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MONEY**

Managing
time

Love
and sex

**STUDY
METHODS**

Your guide to university success

GRAD

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for more details

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WITH TEMPLATES AND EXERCISES
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AND PRINT OUT TO PRACTISE
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AND ACCESS THE WORKBOOK
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WE GAIN KNOWLEDGE THROUGH EDUCATION. IT DOESN'T
JUST HAPPEN IN THE CLASSROOM; IT HAPPENS EVERY
DAY, WHEREVER WE GO. YOUR EDUCATION AND KNOWLEDGE
CAN NEVER BE TAKEN AWAY FROM YOU, SO NEVER STOP
LEARNING! IT WILL NOT ONLY IMPROVE YOUR LIFE, BUT ALSO
THE LIVES OF THOSE AROUND YOU – YOUR FAMILY, FRIENDS
AND COLLEAGUES.

IT WILL BE CHALLENGING AND EVEN TOUGH AT TIMES, BUT IT
WILL BE REWARDING. NEVER GIVE UP.

CAPITEC BANK IS HONOURED TO BE PART OF YOUR JOURNEY
– WE WISH YOU ALL THE BEST!



A handwritten signature in black ink that reads 'Ruda Landman'.

Ruda Landman works to support students to achieve
success at university. GRAD is part of that effort. May it
help you along your way.

Since 1974, **StudyTrust** has been providing
talented young South Africans from financially needy
backgrounds with educational opportunities. Mentorship
and psychosocial support have always been part of our
approach. This booklet is one more step to helping you on
your way. Use it well and often.



Given our work in this field, we are excited to be
associated with GRAD. It is essential reading for students,
filled with thoughtful and practical insights that will truly
resonate with those who need guidance and support on
the long and often uncertain journey through the higher
education system.

Annsilla Nyar

SA National Resource Centre for the First Year Experience



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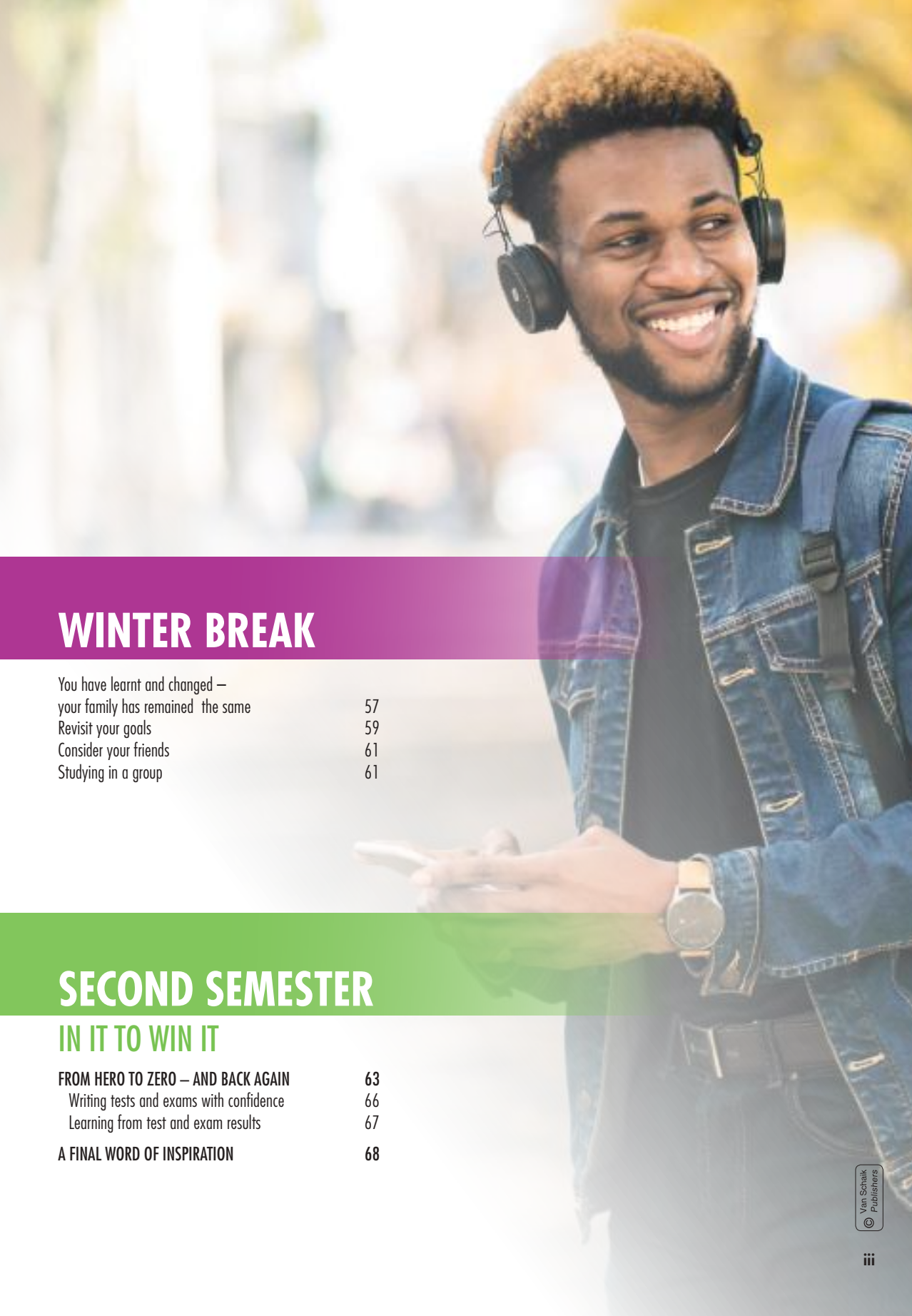
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BEFORE WE BEGIN

THE ROAD TO VARSITY

YOU ARE STARTING OUT ON A MAJOR JOURNEY. THE CHOICES YOU MAKE NOW WILL AFFECT THE REST OF YOUR LIFE. THAT IS SCARY, BUT IT'S ALSO EXCITING.

SELECTING YOUR COURSE

1 What are your interests?

What do you like doing? Which subjects do you enjoy most? Do you have hobbies that keep you busy for hours? Do you play sport? Or a musical instrument? Do you like being outside, perhaps with animals, or would you rather be indoors? If so, what do you do indoors? Do you like parties, or would you rather be on your own? What makes you happy?

Write down all your ideas. Try and create a picture of how you would like to live your life once you start working. In an office as part of a big company; outdoors working in the veld or with animals; playing music; working as a scientist, doing research all by yourself ... what would make you happy?



This decision is like an old-fashioned cooking pot. It stands on three legs.



2

What are your talents?

This is the second leg of the pot. What do you do well? What are your strongest subjects? How about your hobbies – do you sing really well?

Or play soccer well? (It's best if it's not just your own opinion here!)

Write down these ideas as well. They will help you to answer the question about what you *can* do, not just what you *want* to do.

Now look at where your interests and your talents overlap. What do you like doing that you are also good at? Chances are quite a lot, because we usually enjoy what we are good at and are good at what we enjoy.

That combination of interest and talents will show you clearly which field you should be in. Perhaps it's figures – maths, accounting. Or languages. Or understanding the world through history and economics. Or turning your hobby, like soccer, into a career.

Now you have to consider the third leg of the pot.

How can you earn a living?

3

Most of us need education primarily to earn money. That means that your chosen field must qualify you for a job. In many cases, this is not of primary importance in choosing your first degree, because many degrees are quite general. Languages will qualify you for journalism, copywriting, teaching, script-writing, and a whole range of possibilities that may not even exist at the moment. The same is true of the commercial field. A general BCom can take you into any number of public service, business, banking or accounting jobs. Information Technology (computer studies) is also becoming increasingly central to almost every organisation.

On the other hand, music or history of art may be what your heart desires, but the career opportunities are limited. Consider including that in a more general selection of subjects to broaden your scope.

Sport might help you find funding, and professional sport is a business in itself these days. If you want to go that way, include subjects that will help you in the job market, like those focused on business or management skills.

If you are not sure about what you want to do after graduating, start in one of these general directions. Be careful in your choice of faculty, because it will be easier to change subjects within a faculty without adding time to your studies than moving from, say, Humanities to Commerce. Only if you are really sure of what you want to do should you choose a specific path like medicine or engineering.

If you can, attend open days and career guidance workshops. There may be any number of possibilities that you have never even heard about.

The Pace Career Centre (<http://www.pacecareers.com>) provides excellent tools for helping you decide what and where to study, including a career questionnaire for clarifying your interests and aptitudes.

CHOOSING A UNIVERSITY/ COLLEGE

The next step is to apply for a place at university or college. Don't think only of the ones you happen to know about. Study the programmes offered by other institutions. Find one that fits your chosen field of study. Consider practical issues like cost – fees and accommodation costs vary widely.

FINDING FINANCIAL SUPPORT

MOST STUDENTS NEED FINANCIAL SUPPORT IN ORDER TO STUDY. THERE ARE A NUMBER OF OPTIONS.

DHET BURSARY ADMINISTERED BY NSFAS

Since 2018, all undergraduate students at public universities and universities of technology in South Africa who are SA citizens and come from families with a combined income of less than R350 000 per annum qualify for a bursary. These bursaries are called Department of Higher Education and Training (DHET) bursaries and are administered by the National Student Financial Aid Scheme (NSFAS).

All first-, second- and third-year SA students who commenced their studies in 2018 or thereafter and who qualify in terms of their family income are sponsored by means of a bursary.

The bursaries cover the following:

- Tuition fees
- Transport (up to 40km from institution)
- Accommodation
- Living allowance
- Book allowance

Visit their website (www.nsfas.org.za) to find the current figures for each of these.

Lack of finances is therefore no longer an obstacle for students from low-income backgrounds! Just make sure you obtain admission to the study programme of your choice at a public institution and apply for the NSFAS-administered DHET bursary at www.nsfas.org.za. The closing date for the following year is usually 30 November of the current year.

The NSFAS website is very helpful, with clear explanations and instructions.



OTHER BURSARIES AND SCHOLARSHIPS

Since 2019, many companies are awarding bursaries as part of their “Skills Development” contribution under the Black Economic Empowerment (BEE) codes.

These bursaries are usually awarded on the basis of merit and financial need – in most cases, students who belong to the “missing middle” (family income between R350 000 and R700 000) are also eligible. In some cases you may be expected to work for the company issuing the bursary after graduation. Some pay the full study-related costs; some cover only partial costs. Make very sure what a bursary covers and what is expected from you in return before signing any agreements.

A scholarship is awarded solely on the basis of merit. If you are a top student in your province or nationally or have achieved the highest rankings in a sport or other activity, ask your teachers/coaches about such possibilities. Scholarships usually cover the full cost of studying, and you will not be required to pay back the money or work for the institution.

Always be careful not to decline a DHET bursary in favour of any other bursary or scholarship. Rather negotiate for a top up.

Student loans

A student loan should be used as a last resort, once all other options have been exhausted (including working immediately after school and delaying your studies). A student loan works like a personal loan, except that only the interest is payable while you are studying. Think carefully before you decide to take a student loan, as it will have long-term consequences. If you don't manage to make the repayments on time, it will affect your credit rating.

How to apply

Applications for places at university/college, as well as for funding, often fail because the process is not followed correctly. This also applies to DHET bursaries through NSFAS. This is very important. You have to check every detail.

Application checklist:

- ➔ Know the application deadline.
- ➔ Find out early how applications are to be made (e.g. online/by post).
- ➔ Make a checklist of all the documents required and make very sure that you submit every single one.
- ➔ Double check the application form and documentation required before submitting it. Look at every detail, e.g. did you write the course code correctly?
- ➔ Make copies of all the documents you submit in case of emergencies.
- ➔ Make sure you pay the application fee for the university/college within the specified period.
- ➔ Check your application status regularly.

Resources:

For bursaries and scholarships

- ➔ NSFAS – <http://www.nsfas.org.za>
- ➔ Bursaries South Africa – <http://bursaries-southafrica.co.za>
- ➔ Youth Village – <http://www.youthvillage.co.za/category/opportunities/bursaries>
- ➔ StudyTrust – <http://www.studytrust.org.za>
- ➔ Career Wise – <http://www.careerwise.co.za>
- ➔ ISFAP – <https://applyonline.isfap.co.za> (for students from families in the R350 000–R700 000 annual income bracket)

For student loans

- ➔ Wheretobank – <http://www.wheretobank.co.za/students/student-loans>
- ➔ Fundi – <http://www.fundi.co.za>
- ➔ Manati Alternative Student Funding – <http://www.manati.co.za>



Live
better
ACADEMY



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Be money smart

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INTRODUCTION

This book is mainly for first-year students, but all students should read it regularly.



Congratulations! You've managed to get to university. You've taken an enormous step towards a life in which you can look after yourself and your family, and help build South Africa.

Whenever you doubt yourself and your ability in the weeks and months to come, always remember **what it took to get here** and, even more importantly, **why you are doing it**.

Sit down quietly for a few minutes and reflect on the following:

- ➔ What you've been through in the past weeks and months and years, firstly to achieve the marks you did and then to find the funding you needed to make it possible to register at university. This is an achievement in itself. Never forget that!
- ➔ Why you went to all that trouble. Many of the people around you didn't bother. Remember what spurred you on, first to study so hard, and then to keep writing application after application for bursaries or to find sponsors.

Think about where you've come from and compare it with the dream of where your studies will take you. Draw a picture or write down a sentence or two that will remind you of your goal (or use the goal-setting tool on page 7). Stick it up above your desk, or on the inside of a cupboard door – somewhere that you will see it regularly. That's where you are going, no matter what happens along the way. Always keep it in mind.

This guide is loosely based on the academic calendar and the breaks in between. Of course, this is not set in stone. Read the guide through all in one go, or jump about from section to section, as you wish. This guide is for YOU, to support you as much as we can, so that you become all that you can be.





MY GOAL

TARGET
DATE

To reach my goal, I will do these three things:

- 1.
- 2.
- 3.

Two things that will help me stick to my goals:

- 1.
- 2.

I will know I have reached my goal when:

- 1.
- 2.
- 3.

“Quote that inspires me to stay motivated:”





FIRST SEMESTER FINDING YOUR FEET

A WHOLE NEW WORLD

For most of us, university is very different from high school. The campus is new and strange. The classes are huge. The lecturers don't care whether you pitch up for class or do any work. From being a top student, praised and admired, you find yourself one of a crowd with no special attention paid to you. You may not be used to working with computers, which suddenly form part of every activity. You may have to see to your own meals for the first time. You have to manage your money, however much or little you have. You are surrounded by strangers who (perhaps) all seem to know what they are doing and where they are going, while you feel lost.

Even for senior students, a new year brings disconcerting changes and challenges. The quantity and the level of difficulty of your work often increase dramatically. You may have to find new accommodation. Some of your friends may not have come back, making you doubt whether you yourself can really make it.

In the next pages we will give you some practical tools to deal with your new circumstances. Take a deep breath and relax. It is possible to get through university successfully, even though it may not seem that way at the moment. Thousands have done it before you, and they were just as lost in the beginning as you are now.

HANG IN THERE.



THE DOUBLE-EDGED SWORD OF FREEDOM

THE FOLLOWING WAS WRITTEN BY FIRST-YEAR STUDENTS AS PART OF A RESEARCH PROJECT:¹

When people say you have freedom, you really do have freedom. But, because this freedom comes with far too much responsibility, at times I wish I never had so much. We are thrust into a world, some not willingly, into the real world that school has not readily prepared us for. You have to continuously, sometimes even unknowingly, make decisions that will in some way impact on your future.

I learnt that lecturers do not really care if you attend lectures or not, listen to them or not. They are more than happy with just failing you. In university, you are just a number. You can pull the wool over the eyes of all by getting people to sign in for you, but in the long run you fool yourself. So, no one is going to threaten you to go to class, do your work or remind you when assignments are due. In situations like this you wish you were back at school ... Learning to adjust to the real world was the hardest and most life changing experience. Ultimately, in life, each man is for himself.

