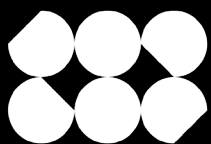


Learner Finance: The UK Training Market Outlook



**Rocket
Industries™**
Learner Finance



The Affordability Gap in Professional Training

Across the UK, adults exploring new career paths follow a familiar journey. They spend time researching training options, comparing providers, and trying to understand which programmes could genuinely move their careers forward. Many approach this stage with a real sense of intent; they know the skills they'd like to acquire, they understand the value of credible training, and they're willing to invest the time required to make a change.

As they narrow their choices, confidence starts to build. Learners move from casual browsing to genuine consideration, progressing all the way to the point of enrolment. It is at this moment, when the motivation is highest, that they see the price, and everything pauses.

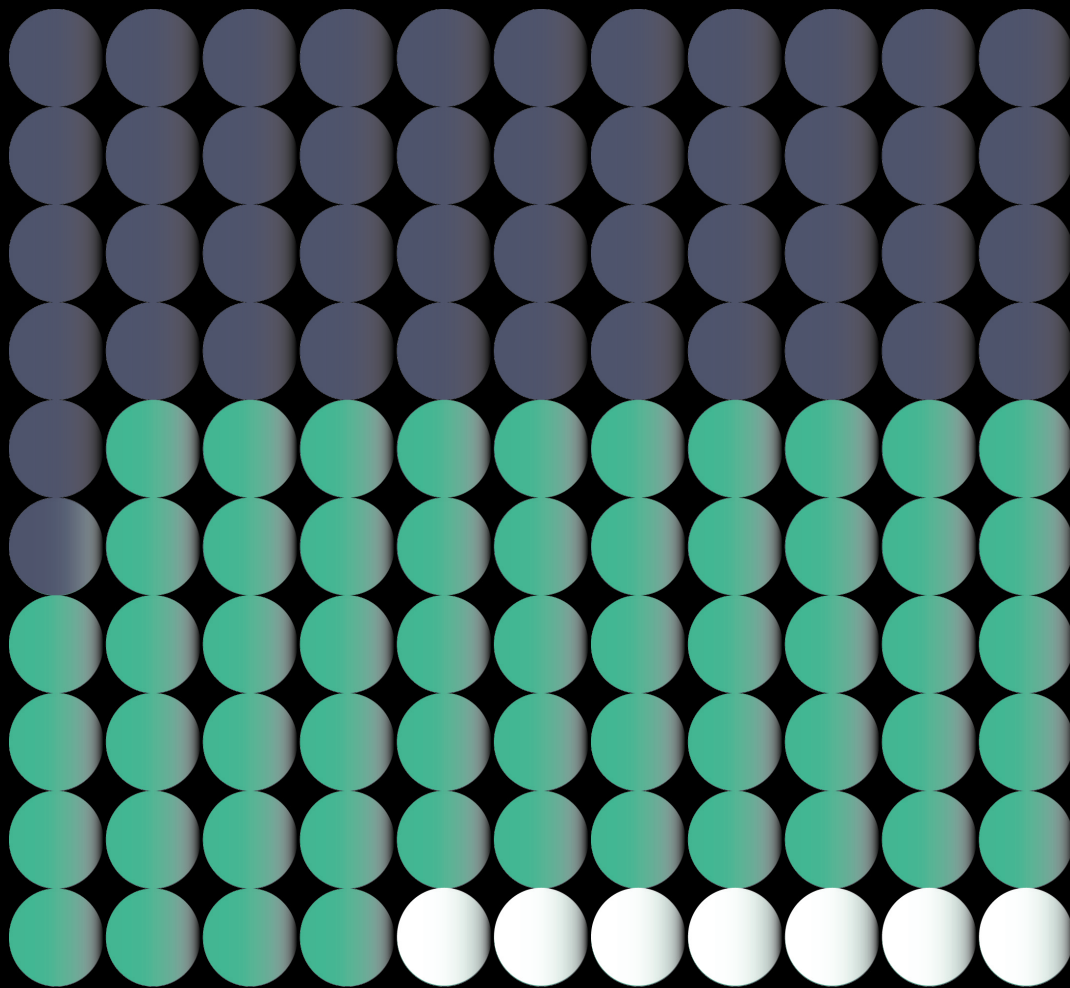
The affordability barrier in professional training remains one of the more significant friction points in the enrolment journey, limiting enrolment rates and the accessibility of high-quality programmes. Its impact is felt across the sector, with providers missing the opportunity to support motivated adults who are ready to develop new skills, but unable to bridge the financial gap. For learners, the outcome can be demoralising, unable to change their lives, despite clear interest and motivation.

