal growth offered by university life, a growing number view higher education through a transactional lens – expecting a clear return on investment via employment that meets their needs for values-driven purpose and financial stability.

This insight is invaluable – not only for us, but also for universities and other businesses that cater to the student market – as we work together to ensure student voices are heard and meaningful actions are taken to meet their evolving needs and aspirations for a successful future.



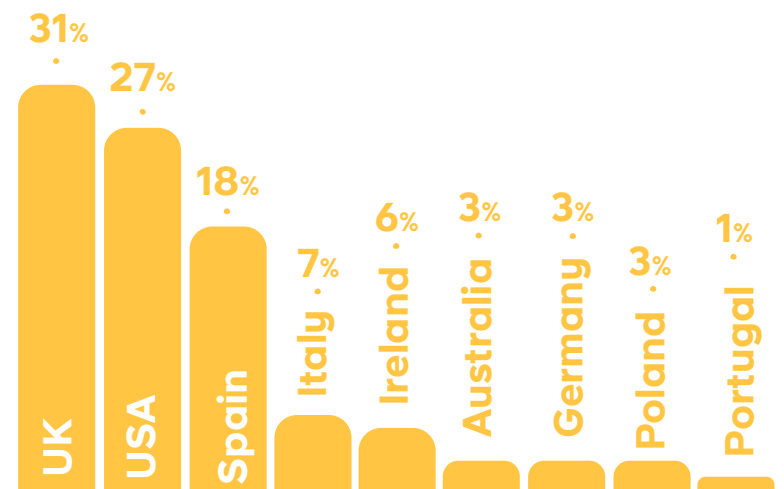


# Yugo's Global Student Insights in numbers

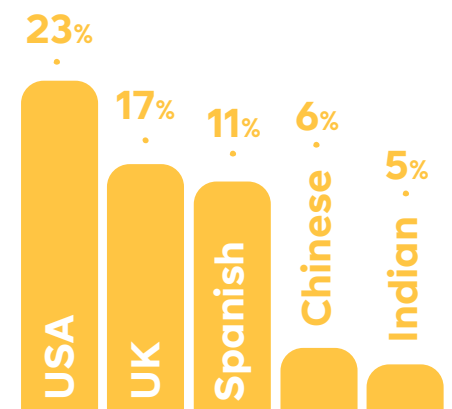


7,274 students surveyed

50+ survey questions



Students studying in 9 countries



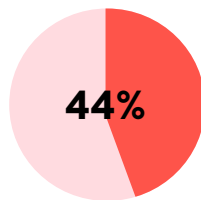
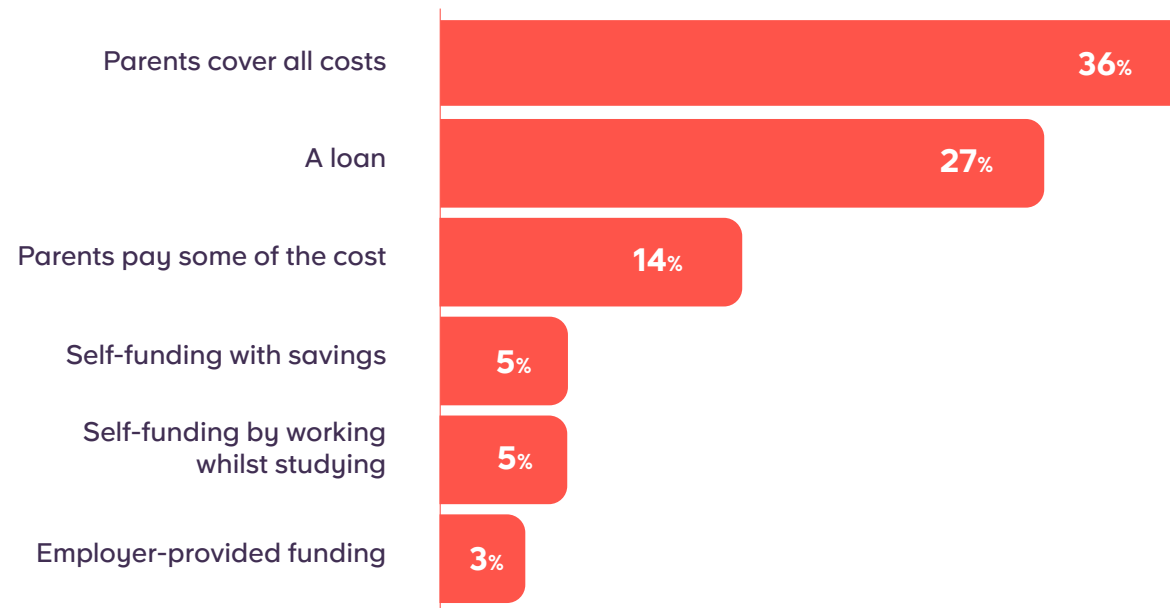
148 nationalities represented