University life is a “blast”. You have to choose whether you want to go to lectures or not, study or go to a movie, sit in the front of the class or the back, eat healthy food or not, and the most striking one for me is, do I just pass like everyone else or strive to get the best grades?

Can you identify with that? On leaving home to go to university, most of us look forward to being more independent and having the freedom to make our own choices. But are you willing to take responsibility for those choices?

If you are going to play the victim and blame circumstances or other people for what happens to you, you are going to get nowhere. You and only you are the master of your fate.

Here are the two questions that will make the difference between success and failure:

- ❓ Why are you at university and what is your goal?
- ➔ Are you willing to give whatever it takes to attain that goal?



¹ Vosloo, M.M. & Blignaut, S. *From hero to zero ... and back? The journey of first year access students in mainstream programmes.* Available at <https://www.assaf.org.za/files/2010/10/Vosloo-Blignaut-Hero-to-Zero.pdf>

TAKING RESPONSIBILITY



It is only human to take credit for anything good that happens and blame the bad things on someone else. Or to deliberately ignore or suppress the bad things in your life as a survival strategy – “Look on the bright side!”

To take full responsibility is to do both: keep believing that you will succeed in the end, regardless of the difficulties; and at the same time confront the most brutal facts of your current reality, whatever they may be. One of the unfortunate legacies of our past is that people have an excuse for not becoming all that they can be.

However understandable this may be, it will unfortunately not lead to success. Taking full responsibility takes the evil of the past and the present into account and says: “I am the one who determines the success or the failure of my studies.” It means developing a tough mind: tough enough to embrace the reality that every part of your life and present situation belongs to you – good, bad, ugly and everything in between, every day, 365 days a year.

A successful person blames no one and no one who places blame will ever become successful.



INTELLECTUAL PROPERTY AND COPYRIGHT

As a student in a higher education environment, you will have access to what seems an unlimited number of books, journals, and articles, much of it on the internet.

This material can be the result of hours, weeks, sometimes years of hard work by academics in South Africa and globally. They have written down knowledge and insights gained through their studies and research. They are now sharing the fruits of their intellectual efforts with you and they should be acknowledged as the creators and rightsholders.

What we create through the efforts of the mind is commonly known as intellectual property. It is protected by intellectual property laws, including by copyright laws.

Acting responsibly means showing respect for the work of others. Using intellectual property without permission from, and acknowledgement of, the copyright holder, infringes the rights of the creator and is therefore illegal. Illegal photocopying and file sharing fall into this category.

It might not seem like it, but copyright theft is similar to shoplifting a pair of jeans off a shop shelf!

WHAT IS COPYRIGHT?

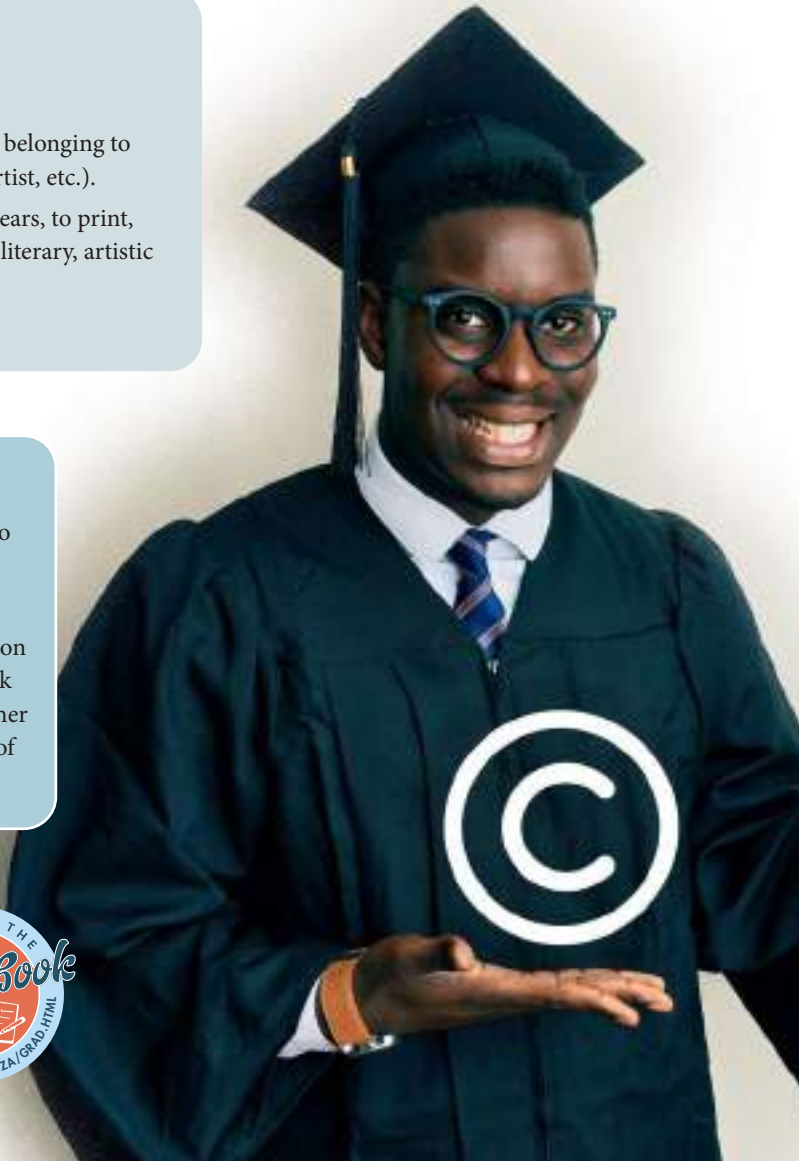
Copyright

- is an exclusive set of legal rights, belonging to the author (creator, composer, artist, etc.).
- is owned for a fixed number of years, to print, publish, perform, film or record literary, artistic or musical material.
- may be assigned to a publisher.

WHAT ARE MORAL RIGHTS?

Moral rights are the author's rights to

- be identified as the author (the right of paternity).
- object to any distortion, mutilation or other modification of the work that would be harmful to his or her honour or reputation (the right of integrity).



WHY IS COPYRIGHT IMPORTANT?

Copyright

- promotes creativity and learning.
- serves the public good.
- allows copyright holders – local and international – to earn an income from their work.
- helps to protect the value of an author's work by giving the author the ability to protect it from unlawful, unlicensed or uncredited usage.

WHAT IS COPYRIGHT INFRINGEMENT?

- It is illegal to share material that is subject to copyright protection, such as textbooks, short stories, extracts and poems, without the permission of the copyright holder, the author or the authorised publisher. Both the author and publisher suffer financially because of this unlawful downloading.
- Downloading and sharing of PDF files of copyright material found on illicit websites are infringements.
- Participating in groups where illegal copyright work is being shared is unlawful. This happens for example on WhatsApp, Facebook, Telegram, Dropbox or Google Drive.
- Copyright infringement boils down to theft!
- If you are uncertain, your university librarian can help you decide if something is lawful or unlawful.

Just think!

One day you may pass your own intellectual property on to other students and researchers via a textbook or a journal article – you would then hope they treat what is yours with the respect it deserves. It would be your legal right to expect this.

CAN STEPS BE TAKEN AGAINST INFRINGERS?

YES!



- You can be disciplined by your institution for abusing copyright and other intellectual property laws. A university is a place where ideas and research grow and thrive, and it is important to each university to create a safe space for intellectual property to flourish.
- If you are making money from someone else's work by selling it without permission, the current Copyright Act makes provision for criminal penalties – a fine (a maximum of R5 000 per infringement) and/or imprisonment of up to 3 years for a first conviction. Publishers and authors have the right to take the necessary action against copyright infringers.

DO THE RIGHT THING!

- There are exceptions and limitations to copyright. Examples are for
 - research
 - educational institutions
 - criticism or review.
- Research is increasingly published as open access literature, meaning that it is free of many copyright and licensing restrictions.
- With all these exceptions the source must be mentioned, as well as the name(s) of the author(s).
- If necessary, get permission from the author or publisher to use copyright material.
- Never share any illegal online copies of textbooks and other copyright material.
- Make use of your institution's library for lawful access to textbooks and other resources.
- Read the FAQs at: <https://publishsa.co.za/faqs-frequently-asked-questions/>

LOVE AND SEX

Desiderata

GO PLACIDLY amid the noise and the haste, and remember what peace there may be in silence. As far as possible, without surrender, be on good terms with all persons.

Speak your truth quietly and clearly; and listen to others, even to the dull and the ignorant; they too have their story.

Avoid loud and aggressive persons; they are vexatious to the spirit. If you compare yourself with others, you may become vain or bitter, for always there will be greater and lesser persons than yourself.

Enjoy your achievements as well as your plans. Keep interested in your own career, however humble; it is a real possession in the changing fortunes of time.

Exercise caution in your business affairs, for the world is full of trickery. But let this not blind you to what virtue there is; many persons strive for high ideals, and everywhere life is full of heroism.

Be yourself. Especially do not feign affection. Neither be cynical about love; for in the face of all aridity and disenchantment, it is as perennial as the grass.

Take kindly the counsel of the years, gracefully surrendering the things of youth.

Nurture strength of spirit to shield you in sudden misfortune. But do not distress yourself with dark imaginings. Many fears are born of fatigue and loneliness.

Beyond a wholesome discipline, be gentle with yourself. You are a child of the universe no less than the trees and the stars. You have a right to be here.

And whether or not it is clear to you, no doubt the universe is unfolding as it should. Therefore be at peace with God, whatever you conceive Him to be. And whatever your labors and aspirations, in the noisy confusion of life, keep peace in your soul. With all its sham, drudgery and broken dreams, it is still a beautiful world. Be cheerful. Strive to be happy.

By Max Ehrmann © 1927²

² There are dozens of versions of this poem set to music on YouTube. Spend four minutes to listen to it, it's beautiful.



Falling in (and out of) love

First love yourself

All over the world, people read the poem on the previous page over and over. If you do that, you will find that different lines will strike you at different times. For now, look at the second last paragraph:

♥ *You are a child of the universe, no less than the trees and the stars. You have a right to be here.*

That is where all love stories should start: by loving yourself. You have value, simply because you are here.

Before you fall in love with anyone else, you first need to love yourself. Only then can you really give love to, and receive love from, another person.

What does love mean? When you say, “My mum/sister/granny/big brother loves me,” what do you mean?

- ♥ They want the best for you. They want to know if you are ok. If not, they want to help.
- ♥ They respect you. They don’t constantly criticise you or make you feel small.
- ♥ They accept you, even when you have made a mistake.
- ♥ They are kind to you.
- ♥ They are honest with you – if you go wrong, they will find a way to tell you.
- ♥ They listen to you.
- ♥ There is mutual trust.

Can you think of more signs that show you someone loves you? Write them down.

Now apply this to your thoughts about yourself. Can you say: “I want what is best for myself; I respect myself; I accept myself; I am kind to myself; I am honest with myself; I listen to myself”? Many of us cannot. We think we don’t deserve the best, that we are stupid or useless or in some way “bad”. We think we are not as good as other people, whoever they are.

Look at a line earlier in the poem: “If you compare yourself with others, you may become vain or bitter, for always there will be greater and lesser persons than yourself.” Don’t compare. Just be yourself. “You are a child of the universe, no less than the trees and the stars.” Not all trees are tall, not all stars equally bright. Fruit trees do not all bear the same kind of fruit. Each one has the right to be here and to be what it is. “Beyond a wholesome discipline, be gentle with yourself.”



Falling in love

Falling in love is probably the strongest emotion you have ever experienced, and (if it works out for you) the most wonderful. At least for a while, it feels as if there is no “you” and “another person”, just “us”. You want to be with them all the time, and you start texting the moment you leave each other’s side. You drift through time in a daze.

Enjoy it. Enjoy every moment. It is a wonderful part of this time of your life.

But there are two things you have to ask yourself when you are on your own and can think straight:

- ♥ Does this feed me, my true self, my soul?
- ♥ And does it support my long-term vision for my future?

To answer the first question, go back to the list we made above. Does this (amazing, wonderful) person want the best for you? Respect you? Accept you? Are they kind to you and honest with you? Do they really listen to you? Is there mutual trust?

Pay attention to red flags. Jealousy is not a compliment; it shows lack of trust. Teasing and joking can be delightful, but it should not leave you uncomfortable or hurt. When you’re with others, your partner should be proud of you, give you space to talk and listen to you with respect. If they use their intimate knowledge of you to sound witty and clever, hurting you in the process, that’s not ok.

Relationships unfortunately often end in ugly ways. If your partner starts lying or cheating, it is very important to understand and remember that you are never responsible for someone else’s decisions and actions. Lying or cheating is a decision that they make. It is their business and their responsibility. You are who you are. If they don’t appreciate that, it is not your fault. You are, of course, responsible for your own actions and words. Be careful and thoughtful. Don’t hit out in a way that causes permanent damage, to someone else or to yourself. Spend time thinking about the kind of person you want to be and build your own moral code. Then find a partner who shares that code. You cannot change someone who cheats and lies, but you can choose someone who does not cheat and lie.

The first time a romantic partner hurts you physically, walk away AND TELL SOMEONE WHO CAN SERVE AS YOUR WITNESS. Do not hide. It is not you who should be ashamed.

Your partner will probably come back pleading for forgiveness and promising it will never happen again. Do your utmost best not to fall for it. Go back to your “witness” and ask their advice: having seen you just after it happened, would they want to see you with this person again?

Love is shown in kindness and care, NOT in control and abuse.

To answer the second question, which is whether the relationship supports your vision for your future, you have to think about your boyfriend’s/girlfriend’s values, what they consider important in life, and their dreams for themselves. Do these fit with yours? Long-term plans are dependent on this month and this year. If the new boyfriend is a budding soccer star and you have an engineering degree on your vision board, it won’t work, not even for six months, because he may cost you the maths mark that you need to carry on with the course.

The physical side: sex

A huge part of falling in love is of course the physical attraction. You want to look, and to kiss, and to touch, and and and...

That’s great, but ... handle with care. Sex is important, especially when you’re only just starting out on this road. It has enormous emotional and physical consequences. Make sure that whatever you do is the result of a conscious decision taken when you are alone, when your head is clear, when you’re not under the spell of a kiss. Decide for yourself what is ok and what is not, and why. If you have a friend you can trust, talk it through with them. What are you willing to do? What are you not willing to do? What if s/he wants something you don’t, or moves faster than you are comfortable with?

Quite apart from how far you will go, what you will and will not do, sex should always hold to the same “rules” we talked about concerning love. It should be about the other person as much as about you. It should build the relationship and bring you closer. When you look at each other tomorrow, neither of you should be angry or ashamed. It has been said that men give love to get sex, and women give sex to get love. Don’t be that guy. Don’t be that

girl. Make sure that the love and the sex are part of mutual sharing and giving.

Every one of us has her or his own views and beliefs about the rights and wrongs of sex. That is up to you. But whatever you believe to be right or wrong, there are always consequences.

Unprotected sex can mean HIV or other diseases.

Unprotected sex can start a baby.

Can you live with that? Do you want to? Guys, what will you do if your girlfriend tells you she’s pregnant? Girls, what will you do if you find out you are? What do you want the father, your “baby daddy”, to do? Do you want to be connected to each other for the length of a child’s life?

Having a baby at age 20 will change your life forever. Do not let it happen because you were not thinking straight, or you wanted to be cool, or you did not want to lose the guy, or you wanted something to brag about. Apart from yourselves, it is completely unfair to the baby.

This is a time of intense relationships... which most probably will not last. Few people actually stay with their first love. Enjoy every moment, but don’t put your whole future on the table. You will have many more choices. Be ready for them as well.

If you feel insecure in this area, as if you don’t really know enough to act responsibly and carefully, you could phone Lifeline (www.lifelinesa.co.za; 0800 567 567) or send a “pls call me” to loveLife (<https://lovelife.org.za/en/>): Vodacom *140*0833231023#, MTN *121*0833231023#, Cell C *111*0833231023#.

Both organisations have centres throughout the country with very good counsellors. Knowledge is power. You need to know what you’re dealing with before you step onto this exciting but sometimes complicated road.