If providers can address the disconnect between affordability and enrolment through accessible, well-designed learner finance, increasing conversions without compromising quality or commercial performance, they can unlock a more motivated and outcome-focused cohort of learners while strengthening overall commercial performance.

Rocket Learner Finance is publishing this series of e-book modules to outline how learner finance can bridge the affordability gap, helping more learners enrol while strengthening commercial performance. Across modules released through 2026, we will explore the current state of the global skills demand, the advantages of learner finance, how to select the right finance for your training business, and the benefits of offering accessible payment options that work for both learners and providers.

The Global Skills Gap 2025

- 59% of workers projected to require some level of reskilling or upskilling
- The 11% of that group who may not receive adequate training



The global labour market continues to adjust to long-running shifts in technology, demographics and the wider transition towards greener industries. Recent analysis from the World Economic Forum indicates that around 22 percent of current roles may be altered, created or phased out by 2030, reflecting steady changes in the way work is organised and delivered. The same report expects roughly 170 million new roles to emerge and about 92 million to fall away, giving a projected net gain of 78 million positions worldwide.

However, employers identify skills gaps as an obstacle to placing talent in these emerging roles, with an estimated 59 per cent of workers projected to require some level of reskilling or upskilling. A smaller share of that group, approximately 11%, may not receive adequate training, which places them at risk of being disconnected from the changing job market.

This skills gap is intensifying among young people, with the World Economic Forum's 'Future of Jobs Report 2025' finding that,

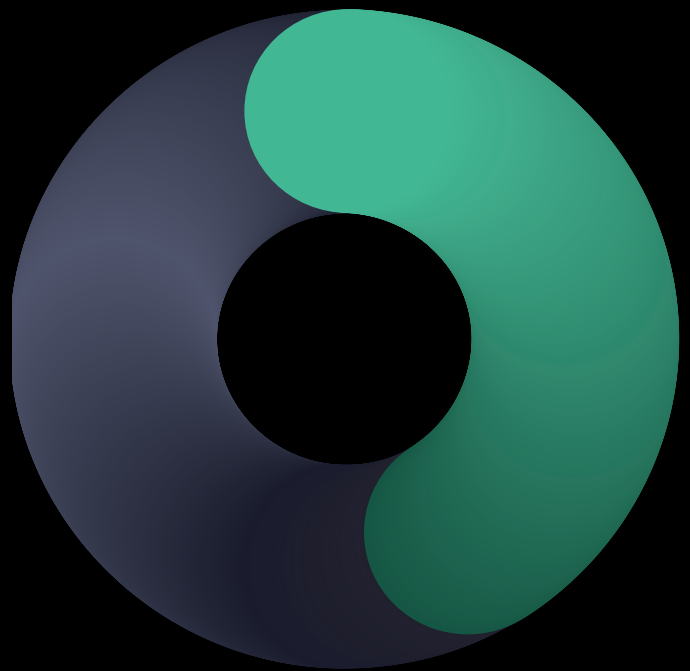
450 million young people feel economically disengaged due to lack of appropriate skills in the job market.

Within organisations, upskilling and training is a growing priority. A quarter of hiring managers now cite shortages of skilled candidates as their biggest recruitment obstacle, and many businesses report ongoing difficulty securing workers with the capabilities required for new digital, technical or analytical tasks.