# The perceived ROI of university

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Regardless of how they pay, university is one of the largest investments a student makes in their lifetime.

## How are students paying for university?



of global students fund their tuition and accommodation either partially or fully through their parents, revealing a higher reliance on 'the bank of mum and dad' than anticipated.

The following patterns emerged:

**International students are:**

- Less loan-reliant than domestic peers (11% vs 27%)
- Parent-funded (48% vs. 36% global average)
- Debt-resistant due to self funding (6%) and employer funding (5%)

**UK students are:**

- Heavily loan-reliant (58% vs. 27% global average)
- Self-sufficient, receiving low parental support (21% vs. 36% global average)

**US students are:**

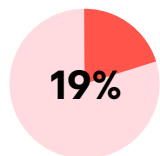
- A growing loan market (23%)
- Independent – only 44% receive either full or partial parental funding

**Australian students are:**

- Less loan-reliant compared to other Anglophone markets (11% vs 58% of UK students)
- Supported by parents (55%)



Similar patterns were observed in students' approach to funding accommodation, but one fact stood out:



**of US students self-fund their accommodation by working while studying, around double the global average. This could reflect higher costs in the US.**

## Is the cost of study worth it?

### Career-driven students:



26%

of all students feel if they do not get a job after their studies, the cost of attending university will not be worth it.

### Experience-driven students:



58%

of all students believe university offers more than just a path to employment, emphasising personal growth, learning, and experiences as key motivators.



# Post-university plans and aspirations

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Students display a clear drive towards post-graduate employment – but what are their expectations of it?

## Debt and salaries



### 1. Most students expect to be earning between \$20,000 - \$40,000 after graduation

US students are the most ambitious about salary, with 23% expecting \$80,000 or more. This reflects fundamental differences in salary baselines, although it may also indicate a higher value placed on degree-level education by US employers.



### 2. 1 in 5 UK students expect to graduate with debts of £100,000 or more

Students in Poland (76%), Portugal (71%) and Italy (70%) are most likely to see themselves leaving university with no debt, aligning with high rates of parental financial support and lower loan uptake.



### 3. Students who are less reliant on parental funding anticipate the highest debts after graduation

That includes 73% of UK students and 59% of US students, where the combined cost of living and reliance on loans lead to increased financial pressure.

# Future career paths

Students have a clear picture of what career success looks like. **Their top priorities for future career paths are:**



- Prioritised by both male and female students (65% and 58%).
- Ireland and Portugal are particularly values-driven (69% and 67%).



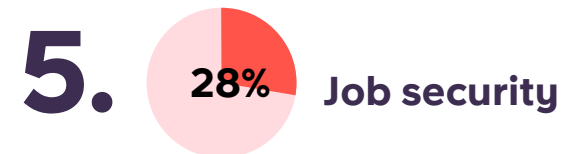
- Germany has the highest prioritisation of work-life balance (57%).
- Work-life balance is also significant for international students (45%).



- Australia and Portugal are the most concerned (56% and 55%).
- International students are more interested in advancement opportunities (54%).