MANAGING TIME 1 – LIFE IN GENERAL

The majority of students complain about time and we are the ones who always misuse “this little time” we have by sitting around complaining about the accent of that lecturer and that the lecturing pace is really fast, but I’ve learnt that complaining about it makes it even faster because I’ve lost time while I was complaining. (First-year student, Wits University)

Time is like money – you only have a limited amount of it and you have to decide carefully how you are going to spend it. You have to budget your time, just like you budget your money.

The first step to budgeting your time is finding out what you spend your time on. Keep a detailed diary for a week, writing down exactly how you spend every minute of your day. Include everything:

Showering and getting dressed – 40 minutes

Walking to class – 15 minutes

Class – 50 minutes \times 4 = 200 minutes

Chatting to friends – 10 + 25 + ...

You will quickly see where your time goes to!

Now start taking control. How do you decide what is important, what should be done first?



The handy tool on the following page, a time management matrix, has been adapted from Stephen R. Covey’s book *The seven habits of highly effective people*, first published in 1989 by Free Press.

The top two quadrants of the time management matrix are where you have to focus. Quadrant A is the urgent and important stuff, which needs to be done NOW. You don’t really have a choice. If you spend all your time in A, however, you function in crisis mode. It could be that you are not planning your time well, or perhaps you are procrastinating.

Quadrant B is what we often overlook or postpone, because it is not urgent – but it is important. This is what Covey calls the “Quadrant of Quality and Personal Leadership”. These activities require planning and initiative. They also require time to reflect. If you find time for Quadrant B, you are a time manager, not a crisis manager.

Quadrant C is filled with things we get into because we can’t say no. Learn to do so (i.e. say no).

Quadrant D contains the things we do because they are easy, mindless, and help us avoid the hard stuff. Social media, binge-watching series ... These are the REAL time wasters!

So, when you feel overwhelmed by everything you have to do:

- 1 Make a list of all of those things.
- 2 Consider them according to Covey’s matrix.
- 3 Put the important, urgent ones at the top, followed by the important, not so urgent ones.
- 4 Try to delete the ones that fall into the bottom quadrants.
- 5 Now make a to-do list for today.
- 6 Make another one for this week.
- 7 Start at the top, and do the first one.

	URGENT	NOT URGENT
IMPORTANT	A <ul style="list-style-type: none"> ⊖ Crisis ⊖ Medical emergency ⊖ Tomorrow's test ⊖ All deadline-driven projects ⊖ Last-minute preparations for scheduled activities 	B <ul style="list-style-type: none"> ⊖ Regular studying ⊖ Planning study schedule ⊖ Exercise ⊖ Cooking/cleaning if that is your responsibility ⊖ Relationship building ⊖ True recreation/relaxation
NOT IMPORTANT	C <ul style="list-style-type: none"> ⊖ Interruptions, calls ⊖ Some emails ⊖ Unscheduled meetings for non-study related activities 	D <ul style="list-style-type: none"> ⊖ Social media ⊖ Some messages/emails ⊖ Escape activities ⊖ Aimless internet surfing



Proper **time management** ensures that you do not waste this precious commodity. **Energy management** ensures that you get more done in the time available. You will find advice on how to use your study time better than ever on p. 43. For the moment, just note that you cannot only study.

To stay happy and healthy, you need all of the following:³

- ➡ **Time in** – quiet time for meditation and reflection
- ➡ **Focus time** – lectures, tutorials, laboratory work, study

- ➡ **Physical time** – exercise for the body
- ➡ **Play time** – being spontaneous and creative
- ➡ **Connection time** – friends and family, but also connecting to your surroundings and the natural world
- ➡ **Down time** – just being by yourself, quietly
- ➡ **Sleep time**

The time you allocate to each of these will vary from day to day and week to week, but you have to make time for all of them. Sleep seven to eight hours a night. Make sure that you get some exercise. Spend time with your friends. If you plan your schedule, it will all be possible.

³ Refer to the Healthy Mind Platter that was created in collaboration by Dr David Rock, executive director of the NeuroLeadership Institute, and Dr Daniel Siegel, executive director of the Mindsight Institute and clinical professor at the UCLA School of Medicine. Available at <https://drdansiegel.com/healthy-mind-platter/>

REGULAR SLEEP AND TIME TO RELAX

Two elements that warrant extra emphasis are getting regular sleep and taking time out to relax.

Research has shown that sleeping is necessary to get rid of toxins in the body. It also assists in figuring out difficult problems, and to help you understand and remember what you are learning. Research also shows that students who have slept 45 minutes longer than usual are able to reason a lot better. Develop a regular schedule – going to bed at the same time and getting up at the same time. Avoid caffeine, heavy meals and too much excitement immediately before bedtime. Baby books advise parents to calm the child down before putting him or her to bed. This works for adults too.

Apart from enough sleep, our brains and our bodies need to relax (play time and connecting time on the Healthy Mind Platter). If you have worked hard all week, give yourself permission to take Friday night off, to hang out with friends on Sunday, or to play sport twice a week. Go to a movie now and again. Read a novel. If you plan your time, there will be enough of it. Your brain needs to do other things as well, not just work.

Stop thinking of sleep as a waste of time! Your brain is busy processing what you learnt the previous day and needs enough time for that while you sleep. Think of sleep as “I am studying by sleeping!” The same goes for exercise: “I am studying by jogging!” Note that this does not apply to watching series on television or hours spent on Instagram ...

WE NEED SLEEP TIME

AND PLAY TIME.





THE TEMPTATION OF SOCIAL MEDIA

Social media can be physically addictive, because it causes the same neural activity in the brain as gambling and taking drugs. When you get a “like” or a mention or a reaction, the brain receives a rush of dopamine, causing you to feel pleasure. The reward area in the brain lights up – the same kind of chemical reaction as caused by cocaine.⁴ These reward centres of the brain are most active when we are talking about ourselves. In real life, people talk about themselves around 30% to 40% of the time. On social media, people talk about themselves an astonishing 80% of the time. When you then get positive feedback, the reward centre is activated ... and you want it again and again.

Social media addiction looks much like any other addiction: it changes your moods and becomes the only thing you can think of; you get physical and emotional withdrawal symptoms when it’s taken away; it creates conflict with people around you; and you cannot stop – even

if you try, you fall back into it time and again.

The problem for a student, of course, is that it eats up your time. You pick up your phone and before you know it another hour of your life is gone. It also interferes with your relationships in the real world. Some simple steps can counter it:

- ➔ Turn off sound notifications and only check social media in time marked “free time” on your schedule (see p. 23).
- ➔ Put away your phone while studying.
- ➔ Put away your phone at mealtimes.
- ➔ Switch your phone to silent when sleeping.

The owners of the social media platforms spend billions to make them as attractive and addictive as possible. Don’t beat yourself up if you get drawn in. Remember the Alcoholics Anonymous slogan: one day at a time. Just for today: stay in control.

⁴ <https://www.addictioncenter.com/drugs/social-media-addiction/>

MANAGING STRESS

MANY STUDENTS SUFFER FROM STRESS AND ANXIETY. IN THE SHORT TERM, IT DOESN'T MATTER, BUT IN THE LONG TERM, IT CAN MAKE YOU SICK.



The first step to getting control of stress is to understand that it is neither negative nor positive. It is our body's normal response to a challenge, threat or excitement. It only becomes a problem if it occurs too often, for too long, or too intensely.

Think about two examples of people experiencing stress: a student just before a major exam and a sportsperson before a critical event. Both are aware that the palms of their hands are sweating, they feel their hearts racing and have strange feelings in the pits of their stomachs.

Students may be upset by these reactions, thinking that the stress will hamper their performance and lead to failure. They may lie awake worrying not only about the exams, but about the physical symptoms of stress, falling into a vicious cycle of worrying about worrying.

The sportsperson, on the other hand, sees the same physical symptoms as signs of being ready to run faster, jump higher, throw better. We often hear of athletes "psyching themselves up" or "getting the adrenaline flowing" before an event – in other words, evoking the very same reactions that the student sees as a stumbling block to success.

All these physical reactions are caused by the brain telling the body through the nervous system that a "fight-or-flight" reaction may be necessary. The body's response is to produce a hormone called cortisol, which puts everything on high alert: the heart beats faster, the lungs take in more oxygen, the senses are heightened so that things may look brighter and sound louder. That's good for jumping as high as you can or getting out of the way of an oncoming taxi – as long as the level returns to normal after the event. Constant high levels of cortisol can wear down the brain's ability to function properly, making it harder for you to learn while also making you more emotional. That's not a good state to be in. Let's see what you can do to control the stress and anxiety, thereby lowering the cortisol levels in your body.

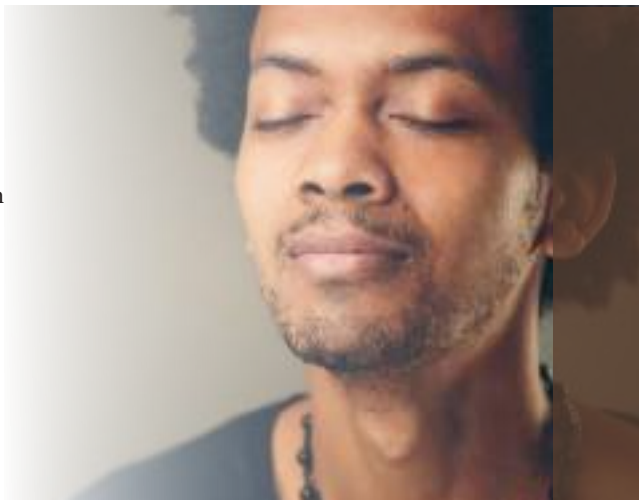
Resources:

- ➔ Higher Health Mental Health Hotline – 0800 36 36 36 (toll free) or SMS 43336 and ask for a call back
- ➔ SADAG (SA Depression and Anxiety Group) <https://sadag.org> – great videos and support on the website; emergency line 0800 567 567
- ➔ Lifelinesa.co.za – 0861 322 322, or find their information on their website

FIND YOUR QUIET CENTRE

Emotions tend to be overwhelming. They take over the whole of you, leaving no space for other thoughts and making you feel as if you have no control. You can train your mind not to let that happen by doing a simple meditation exercise.

Sit down in a quiet space, on the floor or in a chair, with your back supported. Set an alarm – start with five minutes; you can make it more as you get used to the practice. Now forget the time: the alarm will tell you when it's up.





- ➔ Close your eyes.
- ➔ Feel your body resting on the earth. Breathe in, drawing the strength and solidity of the earth into yourself. Breathe out, letting your tension and anxiety flow out with the breath. Do that a number of times. Strength and support in, tension and anxiety out. Strength and support in, tension and anxiety out.
- ➔ Then simply focus on your breath. In, out. In, out. You may become aware of your heartbeat in the little pause before the in-breath. In, out.
- ➔ Accept where and who you are in this moment. Do not fight it. Do not fight any thoughts. Let them be. In, out. Heartbeat. In, out.
- ➔ If your thoughts return to whatever is worrying you, don't fight it. Instead, imagine that you yourself are the centre of a big wheel and the issue worrying you is out there on the rim. You can see it, you know exactly what it is, you will get back to it, but in this moment, it does not take over the quiet centre. Let it go.
- ➔ Return your attention to your breath. In, out. A heartbeat. In, out. You are the centre of the wheel, the quiet centre. Everything else is out there on the rim. In, out. In, out.

When you have read the previous exercise through a few times, you may want to record it on your phone so that you can listen to it when your eyes are closed. Leave pauses to give you time to repeat the breathing exercise. Follow the description above until you know the exercise, then let it go and trust your own process.

If you practise this regularly, it will become easy to calm yourself down when something stressful happens. Close your eyes, breathe. Withdraw in your mind to your quiet centre, even if it's just for a few seconds. It can work wonders.

HAVE A PLAN

By far the best way to counter long-term anxiety is to have a plan and to stick to it. Make a schedule for your week, on paper or on a computer: seven days, with all the hours of every day. Fill in class times.

Next comes study time. Being a full-time student is exactly like having a full-time job: you have to spend about 40 hours a week on your studies. If you spend a total of 15 hours a week in class, you have to schedule another 25 hours of study time. That means you have to study about four hours every day, six days of the week. A full-time course is structured to fill that amount of time. If you don't put in the time, you are not going to get the results.

Here's a statistic to focus the mind: only 50% to 60% of people who enrol at university in South Africa ever graduate. Less than 40% get a degree within four years. Where do you want to fit into the statistics? Are you going to be part of that 40%, finishing within the minimum time? Then you have to put in the hours.

Evenings are great for studying: 19:00–20:30, half an hour for coffee, and another session 21:00–22:30 gives you a solid three hours. You will probably take Friday night off, so remember to find those three hours somewhere else in the week.

Look critically at your schedule. Often you have an hour or so between classes. Block out some of these pockets for "free time" when you can just hang with friends or potter about on social media – you need that as well – but don't let all your mornings vanish in this way. You can

“find” solid hours in those in-between times. Find a quiet place and get some of the less strenuous work out of the way.

Whatever your religious convictions, it may be a good idea to work for longer hours on six days every week so that you can give yourself one day off. You will find that it becomes an oasis you look forward to and a motivation to keep going on the other days. We all need a rest day, a day off every week!

Once you have filled in all your study hours, add scheduled times for sport, clubs, or student affairs. Last, but not least, find time for friends and family and for yourself, to read a novel or to listen to music or to do whatever feeds your soul.

With the structure of your week settled, you can look at your to-do list and find times when every item can be attended to. If you know you have an hour in the late afternoon to organise a soccer game, you can put it out of mind while studying. If you know you’ve scheduled another hour and a half of study time from nine in the evening, you can have a lazy cup of coffee with a friend before that. A schedule is a wonderful invention.

Let’s think about other practical ways to contain your stress.

RESIST COMPARISONS

Comparing your exam performance or preparation with that of your classmates can cause paralysing stress. When we use other people’s achievements as a standard, we probably set our expectations too high or too low. Make a list of people with whom you tend to compare yourself and your performance. Consciously resist doing so. Rather use your own performance as a standard against which to set your goals. Competing against yourself is the best and healthiest way to improve.

ENSURE REALISTIC PERFORMANCE EXPECTATIONS

Research shows that many students demand too much from themselves in exams. Someone who usually gets 60% for maths may suddenly demand 75% of himself or herself; or a student who achieved straight As in matric may expect to do the same at university. That is not going to happen. If you find yourself thinking “60% is the same as failing to me”, do a reality check. See where your marks are now. Work hard to keep them there, then slowly build on that. If we set realistic performance goals for ourselves, we will become accustomed to success rather than failure, and nothing motivates like success.

Identify any unrealistic expectations you may have, especially in the subjects you find most stressful. Then draw up an action plan, setting goals that will slowly but surely get you from where you are now to where you want to be.

I am confident.

I am enthusiastic.

I do what it takes to reach my goals.

MANAGE OUTSIDE PRESSURES

Other people – parents, lecturers, friends – may have expectations and demands that can make you feel pressured and stressed. Monitor your performance honestly and regularly. You are the best judge of your achievements. Set your own realistic standards.

MANAGE THE FEAR OF COMPETING FOR SCARCE RESOURCES

Final-year students in particular are often almost paralysed by the thought that they may not find a job when they finish studying. Work out a step-by-step approach to looking for that job, do as much as you can, and remember that you cannot control every outcome. Also consider different possibilities to achieve your goal – you may be too fixated on one career path. Perhaps there is another way. Go to our sister publication, *GRADnext*, for practical help in this regard.



POSITIVE SELF-STATEMENTS

The way we see ourselves and the way we think/talk to ourselves both control the way we will respond in stressful situations. Each time you start thinking or saying something negative, such as “I failed last time, I’ll probably fail again this time”, challenge this attitude with a logical, forceful self-statement: “OK, so I failed last time but that doesn’t mean I’m going to fail again this time. I’m better prepared and I’ve got a new approach to my work.”

This does not mean fantasising. Don’t sit and daydream about being successful. That will only make you give up at the first hurdle. If you have an exam coming up, don’t visualise the A grade; visualise yourself studying hard and successfully.

