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What Candidates Should Check Before Saying Yes To A Job Offer

How to Read a Job Offer: Beyond the Salary Figure

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What You Will Learn

- How to assess the true value of a job offer by looking beyond the headline salary figure
- Which benefits carry the highest financial impact, and how to compare them across competing offers
- Which contract terms can cost you money after you accept, and how to spot them before you sign
- How a specialist recruiter can help you negotiate a stronger overall package

A job offer arrives, and the first thing most candidates look at is the number. The salary figure sits at the top, and everything else becomes background noise. That approach can be costly.

Two offers at the same salary can differ by thousands of pounds once all elements are assessed properly. Pension contributions, health benefits, bonus terms, flexible working, and professional development allowances all carry real financial value. Missing any one of them changes the picture considerably.

This guide walks through every element worth examining before you respond to an offer, and explains why working with a specialist recruiter puts you in a stronger position to negotiate the full package.

The Total Compensation Framework

A salary figure is a starting point, not the full story. Total compensation includes everything your employer provides that has financial value, whether paid in cash, contributed on your behalf, or saved as a cost you no longer carry yourself.

Compensation packages typically include some combination of the following: base salary, bonus or commission structure, pension contributions, health and medical cover, annual leave entitlement, flexible or remote working, professional development budget, and equity or share options. Not every offer includes all of these. Some are standard across the sector; others vary considerably between employers. Knowing which elements carry the most value for your situation is the first step to making a well-informed decision.

Cash Beyond the Base: Bonuses and Commission

If a role includes a bonus, the type matters as much as the amount. Contractual bonuses are set out in your employment contract and must be paid when the conditions are met. Discretionary bonuses sit at the employer's choice and can be reduced or withheld regardless of your individual performance.

In roles where on-target earnings (OTE) are quoted, ask specifically what percentage of employees in similar roles actually hit OTE, and within what timeframe. An OTE figure that looks attractive on paper can be misleading if very few people in the team reach it during their first year.

Questions worth asking: Is this bonus contractual or discretionary? What are the specific conditions for payment? What percentage of the team hit the target last year? Is the commission capped at any point?

Benefits With the Highest Financial Impact

Three areas carry particularly high financial weight and are frequently undervalued by candidates when comparing offers.

Pension Contributions

The legal minimum employer pension contribution is 3% of qualifying earnings. Many employers contribute significantly more. Over a career spanning 30 years or more, the difference between a 3% and an 8% employer contribution can amount to a substantial sum. For candidates comparing two offers at similar salary levels, pension contribution rates deserve close attention.

Health Cover

Private medical insurance is an optional benefit rather than a statutory entitlement. Where it is included in an offer, check whether it extends to dependants and what the waiting period is.

Annual Leave

Employees are entitled to at least 28 days per year, including bank holidays. Where an offer goes beyond that, the additional days carry financial value.

Soft Benefits That Are Harder to Quantify

Flexible and Remote Working

Professionals consistently place a high value on flexible working arrangements. Research has placed the equivalent salary premium at around 8% for fully flexible arrangements, once commuting costs and time savings are included. For candidates deciding between two comparable roles, this figure is worth calculating for your own situation.

Ask whether flexible working is formally agreed or informally permitted. Informal arrangements are vulnerable to change and carry less weight if expectations shift after you join.

Professional Development Budget

A dedicated learning and development allowance benefits you twice: directly, as a financial contribution to your skills, and indirectly through the career progression and earnings potential that follows. In roles where technical skills evolve quickly, this is worth quantifying rather than treating as a nice-to-have.

Ask whether the budget rolls over, whether it covers external certifications, and whether there is a clawback clause if you leave within a defined period after completing training.

Equity and Share Options

For candidates joining smaller or growth-stage businesses, equity or share options can represent significant value. However, vesting schedules, cliff periods, and the conditions under which options can be exercised all affect what you will actually receive. If equity forms part of the offer, request a clear written explanation of the terms before accepting.

Contract Clauses That Can Cost You Later

Beyond the compensation package itself, several contract terms deserve close attention before you sign.