- Male students slightly favour salary and bonuses (57%) compared to females (51%), reflecting a stronger financial focus.
- Australia and Italy are particularly motivated by salary (59% and 58%).

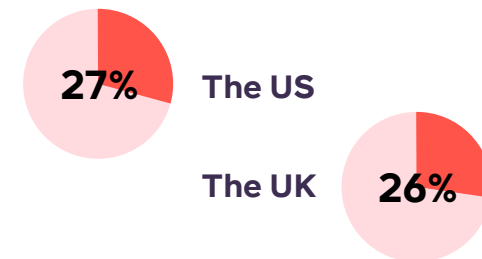


- Job security is less emphasised across demographics. Most are focused on the short-term pressures of securing a job in the first place.
- However, job security is of particular concern in the US (34%).

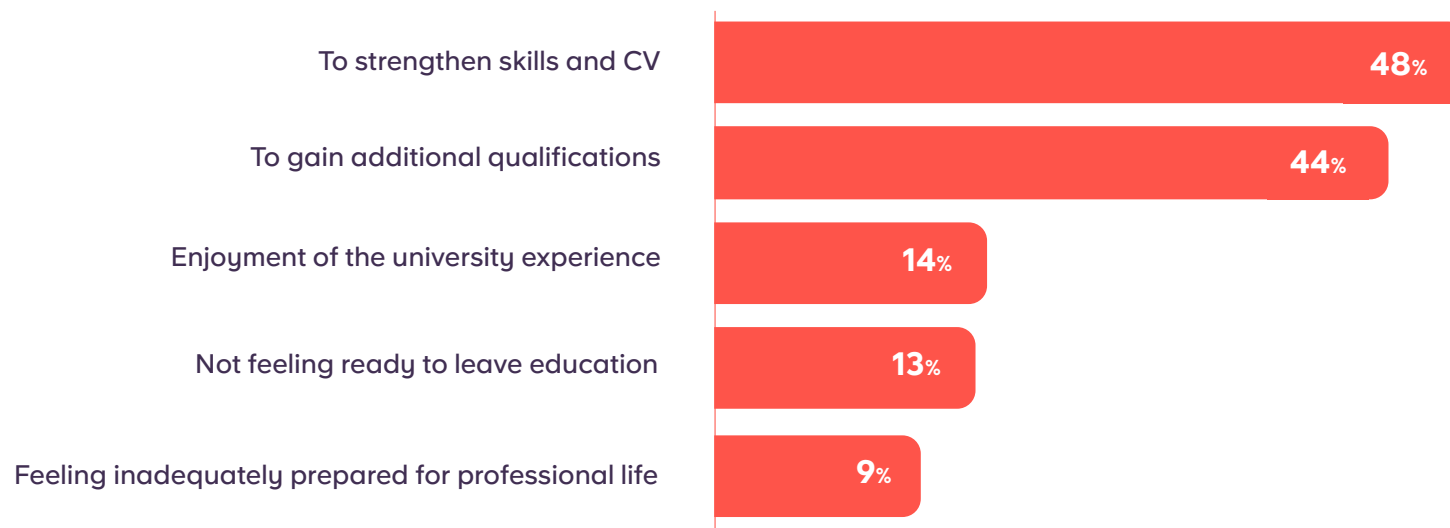
## Post-grad study

Some students opt to continue their academic career instead of pursuing post-grad employment. In fact, only 20% of all students we surveyed said they are not considering post-graduate study.

Students least likely to consider post-graduate study:



The top 5 reasons to stay in education are to:



**Those looking to stay in post-grad study fall into two groups:**

### **Career advancement**

Students from southern European countries - Spain (63%), Italy (59%), and Portugal (57%) - lead in this priority.

As well as a cultural focus on enhanced employability, this may reflect the lower-than-average associated costs of postgrad study to domestic students in these nations.

### **Confusion and under-confidence**

One in 12 Australian students pursue further study simply because they “don’t know what else to do”, a contrast to Spain and Portugal, where this reason only accounts for 4% and 3% of those considering post-graduate study.