Reward yourself whenever you succeed: if you manage to concentrate in class or get through a difficult piece of work, congratulate yourself. You’ll get to feel good about yourself, and your self-confidence will improve.

Write down some positive statements and say them aloud on your way to class or to an exam. Use these examples or come up with your own:

- ➔ I am confident.
- ➔ I am enthusiastic.
- ➔ I do what it takes to reach my goals.

Money is another huge source of stress. Here too, the key to feeling in control is **HAVING A PLAN**.



If this information has had an impact on your life, like us on Facebook:
<https://www.facebook.com/gradcommunity>



WORK WITH WHAT YOU HAVE

As a student, you may feel you have too little money to learn about managing it well. But don't be fooled. Learning to manage what you have now will benefit you while you study and for the rest of your life. Not only will smart money principles help you to prioritise and stretch your money, but the habits you learn now will prepare you for the future. Evidence suggests that those who can manage a small amount well tend to manage bigger amounts well, too, and are better able to use their money to achieve important goals. Start learning great money habits from the start, and you'll be ready for success when you begin to earn a salary in the future.

MONEY AND EMOTIONS

You might be asking: emotions and money? What do they have to do with each other? Understanding the principles of money isn't difficult, but consistently doing what you know you *should do* can be more tricky. Often, this is about how you manage your emotions and the impulses they create. When you feel stressed or tired, you might be tempted to spend on unplanned takeaway food. Or when you feel pressure to impress or fit in with friends, it might suddenly feel essential to buy something you don't technically need, even if you need to use debt to buy it. Or you may find it difficult to remain clear and firm about what you can and can't do to help and support family, and what will make things more difficult for you and your family in the longer term, even if it helps resolve a situation now.

Whatever the scenarios and feelings are for you, you'll find that learning how to respond to your emotions may be just as important as any specific money management tool you could use.

MANAGING MONEY

UNDERSTANDING YOUR MONEY, AND HOW TO USE IT SMARTLY, IS AN ESSENTIAL LIFE SKILL. EMPOWERING YOURSELF WITH THE KNOWLEDGE TO MAKE SMART CHOICES AND BUILD GOOD FINANCIAL HABITS WHILE YOU'RE STUDYING WILL HELP YOU REDUCE STRESS, STAY FOCUSED ON YOUR COURSEWORK, AND FEEL A LITTLE MORE IN CONTROL AND PREPARED EVEN WHEN THE WORLD AROUND YOU FEELS UNPREDICTABLE AND FULL OF CHALLENGES.



MONEY HABITS FOR STUDY SUCCESS

Here are the most important money habits to help you stay on top of your finances, and to help you successfully achieve your studying goals.

1. Build a budget

A money plan, or budget, gives you clarity about how much money you have and what you plan to spend it on. It's the best way to make sure you spend your money wisely, and have enough when you need it. Here's how to get started:

- ➔ List and add up your monthly income – include any money from an allowance, bursary, job, etc. If you get any of your income in a lump sum (like a bi-annual bursary payout), divide the lump sum by the number of months you will need it to last for, then add that monthly amount to your monthly income.
- ➔ List your expenses – don't forget to include your regular monthly expenses (such as transport, data and airtime, food, toiletries, entertainment, etc.) and your irregular expenses (such as textbooks, any hair appointments or perhaps a trip home). If you're not yet sure what will be a realistic amount to spend on a category, put down your best guess and then adjust your budget as needed based on your actual spending. Include any family support contribution you make as an expense in your budget, and plan for it accordingly.
- ➔ For irregular expenses like textbooks, work out how much you need to save each month. Include this as a saving in your budget, and set this money aside each month to make sure you have enough money to buy them when you need them.
- ➔ Track your spending – No matter how small, each expense adds up. Keep tabs on your spending by using your

banking app, bank statements and receipts. Review how much you spend regularly to see if you're on track for the month. At the end of the month, compare your planned spending to your actual spending (you can do this in the 'actual' column on the budget planner on the next page). If you find you consistently overspend in one category, you may need to adjust your budget.

TIP

Work out how much you have to spend on food and entertainment every day (divide the money you have in your budget for the month by the number of days in the month). If you overspend one day, you know you have less to spend the next day. For instance, you might want to make sure you spend less on weekdays so that you can spend a little more at the weekend.

Sticking to a budget doesn't have to be a painful exercise. Treating yourself from time to time isn't bad; you just need to be sensible about it.

2. Review your needs and wants

Some of your expenses are essential (needs), such as food, rent and textbooks. You need these things to stay safe, healthy and to complete your coursework. Others are nice to have (wants), like takeaways.

There's nothing wrong with spending money on fun things, but you will have challenges if you don't take all your essential expenses into account first.



Your money plan

Income	Current	Planned	Actual
Your income (e.g. work / allowance / side hustle)	R	R	R
Other income (e.g. bursary)	R	R	R
Total	R	R	R

Income

R

Basic needs	Current	Planned	Actual
Groceries	R	R	R
Clothing	R	R	R
Transport (public transport, car maintenance, fuel)	R	R	R
Rent	R	R	R
Medicine	R	R	R
Tuition fees	R	R	R
Bank costs	R	R	R
Data/airtime	R	R	R
Internet	R	R	R
Childcare	R	R	R
Family support	R	R	R
Books	R	R	R
Total	R	R	R

Basic needs

R

Financial protection	Current	Planned	Actual
Laptop insurance	R	R	R
Cellphone insurance	R	R	R
Car insurance	R	R	R
Total	R	R	R

Financial protection

R



Debt repayment	Current	Planned	Actual
Store/clothing/credit card account repayment	R	R	R
Loan repayment	R	R	R
	R	R	R
	R	R	R
Total	R	R	R

Debt repayment

R

−

Savings	Current	Planned	Actual
Emergency savings	R	R	R
Savings goal 1	R	R	R
Savings goal 2	R	R	R
Savings goal 3	R	R	R
	R	R	R
	R	R	R
Total	R	R	R

Savings

R

−

Lifestyle spending	Current	Planned	Actual
Takeaways/restaurants	R	R	R
Entertainment	R	R	R
Hair/beauty	R	R	R
TV licence/DStv	R	R	R
Extra clothes	R	R	R
Netflix/streaming	R	R	R
Uber/entertainment transport	R	R	R
Gym membership	R	R	R
	R	R	R
Total	R	R	R

Lifestyle spending

R

−

Surplus or shortfall

R

=

3. Save for emergencies

Even if you plan well, unexpected events and expenses happen: maybe your phone gets stolen, or you lose a textbook. To make sure you can cover any unplanned expenses, put a little away every month for emergencies, preferably in a separate account so that you can't accidentally spend these savings. Include this in your list of budgeted expenses – don't use this money for anything other than emergencies. (No, running out of snacks never counts as an emergency.)



4. Build good spending habits

Be smart about how you spend your money. Get into the habit of checking and comparing the prices for items and services at shops and online – and not only for big purchases; it's also worth doing for small items that you buy regularly. Consider buying items second-hand: you'll often snag a good deal at a great price.

TIP

Stretch your money further – make the most of student discounts by asking for a discount wherever you can, or team up with friends to make the most of bulk “2 for 1” shopping deals.

5. Reduce bank fees

Bank on digital channels. Use your bank's app, internet or phone banking platforms to reduce your fees (cash withdrawals and in-branch transactions are more expensive).

Where possible, don't use cash to pay for purchases. Rather use your card, as drawing cash can be expensive.

When you do draw cash, remember that cashback at till points will cost you less.

6. Saving

Saving is a critical habit to learn if you ever want to build wealth. Even if you start small, start building this habit into your budget now.



7. Avoid unnecessary debt

If you have some form of regular income, whether from a job or a bursary, you may be eligible for credit such as a store account. When you buy something using credit, you are borrowing money to allow you to buy something before you actually have the money for it. Over the next months and possibly years, you will have to repay the money you borrowed, along with extra money (called interest) and monthly fees. This means that anything you buy using credit will cost you more money than the price of the item, and will mean you have less money for many months in the future while you are repaying your debt. Budget and save towards items you need and want, and avoid the expense and monthly pressure of repaying debt. If you do take up credit, plan for it carefully in your budget and stick to your repayments each month.

TIP

Using debt is not always an unwise decision. For example, if you and your family are using a student loan to pay for your education, this is a valuable investment. The value of the skills you gain from your studies will be much greater than the cost of the loan (over your working lifetime). But when you use debt to pay for something that will be worth less a year from now than it is now, it may be an expensive and unwise decision. This can make it more difficult to pay for what you need in the future because you're still paying for something you bought in the past.



8. Learn about money

Money will be a central part of your future and your life. Take the time now to read up on and better understand the principles of managing money well, making it grow, and avoiding easily-made mistakes. There are many quality online resources and podcasts to make use of. Capitec's Live Better Academy offers a series of free online courses to make you money smart (register at www.livebetteracademy.com).

COMPOUND INTEREST: THE MONEY SUPERPOWER

If there's one money concept to make sure you understand as early as you can, it's compound interest. Compound interest is what makes money grow – and the more time you give it to grow, the more it will work for you.

Let your money make money

When you save, you earn interest* on your savings. The higher the interest rate, the more interest you earn. Over time, you will keep earning

interest on your original savings, and you will also start to earn interest on the interest you've just earned (as long as you don't withdraw it).

This is known as compounding. The growth may not seem like much at first but, given enough time, these repeated cycles of growth on growth make incredible things happen. Like a snowball rolling down a hill, gathering speed and increasing in size, your savings pot will grow the longer you leave it alone.

When you start matters more than how much you save

Consider the following examples of the impact of time on your money:

- ➔ Qondiswa invests R500 per month in an account earning 10% interest, compounding annually. She begins at age 18. At age 28, she stops. She has invested a total of R60 000 over the 10 years. She never contributes again. She doesn't withdraw any money from the account until she is 65, staying invested for a total of 47 years.
- ➔ Hlomla invests the same R500 per month, in an account earning 10% interest, compounding annually. He begins where Qondiswa left off. He begins investing at age 28 and continues the monthly R500 investment until he retires at age 65. Hlomla has invested for 37 years, contributing a total of R222 000.

Even though Hlomla has contributed nearly 4 times as much as Qondiswa did, she has still reached retirement with slightly more money than he has, simply because she started saving 10 years sooner than he did.

	Own money invested	Years contributed	Years invested	Total balance
Qondiswa	R60 000.00	10	47	R1 051 346.55
Hlomla	R222 000.00	37	37	R 998 124.15

- ➔ As a final example, consider Nicky. She invests R500 per month in an account earning 10% interest, compounding annually. She begins at age 18 and continues investing until retirement at age 65. She has invested for 47 years and contributed a total of R282 000. Although she has contributed only R60 000 more than Hlomla, she can retire with R1 million more than he does, simply because she started saving 10 years sooner.

Nicky	R282 000.00	47	47	R2 049 470.72
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The moral of the story? If you start early enough, time will contribute more to your savings than you ever could. So start building a savings habit now – even if it's just to build an emergency fund. Once you graduate, prioritise saving and investing from your very first pay cheque.

Don't worry if it's only a small amount at first – you have time on your side to do all the heavy lifting for you.

MONEY TERMS

There are a lot of technical terms when we talk about money. Don't let it intimidate you; it's really not all that complicated. Here are some explanations for common terms:

South African Reserve Bank

The South African Reserve Bank is the central bank of the Republic of South Africa. The primary purpose of the Bank is to achieve and maintain price stability in the interest of balanced and sustainable economic growth in South Africa.

*Interest

Interest is essentially a fee. You can either pay interest in return for the benefit of borrowing money, or you can earn interest when you save or invest money. Interest is what allows your money to make money for you. It's also what makes debt an expensive way to use money.

Repo rate

The repo rate is the interest rate commercial banks pay to borrow money from the Reserve Bank.

Inflation

Inflation is the rate at which the general price of goods and services rises in an economy over time. Over time, inflation decreases the purchasing power of your money, meaning that you will be able to buy less with R20 a year from now than you can today. Ask your parents how much a loaf of bread or a packet of chips cost when they were kids, and you'll have a clear example of what inflation does to prices.



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MANAGING FOOD

FEEDING YOURSELF ON A VERY SMALL BUDGET



Feeding yourself on a small budget can be very difficult, and some students find it almost overwhelming. Let's see if we can help. Here are a few guidelines to start you off:

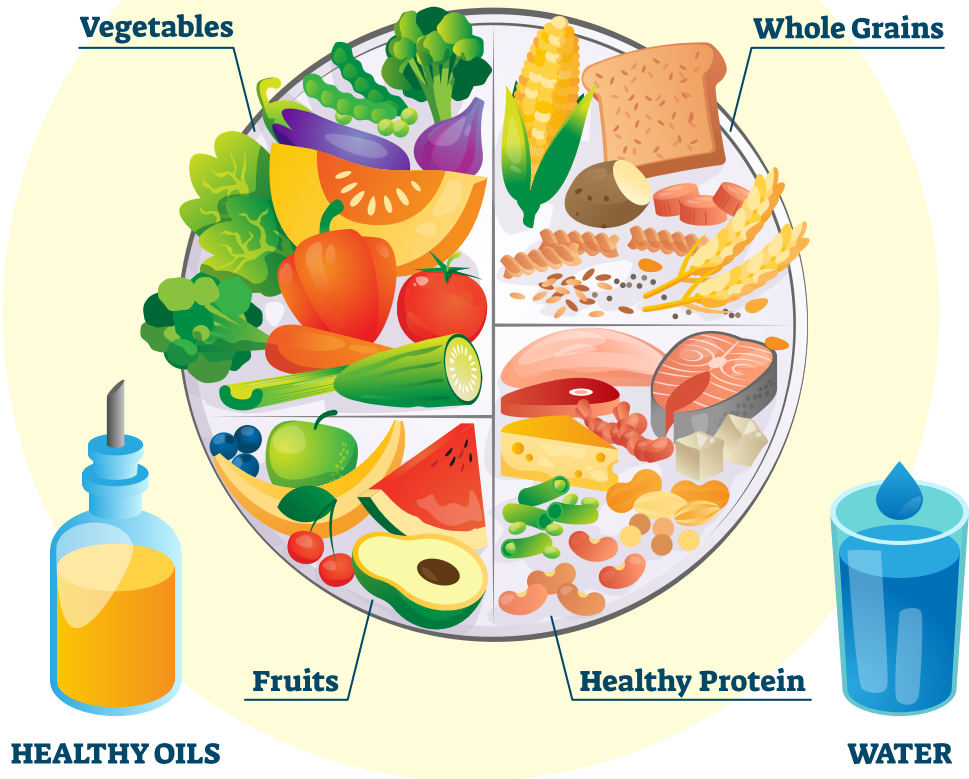
- ➔ Eat a variety of foods every day from all three food groups: protein, fruit and vegetables, and starch.
- ➔ Look at the picture: half of every meal should be vegetables and fruit. Potatoes are starch, not vegetables! Eat more vegetables and fruit than anything else – they protect against illness.
- ➔ Eat starch with every meal. Choose brown bread and brown rice rather than white; it will keep you full for longer.
- ➔ Fats/oils should only be a very small part of what you eat. Be careful of takeaways – they often contain far too much fat and salt. Try not to eat deep-fried food, which absorbs a lot of oil.
- ➔ As far as you can, eat regularly. Eat smaller meals more often and snack on fruit or yoghurt/maas. Do not eat only one big meal per day, especially not at night just before you go to bed.
- ➔ Breakfast is important. A slice of brown bread/oats/pap, a fruit and a glass of milk will help you through your day.
- ➔ Sweets and fizzy drinks will give you a “sugar high” and then leave you exhausted. They do not feed the body and too much will make you fat. Stay away from these.