Notice Periods

A long notice period can protect your position during a settlement process, but it can also limit your ability to move quickly if a better opportunity arises. Check whether the notice period is reciprocal and whether garden leave applies, as this affects how quickly you can start a new role.

Non-Compete Clauses

These clauses restrict where you can work after leaving the organisation. In markets where specialist knowledge is your primary asset, a broad non-compete clause can limit your next move significantly. Ask how long the restriction lasts, which types of businesses are covered, and whether the clause has been enforced previously.

Probationary Terms

Probation periods often carry different notice terms and may affect when certain benefits begin. Check when pension enrolment, health cover, and other benefits activate in relation to your start date. Delayed activation is worth factoring into your assessment of the full package.

How a Specialist Recruiter Helps You Read and Negotiate an Offer

Most candidates receive an offer and respond within days, accepting or declining based solely on the salary figure. A specialist recruiter changes that process.

Recruiters with deep sector knowledge understand what comparable packages look like in your market. They know which employers routinely start below market rate and rarely negotiate. They understand which benefits are fixed and which have room to move, and they have often helped candidates in your position negotiate improvements to pension contributions, sign-on payments, and start dates.

Specialist recruiters also operate outside the public job listings. Many roles are placed before a job board advertisement is ever written.

By working with a recruiter who focuses on your niche, you gain access to opportunities and employer intelligence that are not available through independent job searching.

When an offer lands, your recruiter can present a counteroffer professionally on your behalf without damaging the relationship you need with your new employer. They can test flexibility on salary, additional leave, remote working arrangements, and development budgets while you focus on the decision itself.

Making the Decision

Before you respond to any job offer, work through the following:

- What is the full total compensation value, including pension, health cover, bonus, and leave entitlement?
- Are there any contract clauses that create restrictions or financial risk? How does the overall package compare to current market benchmarks?
- Are there elements that could be negotiated before acceptance?

Taking time to assess these questions is not hesitation. It is the mark of a candidate who understands their value in the market and makes a decision that will serve them well beyond the first pay review.

Beyond the Salary: Getting the Full Picture Right

A job offer tells you more than the number at the top of the page. The full package, including pension contributions, health cover, bonus terms, flexible working, and contract conditions, determines the real value of the role you are being asked to accept.

Candidates who take time to evaluate every element, with the support of a specialist recruiter who knows the market, consistently make better decisions than those who respond to the headline figure alone.

If you have an offer in front of you and want to make sure you are seeing the full picture, that conversation is worth having before you sign.

A little about Sarah Bishop and Recruit Recruit Ltd



Whether you're a sole trader hiring your first team member, a VC-backed startup needing to scale fast, or a corporate looking for top-tier C-suite talent, one thing stays true:

Your business grows when your people grow.

I help founders, CEOs and business leaders build brilliant teams through:

- **Recruitment:** finding and placing the right people for the right roles or embedding a talent team into growing businesses
- **Sales & Leadership Training:** developing high-performing teams that sell, lead and deliver
- **Speaking & EmCeeing:** energising events and conferences with insight, humour and practical takeaways
- **Coaching:** supporting leaders to grow confidently, communicate better, and build culture that sticks

Over the years, I've supported businesses at every stage, from bedroom startups to scale-ups and established firms navigating change. What they all have in common? A vision to grow and the ambition to get the right people on board to make it happen.

I bring no-nonsense advice, energy, empathy and results, whether I'm:

- Hiring a game-changing leadership role
- Training a founder-led team to sell with confidence
- Speaking on stage about team-building, fearless follow-up, or people strategy
- Coaching a business owner through their first ever hire

So, let's talk if:

- You're ready to grow and want to hire with confidence
- You need training or coaching to get more from your team (or yourself!)
- You're planning an event and want a speaker or EmCee who brings both energy and value

Drop me a message or connect - let's build something brilliant together.

Now - #1 Bestseller on Amazon -

Scale Up!: The Founders' Guide to Accelerating Growth by Building Dream Teams by Sarah Bishop

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