Polish (18%) and Australian (18%) students are the most likely to pursue post-grad study because they feel that they aren’t ready to enter the workforce.





# The job search

Students' experiences of the  
graduate job market

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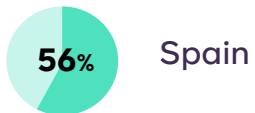
## Barriers to entry

Students identified the top barriers to entering the workforce as:

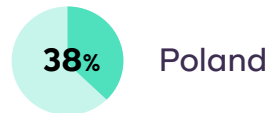
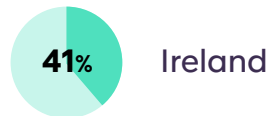
### Competition for jobs (51%)



### A lack of work experience (50%)



### Applications being ghosted (32%)



# Gendered barriers

## Practical blockers

Female students have a worse perception of the job market.

55%

**perceive competition for jobs as a primary barrier to finding work**

making it the biggest source of anxiety for females

34%

**report applications being ignored or ghosted by employers**

compared to just 28% of males

52%

**are concerned about their lack of relevant work experience**

compared to just 28% of male

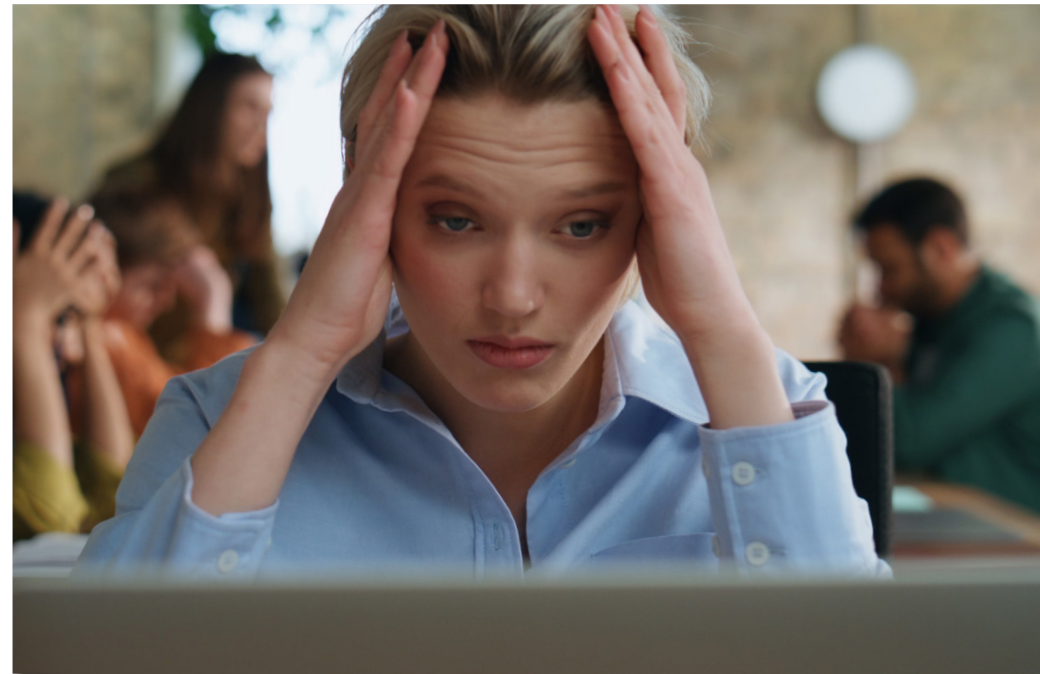
## Personal blockers

Female students experience higher levels of concern about entering the workforce:

27%

**of female students 'are worrying constantly'**

compared to just 15% of males



24%

**of female students 'are worrying frequently'**

compared to just 19% of males

19%

**of female students 'are very confident'**

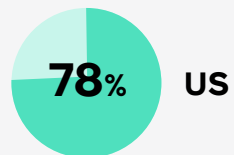
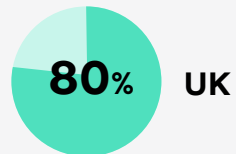
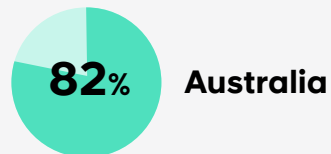
compared to 27% of males

## Workforce anxiety

Students' progress towards employment is also hindered by their anxieties. Globally, three in four students (76%) report concerns about entering the workforce, whether occasionally (32%), frequently (22%), or constantly (22%). Only 6% of students feel prepared for the workforce due to prior work experience, with one quarter simply expressing confidence or indifference.