Each of you will find your own solution to the problem of eating correctly and eating enough, but here are some pointers from other students who have walked this road:

- ➔ Many universities have support systems for students who need help in this regard. Wits has dining halls with reasonably priced meals; UFS has a bursary scheme called No Student Hungry; UJ has a feeding programme that provides meals. Go to the student support office and ask.
- ➔ Find a few friends and buy and/or cook together. It is cheaper to buy 24 tins of fish that you can share than to buy one at a time, for example.
- ➔ If you have storage space, buy the basics at the beginning of the term: rice, oil, maize meal, coffee, tea, sugar, dried beans, soup powder, etc.
- ➔ If there are people selling loose fruit and vegetables on the pavement in the CBD of your city, go there to shop rather than using the chain stores – it's cheaper.
- ➔ If you are worried that the CBD may be dangerous, take a couple of friends along. Take only cash, stashed in small amounts in different pockets.



HEALTHY EATING PLATE



- ➔ Buy a few tomatoes, a few onions, green beans, carrots and potatoes. They will last a few days and cost very little. Add a packet of meat (sausages, stewing meat, mince), rice or pap, and you have a meal.
- ➔ If you have access to a fridge or freezer, cook some sugar beans or lentils and keep them cool. They make a good meal when eaten with bread or rice and a fried onion.
- ➔ Drink water, tea and coffee, NOT expensive sugary soft drinks.

If you have never cooked for yourself, try and team up with someone who has. Watch and learn; such lessons last a lifetime!

If you have to cook for yourself and you have no experience, the basics are easy. Buy one solid cooking pot rather than a number of thin cheap ones. Slice or chop some onion and fry it in oil. Add your meat and fry it until it's browned on all sides. Add vegetables, cut into chunks. Add some water, perhaps with a spoonful of soup powder or stock, and some salt. Close the pot, turn the heat down and cook for half an hour to 40 minutes. Stir now and then so that it doesn't burn. This makes a very good meal.

Over time you will become more confident and start enjoying cooking. There are thousands of recipes on the internet. Play around with them!



MANAGING INFORMATION

THE BASICS DONE RIGHT



The one basic skill you will need regardless of what you study is the ability to handle information: to understand what comes your way and, in turn, communicate your thoughts and ideas clearly. You have to understand by listening and reading; you have to communicate by speaking and writing.



Listening

- ➔ Listening is an activity. If you sit back passively, letting the other person's words wash over you, you will understand nothing. Concentrate. Give the speaker your full attention.
- ➔ In a conversation, listen with all you've got, not only your ears. Body language gives you a whole second layer of information, which may never be expressed in words. Your body language in turn will show your interest, keeping the energy flowing to and fro. Asking thoughtful questions will help you understand what is being said even better.
- ➔ You haven't really heard someone until you can capture the central meaning of his or her message in your own words. Every so often, paraphrase what the other person has said.
- ➔ In a lecture, don't try and copy every word that is said. Listen, understand the point the lecturer is making, jot it down and move on. Stay with him or her.

Reading

- ➔ Passing your eyes over the words on a page is not the same thing as reading. Reading must be systematic; you must be able to break a passage down into its component parts. What is the core idea? What supporting arguments does the author use? What new thoughts or terms are introduced? What do they mean?

Speaking

- ➔ The surest way to fail at getting your message across when you speak is to focus on yourself. Try and focus intensely on your message and your audience, and most of the anxiety about speaking in a group or in front of others will be overcome.
- ➔ Make an outline of the main thoughts you want to convey. In this way you will ensure your nerves do not make you lose the thread of your argument.





A comprehensive skill: note-taking in class

There is no single correct way to take notes. Your notes are for you. No one else needs to understand them – but you must be able to when you look back at them! Here are a few tips:

1. Arrive early. Often the introduction sets out the shape of the lecture, making it much easier to follow.
2. Make sure you are an active listener – understand rather than trying to remember. The more you think about what you are noting down, the more you will understand and remember later.
3. DON'T ✕
 - ➔ Take down sentences or passages word for word
 - ➔ Copy a mass of factual information

Writing

- ➔ Plan what you want to convey before you start writing. What is the point you want to make? How are you going to support it? Where do you want to start? Do you have a good ending in mind? Sit back and think. Talk to yourself, or make a few notes. Have a plan.
- ➔ Write simply; try not to use big words and fancy phrases. The point is to convey your thoughts clearly, not to embroider. Keep your sentences short. Avoid too many adjectives.
- ➔ Always reread the whole piece you have written once you have finished. You can even try doing it out loud. You will hear repetitions and clutter very quickly, and pick up awkward phrasing or grammatical mistakes.
- ➔ Reading good writing is also a great way to improve your own writing skills. Read and imitate writing you admire.
- ➔ Most universities have a writing centre. Go and see what support they can offer.

4. DO ✓

- ➔ Use a loose-leafed folder so you can add extra pages later
 - ➔ Summarise – be concise
 - ➔ Write neatly, so that you can read it later
 - ➔ Use headings and numbered points
 - ➔ Use abbreviations/shorthand
 - ➔ Leave spaces for later additions/ amendments
 - ➔ Note down the details of all books/ other sources referred to
5. Stay till the end. Often the lecturer will summarise the lecture in the last few minutes, which is very helpful for checking your notes.

Resources

- ➔ *How to read a book* by Mortimer J. Adler
- ➔ *The elements of style* by William Strunk and E.B. White
- ➔ *How to speak How to listen* by Mortimer J. Adler
- ➔ Studyskills:
<https://www.humanities.manchester.ac.uk/studyskills>
This website is a goldmine of helpful information.



If this information has had an impact on your life, like us on Facebook:
<https://www.facebook.com/gradcommunity>



Value of a textbook

- One of your key resources is your prescribed textbooks. Textbooks are carefully selected by your lecturer to provide you with a roadmap to guide you through your course in a logical and structured way. Many textbooks contain material that contextualises the South African environment, which is an added advantage.
- Remember, the long-term value of your textbook far exceeds the price you pay for it now. You invest in it now simply to obtain your degree, but the knowledge you gain from it will stand you in good stead for many years to come as you build a successful career for yourself.
- Start by reading the introduction and studying the table of contents to give you a framework for the material. Go back to the table of contents every time you start on a new section, so that you can fit it into the bigger picture.



DIGITAL LITERACY

Being able to use computers, from a smart-phone to a desktop, is essential to studying and later to being employable. As a student, you will use technology constantly: to write/compile assignments, to do research and to communicate. If you have never done it, don't worry, everyone has to learn at some point and it's actually really easy. The companies behind the programs want you to use them, so they make them user friendly. And once you know how to access them, YouTube and Google will become your best friends. A search for "how to use a computer", for example, will bring up dozens of short videos and clear explanations, which make learning easy and fun.

A few pointers:

- Spend time with the computer. The only way to learn is by doing – and making mistakes!
- Be patient with yourself. All beginnings are hard.
- Don't be scared. You always have an UNDO button, or a simple DELETE or BACK-SPACE.

- Ask someone for help if you get stuck.
- The main programs you will use are WORD, EXCEL and POWERPOINT. Start with WORD. Ask someone to show you how to open a new document and use that to get to know the keyboard.
- Next, find and open the web browser, probably Edge, Google Chrome, or Firefox. Search for "how to use WORD", or as we said above, "how to use a computer". That way you will kill two birds with one stone: you will get to know the search function while learning to use computer programs.
- Just keep working at it. The computer will in time become the most helpful tool you've ever had.



Finding stuff

The internet is a treasure house of information – if you can find it. A few tips:



- ➔ You do not need full sentences or precise grammar in the search box. “Airport Durban” will get you the result you’re looking for.
- ➔ When choosing your search words, think of words that will be in the article/s you’re looking for. “Dates Second World War” may not give you your answer – rather use “Second World War started in”, or ask the question, “When did the Second World War start?”
- ➔ Narrow it down. In Covid research, “Delta variant” will get you a flood of articles. “Delta variant vaccines” is more specific; “Delta variant vaccine effectiveness” even more.
- ➔ Look for trails that lead from one article to another. “Delta variant vaccine effectiveness” will probably throw up articles with the name of Prof. Salim Abdool Karim and the institute where he works. You could search either of those to lead you further.

Evaluating information

A very important part of digital literacy is the ability to evaluate information. Don’t believe everything you read. Don’t fall for every conspiracy theory. Use the internet and social media intelligently. Even apparently trustworthy articles can contain wrong or misleading information. How can you tell what is trustworthy and what isn’t?

Police officers and journalists are taught the ABC: Assume nothing, Believe no one, Check everything. Do not assume an article signed by Prof. XYZ is proof of what you’re researching – check his information against at least one other article. Do not assume the person who wrote an article actually spoke to the person she’s quoting – people make things up. Do not believe the caption below a sensational picture is true and correct. Do not believe a sensational WhatsApp message just because it comes from your best mate. Check.

How do you check? A librarian at the University of California put together the CRAAP test:

Currency:

- ➔ When was the article/message written? Is it still current?
- ➔ Has the situation/available research changed? Should it be updated?

Relevance:

- ➔ What exactly is it about? Does it answer your specific question/need?

Authority:

- ➔ Who wrote or compiled it?
- ➔ Do they give their credentials?
- ➔ What authority do they have?

Accuracy:

- ➔ Is it true and correct?
- ➔ Do they give evidence?
- ➔ Can you verify it from another source or your own knowledge?
- ➔ Does it sound biased?
- ➔ Are there spelling and grammar mistakes?

Purpose:

- ➔ Why has it been written/sent to you? To entertain? To teach? To sell something? To persuade you of a point of view?
- ➔ Is it fact or opinion?



The most important moment is when you first see the information. Stop and think. Do not forward a message or quote an opinion that you have not checked. You run the risk of making a fool of yourself – or flunking the assignment.

A word on Wikipedia

Wikipedia is often among the top references in answer to a search question. By all means use it; it is very often very good. The idea behind it is quite wonderful: experts in any field can and do contribute for free to create a world of information. Unfortunately, this open network also means that the information is not always reviewed or assessed and can contain mistakes. Use it as a starting point to gather information that you will then follow up. Go to the footnotes and follow the references. Check with your lecturer before using Wikipedia as a formal reference in an academic assignment, as it is often not accepted.



Communication

Compare these two emails from a first-year student to his tutor, who is working on her Masters:

hi cant
make
todays
tutoriel
will catch
up

Hi Chantel

I'm so sorry, but I can't make today's tutorial. I will get the notes from Vusi and make sure I catch up.

Regards
John

If there's an internship available next year, who do you think will get Chantel's support?

Every time you write anything, whether it's a WhatsApp, an Instagram post or an email to your tutor, you are building your brand.

- ➔ Every communication affects the way people see you.
- ➔ Any digital content can and probably will be forwarded. Always consider: what if all my friends, my lecturers or my future employers saw this?

Before you start writing, imagine you're standing in front of the person you're addressing and talking to them. You won't start without saying hello. Your tone and attitude will fit the person you're talking to – it will be very different if it's your best friend as opposed to your maths lecturer. At the end of the conversation, you will say goodbye.

With that in mind, a few basic tips:

- ➔ In emails, start with "Dear xxx" and end with "Regards" and your name.
- ➔ Don't use slang and abbreviations like ICYMI, not even in text messages.
- ➔ Check spelling, grammar and punctuation carefully, especially when typing on your phone. Careless, sloppy writing says you are a careless, sloppy person.
- ➔ Write to communicate, not to impress. Keep it short and clear.
- ➔ Be careful about social media posts. Even if you delete a post, once someone else has forwarded it, it is out there forever. Future employers, among others, will most probably check out your history on these platforms.

Staying safe online

Most of us do our banking online these days. You may send and receive money online. You do not want those details to fall into the hands of scammers and thieves. So: be careful out there.

- ➔ Use strong passwords, especially when it comes to banking and money. That can be a pain – how do you dream them up and remember them? One easy recipe is to use a word or two in a language not English combined with numbers, like *1Lock2Securely!* in isiZulu for your banking login.
- ➔ Watch out for phishing. That means that you receive a message, which looks legitimate, asking you to click on a link. That link then downloads a virus onto your device, which can give the sender access to your accounts and passwords without you being any the wiser.
- ➔ Banks always warn that they will not request your PIN in an email. Do not provide it, even if the email looks legitimate.
- ➔ Be careful about the personal information you give out on social media. You will not tell any stranger at a party your most personal stories – why put them on social media? Remember, it is out there forever.
- ➔ For the same reason, resist the temptation to send sex videos or naked selfies. Relationships go sour and people turn nasty. What if they forward it to a WhatsApp group?
- ➔ Dating apps are fertile hunting grounds for bad guys, both male and female. Don't tell the sexy stranger things that will make

you vulnerable. They may be catfishing, in other words it may be a false profile set up to start a “relationship” and then trick you out of money; or to charm you into a meeting where you will not be safe. Keep your distance. Make the first meeting in a crowded place in broad daylight. Never send money for a bus ticket to come and visit or for any other reason. Get to know them in the real world first.

- ➔ When you buy online, you have to give credit card or banking details – exactly what the scammers are looking for. Make sure that you only buy from secure sites. One indication is an address that starts with https: rather than only http:. The S stands for secure. Secure sites may also be marked by a padlock icon next to the address.

Resources:

Don't film yourself having sex by Emma Sadleir and Tamsyn de Beer – a very good, practical, easy-to-read book.



QUESTIONS TO ASK WHEN YOU SEE YOUR ACADEMIC ADVISOR

ACADEMIC ADVISORS ARE SPECIALLY APPOINTED TO HELP YOU. THAT IS THEIR JOB. YOU SHOULD MAKE THE MOST OF THIS SUPPORT SYSTEM – IT CAN MAKE YOUR LIFE MUCH EASIER. GOOD ACADEMIC ADVICE CAN SAVE YOU TIME AND MONEY, AS IT WILL HELP YOU FINISH YOUR DEGREE IN A SHORTER PERIOD. FIND OUT WHERE THEY ARE ON YOUR CAMPUS, AND GO AND SEE THEM WITH THE FOLLOWING CHECKLIST:

1. Where can I find additional information on courses, the curriculum, and/or my undergraduate career in my faculty?
2. What are the requirements for my intended major(s)?
3. What is the importance of a particular course/set of courses for my intended major(s)?
4. What skills am I going to develop by majoring in...?
5. If I decide to change my major to another one in the same faculty, will my course credits transfer?
6. Is it possible to transfer to another faculty, if I decide my chosen major(s) is/are not for me, and have some of my course credits transfer?
7. What career options do I have with a major in...?
8. What do I need to do to be a successful student working towards my chosen major(s)?
9. Who else on campus is it worth talking to, to find out a bit more about my chosen major(s)?
10. I did not get into my first-choice major:
 - a. What advice do you have for me, given that I am going to be studying something I don't really want to be studying?
 - b. How likely am I to be able to transfer into my first-choice major at the end of my first year?



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MANAGING TIME 2 – EFFECTIVE STUDY

By now you know that every day you allow to slip by makes the next one more difficult. Self-discipline is so boring, but so effective. Once steady, regular studying according to your schedule (p. 23) becomes a habit, you don't have to make a decision to study every time you do so. That will help, because otherwise it is so easy to say, "I'll do it later" or "I can miss this class, I'll catch up tomorrow." That's called procrastination: putting stuff off and telling yourself you'll do it later. We may not know the word, but we all know the feeling!

Part of the reason that procrastination is so addictive lies in your brain. When you think of something that you don't want to do, the "pain spot" in your brain is activated in the same way as if you had stubbed your little toe against a sharp corner. Thinking of something else gives relief, even if it's only for a while. That feeling of relief can get addictive. The good news is that research shows that the same relief can be achieved simply by starting a small part of the job you are avoiding.

"A small part" is also an important idea. The brain wants to protect you from becoming too tired, so it doesn't like you taking on a huge job. If you divide the job into smaller bits, you can fool the brain into accepting it.

Studying comes in different shapes and sizes. Use all your available hours wisely.



CLASS TIME

- ➔ Stay up to date with the work and prepare for the next class. Proper preparation, also called “priming your mind”, is one of the most under-utilised time-saving techniques. Your brain will automatically make connections if it has been introduced to the main concepts before class.
- ➔ Make sure you’re on time so that you hear the lecturer’s introduction, which often frames the day’s work.
- ➔ Concentrate and take notes. Try to follow the flow of the lecture while jotting down main points. Review it the same day and fill in all the gaps.

