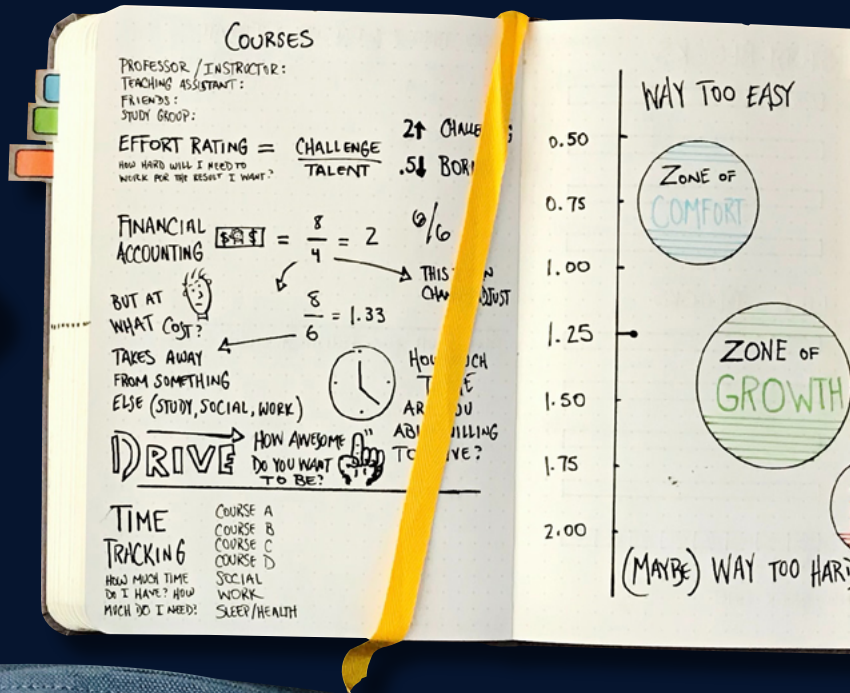




THE ULTIMATE GUIDE TO

student life





Establishing

Starting out as a student can be stressful, so let's set the scene. You've been accepted to your University, what should you do first?

1 SET UP A FINANCIAL PLAN
Getting a clear overview of your financial situation can help you figure out your requirements for student life. Do you need to live out of home? Do you need to drive or bus? Do you need to work? Can you afford to study full-time?

2 PICK YOUR DEGREE
Enrolling and selecting your degree can be challenging. Consider what that degree will require, for example what courses would you be obliged to take. Also, what career paths this degree could lead you to.

3 QUICKLY, PICK YOUR COURSES!!!
First in, best dressed has never been truer. The nightmare that is securing your favourite courses in perfect time slots to fit to schedule can be made less painful if you get in fast.

4 GETTING YOUR BEARINGS
We highly recommend attending O-Week. Maybe orientation isn't your thing, but familiarising yourself with your new stomping grounds is important. Campuses are vast and you want to be lost as little as possible in your first week. So, why not take this opportunity to check out the bulletin board and get lost amongst the stacks in the library?

5 GET YOUR AD HOC SORTED
Apply for an ISIC card and purchase an Opal Concession card. Find out what you'll need for day-to-day life in University and get everything sorted before you start classes (especially if it will save you money). Get ahead of the pack by setting yourself up with your library card, University ID and everything you will need so you're not overwhelmed when classes start up.

6 KNOW YOUR RESOURCES
Check out the student bulletin boards, the library, the student advisors and all the resources that are open to you. Don't be afraid to ask questions about what is available to you through your University.

7 SORT OUT WHERE YOU'LL BE LIVING
If you don't have your accommodation sorted, you should get ahead of the pack. If you are applying for student accommodation through the University this is particularly true as halls can often fill up quickly.

8 LOOK FOR OPPORTUNITIES
If you have the time and the financial means, consider internships and volunteering. This will allow you to meet new people, gain valuable experience for the workplace and give you more direction in building the right career for you. Also, look at opportunities to socialise and collaborate with different people – university is all about broadening your horizons.