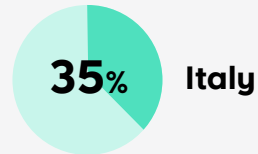
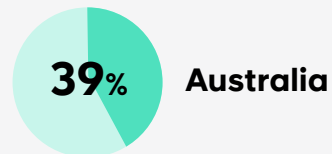
### High anxiety:

Higher anxiety in English-speaking markets could stem from competitive job markets.



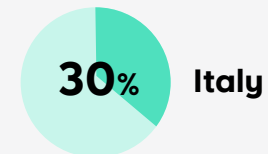
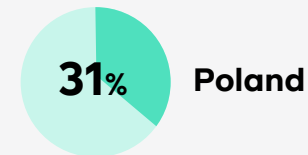
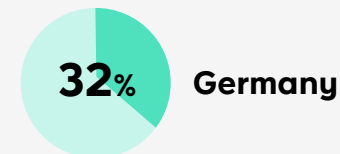
### Moderate anxiety:

Occasional worry is the most common level expressed globally, and in:



### Low anxiety:

Germany, Poland, and Italy report the highest levels of confidence, with nearly 1 in 3 students in these countries saying they don't worry at all.



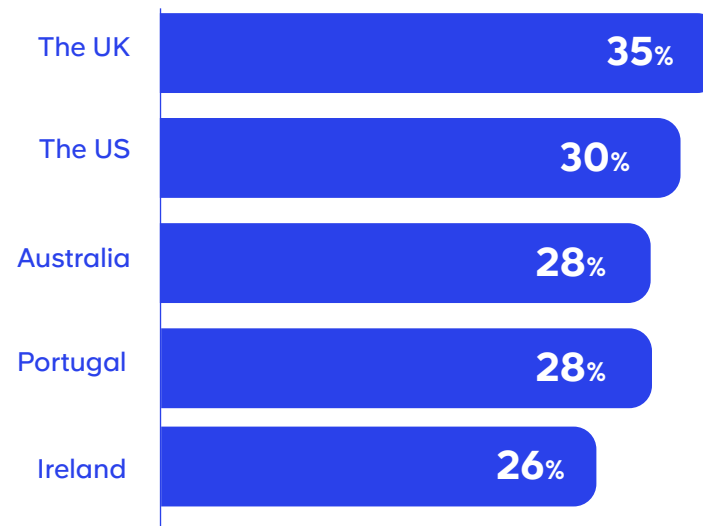
# Graduate ghosting

Once students overcome barriers and begin the job application process, they still face challenges securing work.

A growing epidemic of 'graduate ghosting' is seeing student applicants receive no response from a hiring employer – not even a rejection.

Over one third of students never hear back from most job applications. 1 in 12 are ignored by up to 80% of employers.

## Graduate ghosting is most common in Anglophone markets:





# Preparing for work: University support

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We investigated what universities and accommodation providers can do to offer better support for the difficult transition from education to the workplace.

## University support

We asked students how they felt about the career support their university offers, and their confidence to apply the skills they've learnt to a workplace setting.

- Over two thirds (71%) feel that their university experience is adequately preparing them.
- 76% are confident that they could translate their university learnings into the world of work, with 22% feeling "very confident."

However...

- Around one in five (17%) feel that university does not adequately prepare them for working life.

### Content and confident

The US and Ireland lead in feeling supported (75% and 72%), and in confidence levels (82% and 69%).

69% of international students feel prepared.

### Disappointed and under supported

Portuguese (20%), Polish (15%) and Australian (14%) students feel underprepared.