Tutorials

- ➔ Tests and exams are based on problems that are similar to those addressed in tutorials. Make sure you attend every tutorial.
- ➔ Tutorial groups are smaller and less intimidating than classes at lectures. Speak up. Ask all your questions. That’s what these sessions are for.

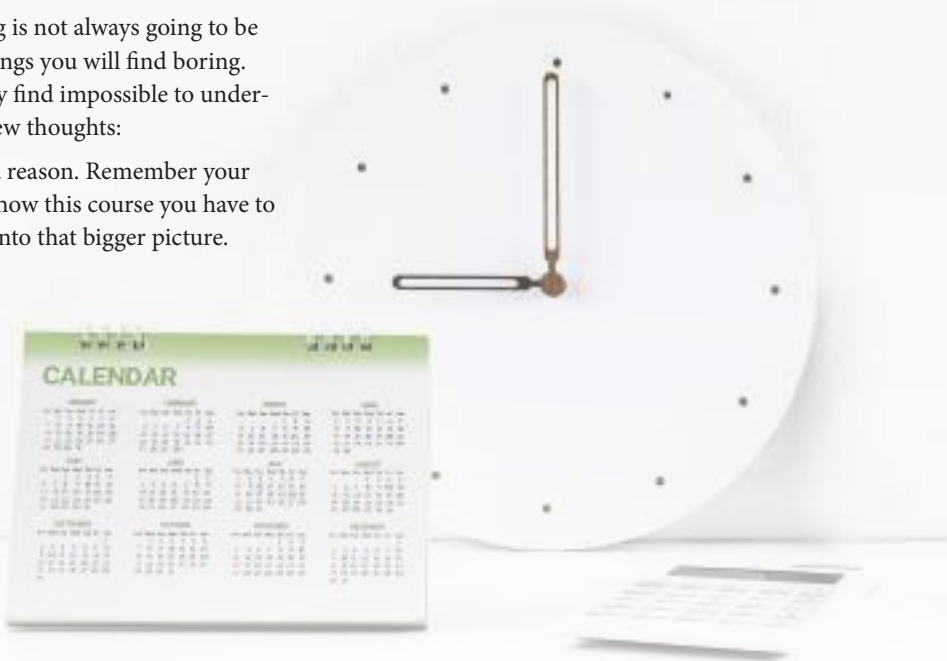
STUDY TIME

Like all jobs, studying is not always going to be easy or fun. Some things you will find boring. Other things you may find impossible to understand. Hold on to a few thoughts:

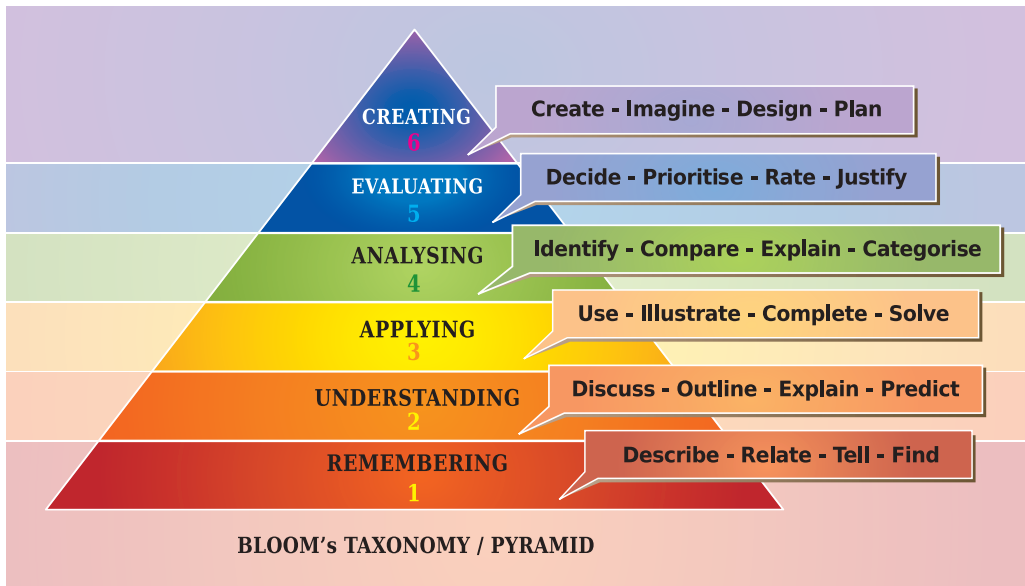
- ➔ You are here for a reason. Remember your goal. Remember how this course you have to work at now fits into that bigger picture.

- ➔ Henry Ford, who built the world’s first car factory, said: “Whether you say you can or you say you can’t, you’re right.” Believe that you can, and that’s half the battle won. Thousands of others have done it. You can too.
- ➔ The more attention you give to a piece of work, the better you will understand it and the more interesting it will become. That obscure poem that was just a jumble of words the first time you read it may be the one you take into life with you.
- ➔ Stanford psychologist Carol Dweck distinguishes between people who believe that intelligence is fixed, and people who believe it is capable of growth. If you believe it is fixed, learning feels like a never-ending struggle against your own shortcomings. If you believe it can grow, learning feels like exercise to become fit, and failures (e.g. a failed test, something you initially cannot understand) are stepping stones to greater ability. Change your mindset from “fixed” to “growth”.

Now let’s think about making those study hours as efficient as possible.



BLOOM'S TAXONOMY



GOOGLE DR BENJAMIN BLOOM'S "TAXONOMY OF LEARNING". IT WILL HELP YOU UNDERSTAND THE DIFFERENT LEVELS OF LEARNING, SO THAT YOU CAN CONSCIOUSLY PROGRESS FROM ONE TO THE OTHER.

- ➔ Learning starts with **remembering**. This occurs when you memorise a poem, recall the nine provinces of South Africa, or remember mathematical formulas.
- ➔ The second level is **understanding**. For example, understanding takes place when you organise the animal kingdom based on a given framework, illustrate the difference between a rectangle and a square, or summarise the plot of a story.
- ➔ The third level is **applying** your knowledge. Application takes place when you use a formula to solve a problem, select a design to meet a purpose, or work out how a new law would progress through a government system.
- ➔ On the fourth level you will be **analysing** information and knowledge. You may identify different elements of democracy, explain how the steps of a scientific process work together, or identify why a machine isn't working.

- ➔ The fifth level is **evaluation**. Now you may have to make a judgement regarding an ethical dilemma, interpret the significance of a law of physics, or illustrate the relative value of a certain kind of technology in farming.
- ➔ The sixth and final level is **creation**. This is when you design a new solution to an "old" problem, write a persuasive essay that draws on different sources, or write a poem on a given theme.

Keep this framework in mind when you are studying and be aware that your teachers will assess your skill and ability on the different levels. In high school the emphasis was on *remembering* and *understanding*. First-year students still have to memorise lots of material, and make sure they understand what they learn, but they are also required to *apply* newly gained knowledge.

These skills must grow further in second year, and as you move towards third year you will increasingly be required to *analyse* the learning material. Fourth year and Honours students will find it difficult to maintain their good grades if they don't also learn to *evaluate*, and at Master's level you will be required to *create* new knowledge.

FOCUSED AND DIFFUSE THINKING

LEARNING ANYTHING NEW HAS AN EFFECT ON YOUR BRAIN, CREATING NEW PATHWAYS AND NEW CONNECTIONS. IT IS ONE OF THE MOST IMPORTANT THINGS YOU CAN DO AS A HUMAN BEING.

Barbara Oakley, an engineering professor who failed maths at school, and who has made it her life's focus to understand how we learn, explains that your brain is complex.⁵ It has two fundamental modes of functioning: focused and diffuse.

Focused brain function is what we usually define as studying. You really concentrate on the matter at hand, giving your full attention to understand and solve the problem. You zoom in and do not allow distractions.

Diffuse thinking embraces distractions. You let your mind wander freely and allow all kinds of crazy connections. Diffuse thinking usually happens when you are away from your desk

– when you go for a walk, or take a shower, talk to friends, or just daydream. You are well advised to go into diffuse thinking mode when you cannot crack a problem. You might see the solution while you are not really looking!

Spending all your time in diffuse mode won't do. It is the interaction between the two modes that is required to master the art of effective study. Think of a flashlight: you can concentrate the beam to have a bright light illuminating a small area; or have a more diffuse beam casting a dimmer light on a wider area. The brain can concentrate on the details better if it has also seen the bigger picture.

THE POMODORO TECHNIQUE

IN ORDER TO STUDY EFFECTIVELY, AND BEAT PROCRASTINATION AT THE SAME TIME, YOU CAN STRUCTURE YOUR STUDY TIME ACCORDING TO WHAT IS KNOWN AS THE “POMODORO TECHNIQUE”.

(Francesco Cirillo, the Italian who came up with it, had a tomato-shaped kitchen timer – the word “tomato” is *pomodoro* in Italian.) Set your phone or a stopwatch for 25 minutes. Work with focused attention for those 25 minutes. Everything else is turned off. When the timer goes off, relax for five minutes. Do something fun, take a power nap, dance to your favourite song. Repeat the process three more times – for a total of two hours. Then take 30 minutes off. This time off allows your brain to go into diffuse mode, which helps to lay down the new pathways for new learning and may even help you see a solution to something you had been struggling with in the focused time. Start again with a set of four “pomodoros” – 25 minutes focused mode, 5 minutes relaxation, etc.

CHUNKING

PROFESSOR OAKLEY STRESSES THAT OUR WORKING MEMORY IS A LIMITED RESOURCE. IT ONLY HAS FOUR SLOTS, SHE SAYS. IT IS NOT POSSIBLE TO HOLD TOO MANY IDEAS AT THE SAME TIME.

In fact, you actually weaken your thought process when you try to multitask. Careful, focused attention is very important. It also helps to “chunk” related bits of information together in larger wholes. Memory is aided by our natural tendency to see patterns and make connections.

New bits of information are like puzzle pieces: all over the place, taking up a lot of space in your working memory. Once you have grasped the overall picture, it is much easier to handle the information. Start putting together sections of the material as you would when building a jigsaw puzzle – first find the edges, then select the green pieces and build the tree, select the white pieces and build the house under the tree, and so on. The edges give you the overall structure. Soon you will see how the “chunks” fit into that frame, and how they relate to each other. Over time you build up a library of chunks and you can make connections between them, even between different subjects.

⁵ Much of this comes from her TEDx Talk, “Learning how to learn”, and her book, *A mind for numbers: how to excel at Math & Science (even if you flunked Algebra)*.

SPACED REPETITION

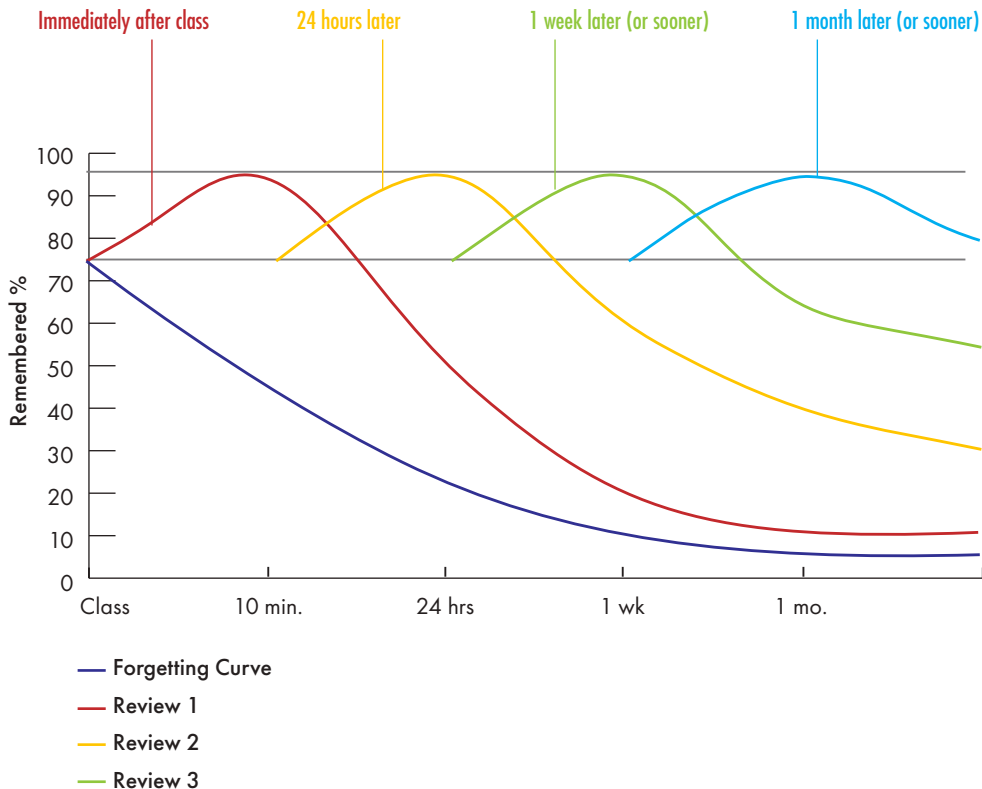
HOW DO YOU TRANSFER KNOWLEDGE OR UNDERSTANDING FROM YOUR WORKING MEMORY INTO YOUR LONG-TERM MEMORY? THE SAME WAY YOU WOULD LEARN A SONG: PRACTICE. PRACTICE MAKES PERMANENT. THE MORE YOU PRACTISE, THE WIDER AND THE MORE EMBEDDED THE NEURAL PATHWAYS BECOME. IF YOU DON'T PRACTISE, THE PATTERNS VANISH BEFORE THEY ARE MADE PERMANENT.

The best way to practise your new knowledge is by *spaced repetition*. You may want to Google this term. There are many articles and videos that will help you understand how best to employ the technique. Most of the following ideas come from a video on www.collegeinfo geek.com, but there are many others.

Spaced repetition means going back to the same material again and again, but with bigger gaps between the sessions. A good pattern is to revisit it after one day, after seven days, and after 14 days, and then again when studying for a test. You can make it even more effective by testing yourself on the different chunks/problems/

sections of the information every time. Those you get right are put aside for next time. Those you get wrong have to be revisited tomorrow. Only when you know them well can you extend the period before you go back to them.

Cramming the material once may get you through a test, but if that's all you do you will have to start from scratch when you get to the exam. That is not an efficient use of your total study time. If you apply spaced repetition, you will spend less time in total on the material to get to the same level of understanding and retention. Research about the "forgetting curve" illustrates this very clearly.



Source: <https://www.koobits.com/2012/10/08/study-smart-the-power-of-spaced-repetition>



LEARN BY TEACHING

WE LEARN MUCH BETTER WHEN WE LEARN TO TEACH OTHERS. WORKING IN A STUDY GROUP GIVES YOU THE OPPORTUNITY TO TAKE RESPONSIBILITY FOR A PART OF THE WORK AND PRESENT IT TO THE REST OF THE GROUP.

Even with all of these theories in your mind, you can study all day long while simply spinning your wheels. You may develop what Professor Oakley calls “illusions of competence in learning” – a frightening thought! Here are a few practical pointers to help you avoid that:

- Test yourself all the time. Make flash cards with a question/problem on one side and the solution on the other.
- Never do it only once. Repeat the information/process/formula until it flows like a song. Don't only do a homework problem once. Pick some of the key ones, do them again, see if you can do them in your head. Learn them like a song.
- Don't only highlight or reread information. Look at the page, then look away, and see what you can recall.

- Explain the material to someone else (or even out loud to yourself) so that a 10-year-old or your grandmother would understand it.
- Use analogies and metaphors to help you remember. Draw a mind map or some stick figures or make up a mnemonic.⁶
- Once you have mastered a range of problem-solving techniques, mix them up and work on different types of problems. This also goes for memorising factual content. Randomly flip through your book and pick out a problem or a section you need to remember. See whether you can solve it/recall it. If not, revisit that section.
- Understanding alone is not enough to bring mastery of the material. It has to be combined with practice and repetition in a variety of settings. Get up from your desk and go for a walk while repeating key terms or definitions, matching your rhythm to your footsteps.
- Exercise helps physiologically to retain information.