In the UK, surveys suggest that more than four in ten firms face gaps in basic technical proficiency among existing staff, limiting adoption of new systems and keeping up with industrial innovation. These gaps appear across all levels, affecting professional staff, mid-level employees and frontline workers alike.



1/4 Hiring Managers Face Shortage of Skilled Work Candidates



4 in 10 Companies Are Held Back By Skills Gaps

For example, the UK government reports that Digital and Software Development are a 'Priority Skill' within the digital technology industry, with the greatest employment demand between 2025-2030, a continuation of the steady rise in digital related job postings over the past decade. This can be expected to continue or accelerate with the unclear potential for Artificial Intelligence to innovate the ways that individuals perform their jobs, and businesses operate. Meeting this demand will require skilled staff, making professional training a key opportunity to upskill the workforce and prepare them for these emerging roles.

Programmers and Software Developers as a key Priority Skill for:

Advanced manufacturing

Creative Industries

Digital and Technologies

Financial services

Defence

Life Sciences

Professional and Business Services

Private training providers educating self-funded learners are positioned to play a significant role in addressing the UK's widening digital and technical skills gaps. As workers look for clearer routes into stable careers, demand is rising for flexible, job-ready training that helps individuals transition into high-growth roles. Providers that align their course portfolios and payment methods with verified labour-market needs, offer practical and accessible learning formats, and demonstrate clear employment outcomes are best placed to benefit from the structural shift already underway.



How Private Providers Can Capitalise on Rising Skills Demand

Develop Outcome Focused Courses:

Focus on practical skills that align directly with employer needs and vacancy trends, providing learners with a clear understanding of the benefits of upskilling

Offer Flexible Learning:

Provide part-time, modular, and online options to attract working adults and career changers

Bundle Courses into Pathways:

Offering clear pathways including multiple qualifications or courses to supply for learners committed to career-specific learning

Target Entry-to-Mid-Level Learners:

Design programmes for learners across the skills spectrum, not just high-level professionals

Align with Priority Skillsets:

Prioritise courses in high-demand fields such as digital operations, cybersecurity, construction, trades, adult social care, and sustainable technologies

A Perfect Storm: Economic Pressure Meets The Skills Gap

Amid skills shortages and mounting skill demand, British households are experiencing sustained financial pressure. The cost of living remains high, unemployment is rising — particularly among 16 to 25-year-olds — and inflation reached 3.5 per cent in the third quarter of 2025.

For learners, these conditions mean financial pressure is influencing decisions about upskilling and reskilling. Many households have less disposable income, making affordability and clear value essential when considering training. At the same time, rising unemployment, particularly among younger workers, creates a strong incentive to invest in skills that improve employability, career resilience, or allow access to higher-paying roles.

For training providers, the environment presents both challenges and opportunities. Offering courses that are outcome-focused, and aligned with in-demand skills can increase appeal. Flexible delivery formats, clear career pathways, and transparent return-on-investment messaging will resonate with cost-conscious learners. However, affordability is ultimately the critical concern when targeting learners in the current economic climate.

Learner Finance as a Solution to Affordability Barriers

Professional training offers one of the most reliable ways to boost earnings and make significant progress in switching careers or climbing the corporate ladder, however, the irony presents itself when learners are stuck due to the upfront cost and the pressure to choose between investing in their future, or their weekly shopping.

Training providers can bridge the affordability gap by implementing Learner Finance models to spread the cost of training courses up to 48-months, including interest-free options, while receiving the full value of the course up-front. This gives learners the accessibility to invest in their futures, while helping providers turn enquiries into enrolments without sacrificing up-front cash flows.





About Rocket Learner Finance

As a trusted partner to over 50% of the UK's largest commercial training providers, Rocket integrates proven finance solutions that drive enrolment and strengthen cash flows, leveraging our deep expertise in the sector. Our strong track record and specialist focus in learner finance helps our partners scale with confidence and ease.

With over 85,000 self-funded learners enrolled in training courses in just the past two years, Rocket's learner finance removes affordability barriers, increasing enrolments and profitability.

Get in touch with our commercial team [here](#) to learn more about how learner finance can help grow your training business.