Portugal reports the lowest confidence (13%).

Germany has the lowest positive sentiment (60%) for university support.

## Skills shortcomings

Only 22% of students feel adequately prepared for the workplace, highlighting a widespread perception of unmet needs in higher education.

The most common skills gaps lie in:

### Leadership and managerial skills – 29%



### Technical skills (coding and data analysis) – 25%



### Communication and interpersonal skills – 27%



### Creativity and innovation – 25%



### Teamwork – 27%



# Upskilling inadequacies

After identifying the nature of the skills deficit, we asked: Why?



## 1. Grades over preparedness

- “They’re only concerned about academic results” leads as the top complaint (24%) globally.



## 2. Old-fashioned attitudes and outdated methods

- One in nine students say their university teaches with outdated methods.
- In Portugal, 36% of dissatisfied students criticise universities for being “too old-fashioned”.
- Spain and Italy also highlight concerns about academic focus.



## 3. Lack of skills or expertise in staff

- One in seven students are disappointed at a lack of expertise within their university’s teaching staff.
- International students show higher dissatisfaction in this area compared to the global average (15%).

**51% of students chose “None of the above,”** indicating either satisfaction with university support or dissatisfaction for reasons beyond the provided options.



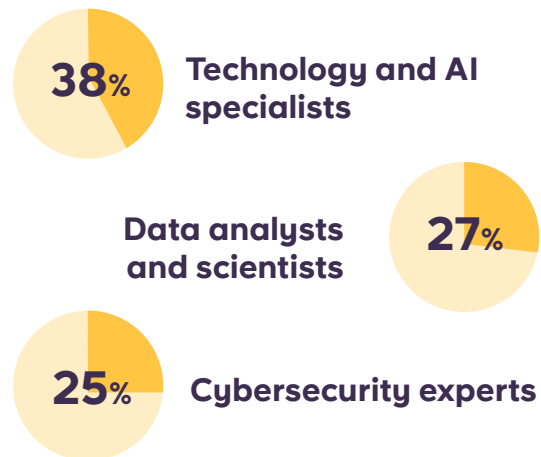
# Filling the future skills gap

With gaps emerging in universities' approaches, we were keen to understand how students feel these shortfalls will impact the future job market and wider economy.

One in nine students foresee gaps across all industries, with the US being the most sceptical (16%).

The top workforce skills gaps students predict are:

## AI and technology



Students overwhelmingly predict that the largest skills gaps will emerge in STEM professions.

Students in tech-focused economies like the US and Germany are more likely to emphasise cybersecurity and data analysis needs.

## Healthcare and education:



A shortage of healthcare professionals ranks fourth, reflecting ongoing concerns about medical workforces worldwide.

Spain and Italy lean towards healthcare and education gaps, perhaps due to their ageing populations.



## Yugo's conclusion

Our findings highlight a pressing disconnect between what students are learning at university and the practical skills they believe they need to succeed in their future careers. This misalignment is prompting many to question the long-term value of higher education.

Financial literacy emerged as a key area where students feel underprepared. Many would welcome the opportunity to receive financial training alongside their degree courses to better manage debt and future financial responsibilities.

Leadership, technical, and interpersonal skills also remain underdeveloped – presenting a real opportunity for accommodation providers and businesses within the student ecosystem to step in and support.

From CV-writing workshops to mock interviews and job preparation sessions, students are looking for practical, confidence-boosting tools to help them navigate an increasingly competitive graduate job market.

This is why the responsibility doesn't sit solely with universities. It's shared by all organisations shaping the student experience.

At Yugo, our YuPro pillar – part of the Live Your Best Life programme – is designed to bridge these gaps.

Recognising that 62% of students are concerned about their career prospects, we provide access to internships, graduate opportunities, and career development resources.

Today, students make up 27% of our global workforce – evidence of our ongoing commitment to helping them thrive, both during and beyond their time in higher education.



# Thank you.

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For further insight please visit [yugo.com](https://yugo.com)