⁶ Mnemonics are memory devices to help you recall larger pieces of information. One example: the order of operations for math is Parentheses, Exponents, Multiply, Divide, Add, and Subtract. Turn the first letters into a sentence: **Please Excuse My Dear Aunt Sally.**

YOU HAVE TO SLEEP

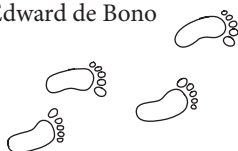
- While you are awake, toxins collect in brain. That's why we can't think clearly when we are tired. When you sleep, your brain is "washed clean".
- New synaptic connections form in the brain when you sleep.
- Do not cram. Many short learning periods interspersed with sleep build a neurological scaffold to hang new information on.

YOU HAVE TO EXERCISE

We used to think we are born with all the neurons we will ever have. That is not true. New neurons are born every day. This growth is essential to our ability to learn and remember new information. There are two ways to help them flourish: new environments, like university, travelling, or reading; or simply exercise. You don't have to run a marathon – just go for a walk. Exercise enhances the growth and survival of neurons.

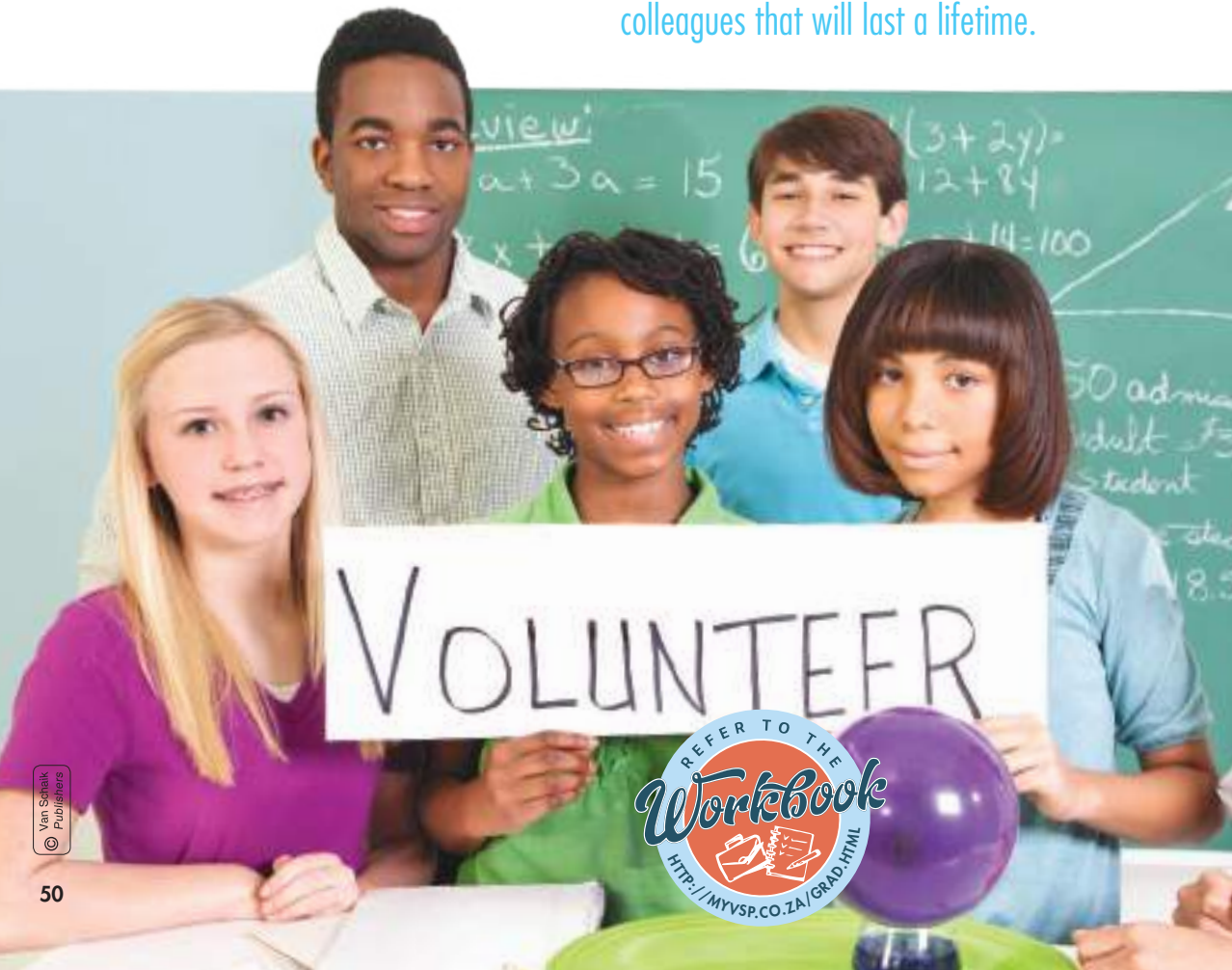
Some books/resources:

- *The 5 elements of effective thinking*, by Edward B. Burger and Michael Starbird
- *Introduction to mathematical thinking*, by Keith Devlin
- *How to study as a mathematics major*, by Lara Alcock
- *How to become a straight-A-student*, by Cal Newport
- *7 habits of highly effective people*, by Stephen Covey
- Tools – Google the following:
 - *Mind maps* – Tony Buzan
 - *Concept maps* – Joseph Novak
 - *Thinking maps* – David Hyerle
 - *Thinking hats* – Edward de Bono



BUILD YOUR SKILLS, YOUR NETWORKS AND YOUR CV

University life is about more than achieving an academic qualification. It offers a rich and varied environment for developing skills like public speaking, leadership, organisational ability and teamwork. If you participate in societies, clubs or sports teams, you will also build networks of friends and colleagues that will last a lifetime.



Resume



You don't have to do everything at once. First find your feet. Learn to manage your time so that you know what your priorities are and structure your schedule accordingly. Once that is in place, look around to see what else may interest you. Every university has clubs and societies in the academic, cultural, political, religious and social fields – and if it doesn't exist you can start it! Think of debating, chess, ballroom dancing, photography, fund-raising for RAG (“Raising and Giving”), the university radio station or newspaper, music, comedy, drama. The list is endless – and we haven't even mentioned sports and games.

Another area of activity that will bring you deep personal satisfaction, as well as looking good on your CV, is volunteering for projects that uplift and support society. Law faculties usually have clinics, and so do medical faculties. The community you come from will certainly value your time and energy as a mentor and role model for the young people that follow after you. City universities are often close to projects that work with street people. Look around for a platform where you can contribute.

Don't overload yourself but do participate. You will develop your skills and learn new ones, make friends (often for life), have a lot of fun, and acquire something for the day you have to write your CV. Remember, when you go out there to find a job, your CV must stand out from all the others. This kind of extra participation may just make the difference.

I'M SO ANXIOUS I CAN'T BREATHE

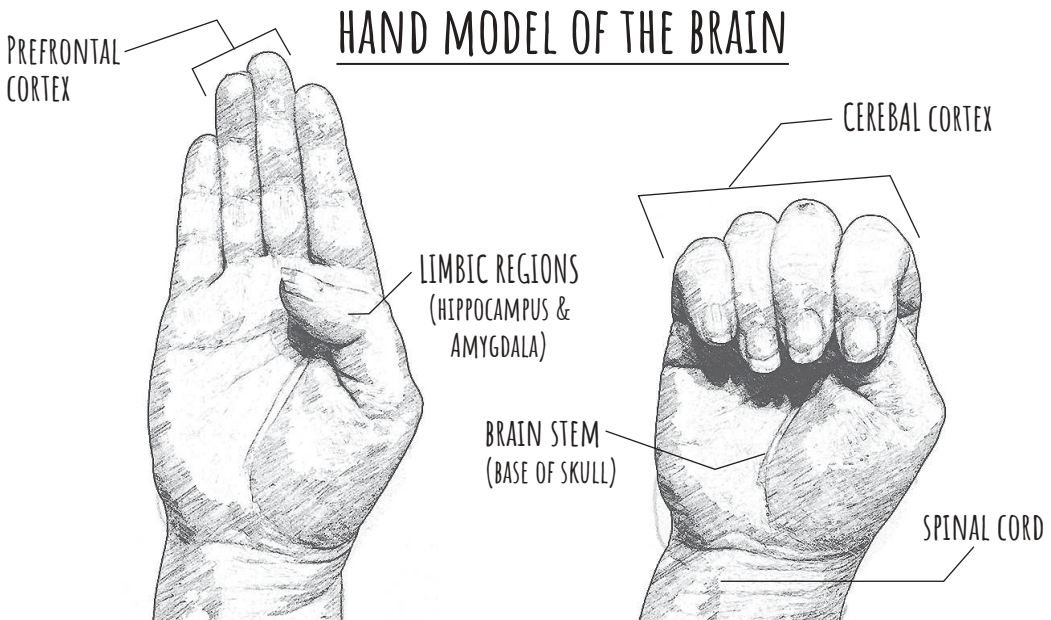
Everything was new to me and it was hard for me. I did not have any friends so I used to hide in the ladies' room until my next class. I hardly heard the teachers ... because they were so fast. Things got even worse when I was introduced to the computer. I felt like being at university at my age was a mistake. (First-year Engineering student, University of KwaZulu-Natal)

Have you felt like that? So anxious and stressed that you cannot even breathe properly? That you are paralysed by your emotions? That you cannot think straight?

Here's the good news: you can do something about it. You can get back in control. The first step is to understand what is happening.

Both our (rational) thoughts and our (irrational, overwhelming) emotions are generated by the brain. If you make a fist with your thumb on the inside, you can get an idea of what the brain looks like.⁷ The back of the hand represents the back of the head, with the face in front of the knuckles. Your wrist is the brainstem. In this model, the thumb represents the limbic area deep inside the centre of the brain. This is where your emotions live. The fingers represent the frontal cortex, right above your eyebrows. This is the home of rational thought and self-control, as well as qualities like idealism, concentration, abstract thought and creativity. There is a constant interplay between the two: you may hear good news, understanding it in the frontal cortex, and feel it in your tummy, because the limbic area, working with the brainstem, has sent a message straight to the nervous system.

⁷ This is borrowed from Dr Daniel Siegel, author of several books on the subject. Look for his videos on YouTube.





Problems arise when the limbic system takes over. It is programmed for survival, so its responses can be so intense that they overwhelm your rational self. If you are threatened, whether by someone with a knife or by the thought that you will never understand the work you need to do, the limbic system goes into “fight-flight-or-freeze” mode, and all rational thought goes out the window. You either want to hide, like the student quoted on the left, or to run away, or to throw that terrifying computer at someone! You need to get your rational self back in charge. That means involving the frontal cortex. Here are some tools to help you do that:

- ➔ **Acknowledge your feelings.** “Name it and tame it,” says Dr Dan Siegel. Put your feelings into words, for example: “I am afraid I will never be able to do this, and that I will ruin my family’s dreams.” Once you face your fear, you can begin to deal with it, because expressing it in words means involving the rational part of the brain. (You will find a handy tool to do that in the next section, The ABCDE of Resilience.)
- ➔ Now see if you can give those same feelings **a different name, or label.** “I’ll never be able to do this!” may change into, “All beginnings are hard. This is the beginning of my journey, and of course it is going to be hard.”
- ➔ Finding a different label for your feelings means **re-interpreting** them. We do this all the time without even realising it. For example, you see a picture of people crying in front of a church and you feel sad for them ... but then you find out that they have come from a wedding and suddenly the tears mean happiness! Similarly, the computer is not an obstacle, but a powerful tool that you will learn to use. Soon.
- ➔ Talk to someone. Find a mentor or a counsellor and tell him or her what you are feeling. Most campuses have student support services where such people are available. Very often **expressing your feelings** in the company of someone who acts as a sounding board brings enormous relief.
- ➔ Look around you at how others are experiencing the same circumstances. Chances are, many of them are just as terrified as you are! As soon as you **realise that your feelings are normal**, the overwhelming anxiety will lessen.
- ➔ Try and **see the situation through someone else’s eyes.** Say, for example, you have a single person from a different cultural or religious background in your group. Can you put yourself in her shoes, and see how threatening the rest of you appear to her? Can you empathise with the feeling of being the outsider? Suddenly your own fears take on a completely different appearance! This is hard work, all done in and by the frontal cortex. But by making the effort, you will knock the limbic system back into its place very quickly.
- ➔ Consider the **underlying assumptions** that give rise to your feelings. Turn the page to find a handy tool to help you do that.

Resources:

- ➔ **SADAG (SA Depression and Anxiety Group)** <https://sadag.org> – **great videos and support on the website; emergency line 0800 567 567**
- ➔ **Lifelinesa.co.za – 0861 322 322, or find their information on their website**

THE ABCDE OF RESILIENCE



Next time you feel hopeless and helpless, go back to basics: the ABCs.⁸

A is for the **Activating** event: What is the cause of the problem?

B is for **Belief**: What belief is triggered by A?

C is for **Consequence**: How does this activated belief make you feel?

D is for **Dispute**: Is this belief the only possible interpretation?

- 1 Do you have evidence to support the connection you made?
- 2 Is there a possible alternative interpretation?
- 3 Really? Are you sure you're not exaggerating?
- 4 If we accept that "all is invented", what more positive interpretation could you choose to make you feel happier?

E is for **Energise**: Having gone through this thought process, energy becomes available for making new plans to work on the problem.

Let's see how this will work in practice. Take this example, which came up in one of Study-Trust's mentor visits to campuses in 2017:

A third-year IT student from a deep rural background overcame huge obstacles by not only making it to university, but also all the way to third year. He did very well in his June exams, obtaining three distinctions. But now all was in the balance again. To graduate, he had to complete six months of "experiential learning" – he had to find somewhere to work for six months.

A: The Activating event was not getting a position to complete that training.

B: The Belief it triggered was, "They don't look for achievement, they just pick."

C: The Consequence was that he felt completely discouraged.

D: The mentor helped him Dispute the connection between A and B on the basis of information from other students.

- 1 The evidence did not support the connection – other students had found placements, and this did not seem random.
- 2 An alternative interpretation was that success was not random. The successful students had applied for more opportunities (9 on average, as opposed to his 3); he did not communicate well, using the "eish, ja-ne" type of interaction; and he did not prepare well for interviews, because he did not believe it would make a difference.
- 3 He was not exaggerating the impact, but ...
- 4 All the factors mentioned in 2 were under his control, which lifted the feeling of helpless discouragement.

E: From this process Energy flowed, which allowed him to plan new actions to change the situation: practising to communicate better, applying for more positions, improving his CV, and making use of his network.

Next time you feel helpless and hopeless, go back to the ABCs!

The new-found energy that came from your ABCDE exercise can be used to make some practical decisions.

⁸ Martin Seligman, the founder of Positive Psychology, created the ABCDE of Resilience as a technique to deal the emotions that go with difficult situations.

PROCESS GOALS

You have your goals, you know what they are, but what does that mean for today? Although goal-setting is vital, focusing on the long-term outcome of your plans can be discouraging – you want to lose 10 kg, but nothing has happened this week; or you want to pass English comfortably, but you still haven't started on the apparently impossible reading list. One way to make it easier is to focus on the process rather than the outcome, and develop habits or “process goals” that will help you along that path.

Ask yourself what actions are required to set in motion the process of reaching your goal. What do you actually have to do, regularly, to make that goal a reality?

To control your weight, you may decide to

- 1 stop drinking fizzy cool drinks
- 2 have a glass of water before every meal
- 3 go for a brisk walk every afternoon at 5 o'clock.

To achieve a good mark for English, you may

- 1 get up half an hour earlier to read the books on the list
- 2 spend another half hour in the afternoon writing about that reading, using Microsoft Word's spelling and grammar check to improve your writing ability.

These are concrete things you can do every day that will set you on the path to your end goal. Don't reconsider them every time; decide once and then just do it. At the end of every day, give yourself a pat on the back for having achieved your process goals for the day. If you haven't managed to do so, take a leaf out of the Alcoholics Anonymous playbook: one day at a time! Start again tomorrow.

GO TO PAGE 60 FOR AN EXAMPLE OF HOW PROCESS GOALS CAN WORK.



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WINTER BREAK





YOU HAVE LEARNT AND CHANGED — YOUR FAMILY HAS REMAINED THE SAME

You are really looking forward to the first visit home. Thinking of your family and community back home has sustained you through the first semester. Making them proud remains a major motivating factor. Beware — the reunion can be challenging.

Going away to university is about change. You never realised how much you were going to change. You have been exposed to a new world, new people, new situations. At first you were shocked. You judged and condemned. Then you started questioning your own knowledge and moral framework. You felt lost. Who are you? Slowly, painfully, a new you began to emerge. As one student wrote after overcoming his first failures:

This success meant a lot of sacrifices, which were not so pleasant. I had to develop a new study technique and adjust to it, add more hours of study, exercise to keep fit and refreshed, as well as refrain from having much of a social life, which was far from easy. These basically changed my lifestyle and adapting to such a transformation was not child's play, there were temptations along the way but I overcame them. It was not a smooth ride!

Another student wrote the following when looking back on his first year:

I remember in first year when I was still vigilant and alert to everything new in my life. I was in a small group tutorial with one of the best people I have met at university, my first-year mentor. One of the most vivid moments of the whole experience is the time he told us that university is, more than anything, a prolonged self-defining period in an individual's life. He carried on to explain that the university years will determine who an individual is and that if one leaves university without having learnt who they are, chances are that they will struggle even further.

I have been through multiple life-changing situations throughout my three years at the university but none of them have been as fruitful in experience and growth as this year.



Change and growth are painful but they are valuable. Exposure to knowledge, and the widening of horizons that results, is what education is all about. There is just one snag: the people at home have not gone through the same process. They have remained pretty much the same. They might even be somewhat threatened by the new you. Here are some tips for dealing with this situation:

- Expect the homecoming to be difficult – it may be a challenge to your still fragile new identity.
- Understand why both you and the people who stayed behind experience such intense emotions about the differences and distances that have entered your relationship. A handy tool to help you understand your feelings can be found in the work of Dr David Rock. Google the SCARF model, or watch him on YouTube: <https://www.youtube.com/watch?v=5Wu33SdjeCs>
- Remind yourself that respect is about seeing people in their own unique light.
- Respect those who stayed behind by relating your adventures in an entertaining, non-threatening way.

Hopefully you will experience your family's regard for you as unconditional – similar to the student who wrote this after going home:

The last time I went home I thought I was going home just to forget about school and just chill like other kids. The moment I got home I just sat the whole day, just looking at my house, just comparing it with the other houses around my home town. What really touched my heart was the moment I saw my mother. I just watched her and tears started rolling down my eyes. What amazed me was that every time she saw me she smiled. What I have now decided to do is get up and do my best because she believes in me.

REVISIT YOUR GOALS

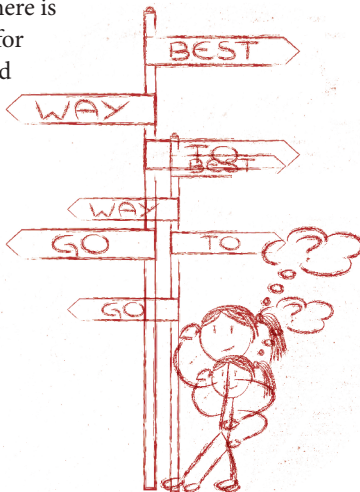
Just getting through every day of the first semester may have felt like all you could handle, but now you can take a deep breath and look back at the goals you set for yourself at the beginning of the year, or if you haven't done so yet, set those goals now. Going on an important journey without a map is not clever. Your goals are your map for your journey towards a qualification and, beyond that, a career.

Set goals for more than just your studies. Time at university is also an opportunity to learn other life skills, to make friends, to set patterns for healthy living. Think of goals for test and exam results, participation in student life (societies/house committees), friends and family, exercise/sports, spiritual activities – everyone is different, with different areas of interest. Follow your heart, not only your head.

Did you write down some goals earlier in the year? Look at them again. Have you achieved some or all of them? Are those goals still valid? Adapt them, or start from scratch.

Take a step back and consider

- how far into the future you need/want to plan
- what study, career and other objectives are most important to you
- whether there is flexibility for unexpected detours.



A goal needs to be **SMART**:

S Specific

- What exactly does the goal entail?

M Measurable

- Does the goal have subsections, like the number of courses you need to complete?
- Will you know when you have reached your goal?

A Attainable

- What will it take to make your goal a reality? (Money, time, resources, etc.)
- Can you make it happen?

R Relevant

- Do you really want to reach the goal?
- Why?
- Are you willing to do what it takes to reach it?

T Time frame

- By when does it have to be reached?

Start with the long term: what do you want to have achieved by the time you leave university? Then think carefully about what that would mean in terms of the next three months, the next year, and so on.

Setting goals allows you to remain focused on the big picture, and to stay on course to get there. Check your goals regularly to ensure you are still progressing in the way you want to, but be flexible, because short-term goals sometimes need to change in order for you to achieve the long-term outcome you are striving for. If you follow a map, you may come to a place where the road is blocked by construction work. You will then have to find a different route, but that does not mean you are changing your destination. The same is true for striving towards a goal. Checking your goals regularly will help you recommit to them.





AN EXAMPLE -
MAKE YOUR OWN

OVERALL GOAL:

Completing my degree successfully while living a happy, balanced life

1
Life domain
e.g. Study

Sub-goal 1:

Get 60% for English

Habit/process goal 1:

Read for half an hour every morning before 7

Habit/process goal 2:

Write 400 words every day and check them using "Spelling & Grammar check"

Habit/process goal 1:

Habit/process goal 2:

Sub-goal 2:

Get 65% for Psychology

2
Life domain
e.g. Health

Sub-goal 1:

Lose 10 kg by Dec

Habit/process goal 1:

Stop drinking fizzy cool drinks

Habit/process goal 2:

Eat a decent breakfast every day

Habit/process goal 3:

Drink a glass of water before every meal

Sub-goal 2:

Be able to walk 5 km easily by Dec

3
Life domain
e.g. Social

Sub-goal 1:

Make at least three good friends by Dec

Sub-goal 2:

Be an active member of at least one club

DEVELOP HABITS/PROCESS GOALS TO HELP YOU ON YOUR WAY TO YOUR BIG DREAM



CONSIDER YOUR FRIENDS

Have you ever watched a flock of geese flying across the open sky?⁹ Like experienced cyclists, they know the value of moving in formation. They fly in a huge V, each one supported by the slipstream (less resistant air) caused by the wings of his or her friend just in front. In formation they fly 71% further in any given time than an individual bird would have done.

Now here's a question for you: are your friends flying in the same direction and towards the same destination as you are? Do they share your goals, your values, your priorities? If they do, you will build up collective momentum and drive, which will take all of you further with less stress and less effort.



If, on the other hand, your goals lie in different directions, you will find yourself constantly battling against the flow of their energy. You will tire yourself out physically and emotionally, and you may never reach your goal, instead being pulled off course by the power of the group.

STUDYING IN A GROUP

This is where theory becomes reality. Having identified people in your field who are just as focused on success as you are, find or start a serious study group. You can use your free time on holiday to talk to some of them, finding out if they're interested and how you can make it work.

⁹ Adapted from Lanette Hattingh and Heinrich Claassen, *Natuurwysheid uit Afrika*.



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SECOND SEMESTER

IN IT TO
WIN IT



FROM HERO TO ZERO – AND BACK AGAIN

In research done by Marietjie Vosloo and Sonja Blignaut for the Sasol Inzalo Foundation,¹⁰ they found that many students experience an identity crisis during the first term. These were star students at school but at university they suddenly could not cope. They were overwhelmed by the workload and many failed the first test and/or examination. Their self-confidence was utterly destroyed. One of them wrote the response on the next page.

¹⁰ Vosloo, M.M. & Blignaut, S. *From hero to zero ... and back? The journey of first year access students in mainstream programmes.* Available at <https://www.assaf.org.za/files/2010/10/Vosloo-Blignaut-Hero-to-Zero.pdf>



I still can't believe it. At school maths was great. I had always attained the highest marks in the grade and even participated in external maths competitions. Now I couldn't even pass ... School maths had in no way prepared me for university maths.

To make it even worse, many of the students felt terribly alone because they did not want to talk to their families about what was happening or, when they did, they did not get the emotional support they needed. This is from a different student:

... my family is really proud of me and they just don't believe me when I tell them about how I'm not coping because to them I'm their little daughter who is so smart, who never brought a bad result and always finds a way to be a top student.

Sound familiar? There is no easy way through this very difficult terrain. Those of you who have crossed it will know that. You have to find the strength in yourself to change the way you look at the world and the way you respond to it. Consider these extracts:

I began to wonder how did I come so far off (from) the path I thought I was on? The next few days I was more than ok because I suddenly remembered what I came to university to do – to excel and transform the nobody mentality to somebody. My eyes were open finally to see opportunities and seize them.

If anyone could have asked my friends during the first semester about Mr Complaints they would have simply pointed at me; all I mean is that I used to complain about everything but since the beginning of this semester all that has changed.

But I told myself that the only thing that is blocking me from getting my degree is first year so I decided that I'll do whatever it takes for me

to pass my first year. You know why? Because I have faith in myself and I believe that I will do it no matter what comes in my way ... I may not know it but many people are dying out there and they depend on me.

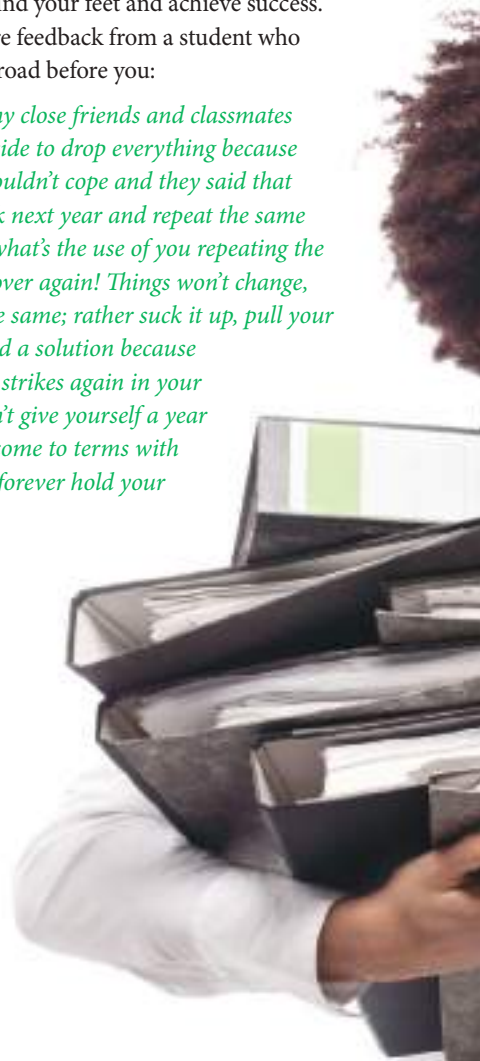


Look at these extracts from students' writing carefully. What lessons do they have for you?

- ➔ Stop complaining.
- ➔ Change the way you talk to yourself and about yourself – think about writing down your thoughts and your goals to motivate yourself.
- ➔ Start making friends.
- ➔ Look outward. Participate in student committees and other activities.

It is possible to find your feet and achieve success. Here's some more feedback from a student who has walked this road before you:

I saw many of my close friends and classmates deregister or decide to drop everything because they said they couldn't cope and they said that they'd come back next year and repeat the same course. I mean what's the use of you repeating the whole thing all over again! Things won't change, they'll still be the same; rather suck it up, pull your socks up and find a solution because when that thing strikes again in your later life you can't give yourself a year to solve it or to come to terms with it. Do it now or forever hold your peace.



Perhaps the most important realisation is that things are not going to change. This is the reality, and if you want to reach that goal that you set in the beginning, you are going to have to find a way of coping. No one is going to do it for you.

One consolation:
others have done it
before. **It is possible.**

... now that I know what to expect I know I'll do better next semester.

I now know we are all capable of doing what we want in life; I know I am a second-year student now! It's your decision to just DO IT! Do it! Do it! STOP TRYING AND THINKING ABOUT IT; YOU'VE DONE THAT SO MANY TIMES BEFORE!!

Some practical advice:

- ➔ Have your eyes and your hearing tested. Many students struggle because they cannot see or hear properly, even though they have never realised it.
- ➔ Consider your computer skills. Is your typing so slow that it slows everything else down? Attend a course on campus and learn to type properly.
- ➔ Take a hard look at where you are staying. In the Sasol Inzalo study, students living in communes or private houses performed significantly worse than those who lived in university residences, with relatives, or alone.





WRITING TESTS AND EXAMS WITH CONFIDENCE

Some exam writing tips



- 1 Check the venue and time the day before the exam.
- 2 Get up early and be at the venue with time to spare.
- 3 Do not talk to panicky students around you.
- 4 Go to the toilet before the exam starts.
- 5 When you get your paper, read all the questions and see how many marks each one represents. Make a rough outline of how much time to spend on each question. You don't want to spend half your time on something that can only earn you 10 marks out of a hundred.
- 6 Start with what you know best. You do not have to answer the questions in order. Leave the things you are unsure of for last.
- 7 Give yourself a moment to compose your thoughts before you start writing your answer. Be clear and concise.
- 8 Try and keep your handwriting legible. Ask the invigilator (the person who supervises the exam) for help if you are not clear on a question. He or she will tell you if you are asking something they are not allowed to say. Don't waste time worrying if you should ask, just do it.
- 9 Keep an eye on the time. Don't spend more time on a particular question/section than it's worth, or you may run out of time and lose all the marks allocated to the later questions.
- 10 Use every minute of the available time. If you finish early, review your answers before handing in the paper.

LEARNING FROM TEST AND EXAM RESULTS

THE TEST OR THE EXAM IS OVER. YOU MAY NOT HAVE ACHIEVED THE MARK YOU HOPED FOR. IT'S DONE NOW, SO STOP FRETTING. RATHER USE YOUR MARKS AS VALUABLE INFORMATION TO HELP YOU DO BETTER NEXT TIME.



Here's a guide for that exercise:

Reason you lost the mark	Adjustment for next time
You did not complete the paper.	Allocate your time in proportion to the marks each question is worth.
You misread the question.	Breathe deeply, stay calm and focus. Read each question twice before starting to write.
You did not understand something in the question, perhaps a word or a scenario.	Ask the invigilator next time you are unsure.
You did not come up with the right information.	Spend more time studying that section and make sure you know/understand it really well.
You did not practise the method/procedure.	If you can practise the method/procedure on your own, do so. If not, go and see your lecturer/tutor. A study group can also help.
You do not understand the work covered by the question.	Study more, and/or go and see your lecturer. A study group can also help.
You still think you answered correctly, but you did not get the marks.	Assess your answer honestly. Did you express your thoughts clearly? Was your handwriting clear? Did you really get to the heart of the question? If the answer to all the above is yes, go and see your lecturer. Find out why you lost the marks.



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A FINAL WORD OF INSPIRATION

This poem was written by Almar Gumbo, a young woman who had to look after herself from the age of 17 when her aunt passed away. She lived with her cousin, also 17, and her brother, then 21. They managed to keep their small household together and to study. Her cousin qualified as a teacher and her brother obtained a BSc. Almar finished her Wits law degree in the minimum time and worked at one of the big banks when she wrote this.



Dream big, scary dreams

Dream dreams in words you can't pronounce, cities you've never been,
doing things you've only ever seen on tv

Dream big, bold and alien dreams

Dreams that scare you

Dreams that bully you into wanting better for yourself

Dream dangerously, dream dreams that dare to be greater than your
circumstance

Dream dreams so foreign to your reality that they frighten you

Dreams that put poverty to shame

We may not have much, but we were all afforded the heart to dream

So go ahead and dream it all

Dream dreams draped in contentment, peace, abundance and happiness

Dream your spirit whole

And when you have dreamt, wake up and go live your dreams



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Get great money tips

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Always look for the green tick



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