9 BE READY TO LEARN NEW PROCESSES
University is so different from high school. Be prepared to learn new processes that could mean the difference between a high distinction and a fail. For example, learning fast what citation guide your University prefers will save you time (FYI Harvard Citation Guide is usually the most popular).

10 DON'T GET CAUGHT OUT
I can't say this enough, print out all your subject outlines (aka course guides) and read them! Have your exam and assessment due dates circled on your calendar. This isn't high school; your teacher won't be constantly reminding you to bring in your homework. Your assessments will creep up on you and even if you do deliver your work on the correct date, if you haven't followed the instructions in the outline all your hard work could be for nothing.



What I wish I'd known

We asked a group of University students what they'd wished they'd known and here is what they had to say

"It's going to be much easier than the last year of school." – Abigail K

"Almost all subjects have group projects!" – Jack J

"A lot of people will change courses, so don't do something because of your friends." – Ryan G

"Like your Uni Confessions page on Facebook because they're hilarious!" – Bonnie C

"Most people don't like their degrees after a few years!" – Jarrod H

"Make friends with your tutors, as well as your group members, so they can be more flexible." – Dave B

"Where the good food and drinks were." – Faye W

"BUY A LAPTOP for uni you will definitely need it." – Ray L

"How to use facilities like the library and stuff." – Jess C

"Make sure you get in ASAP for your timetable planner and go in knowing exactly what classes, what times and what group or tutorial you will be in so you don't miss out." – Richa C

"Joining clubs and going to club stuff that you enjoy is awesome for making friends because you already have something in common to talk about." – Danni W

"If you speak to the University administration always jot down who and when you spoke to them, as it often becomes a case of he said, she said." – Carmen D

"Networking and dumb stuff like that is important in making connections for grad roles and internships." – James V





Finance

Student life is expensive. From tuition to the cost of books, there is a lot to consider. So, how can University students save in 2019?

1 STUDENTS LOANS

Know your loan types.

There are four types of loans:

- **HECS - HELP:** HECS is the main loan type. It offers reasonably good loan terms. Taking out a student loan is not as costly as other loans. With the “interest rate” just being inflation and with a high payback threshold, if you do need financial support with paying tuition, HECS is obviously the best choice.
- **FEE-HELP:** FEE-HELP is a loan scheme that supports eligible fee-paying students.
- **SA-HELP:** is a loan that supports eligible students pay for student services and amenities.
- **OS-HELP:** is a loan scheme that financially assists eligible commonwealth students who wish to undertake part of their studies overseas.

2 SECOND HAND BOOKS

Borrow or buy second hand textbooks. You can borrow books

from the library or go to a second-hand bookstore. There is likely to be a second-hand bookstore at your University, with a good collection of used textbooks, otherwise there are handful of websites that offer second hand university books.

3 STUDENT DISCOUNTS AND BENEFITS

There are the obvious such as Concession Opal cards to reduce costs of transport to student discounts at the movies. For more savings opportunities, there are a range of companies that offer discounts for students, from Microsoft and Apple Store products to STA Travel discounts.

4 AVOID BOARDING

If you can't or don't want to live at home with the parentals, then we recommend renting a shared house. Boarding through your University involves unnecessary additional expenses.

5 TRANSFER UNIVERSITY

If you didn't qualify for your dream degree or ideal University (maybe because you didn't achieve the ATAR score you were hoping for), then consider a University with lower entrance score. Avoid the additional costs of becoming a fee-paying student, instead go to a more affordable University and if you receive high enough marks in your first year, then you might be able to transfer across. Just do your research first and double check what you would need to achieve in order to transfer.

6 GAP YEAR

You may have heard about taking a gap year to go travelling, but why not take a year to save for University and make your student life less stressful? If it fits into your budget, you might also be able to squeeze in a trip somewhere as a reward before you head back to school.

7 BANKS LOVE STUDENTS

Banks want to invest in students because they can be valuable

customers in the future. So, if you need support on making credit card repayments speak to your bank.

8 BUDGETING

Make sure you have the foundations for your finances sorted with a strong budget. Staying on top of when and where your cash is coming and going is important to ensure you can financially support your education.

9 FINANCIAL SUPPORT

Here are three government allowances applicable to students:

- **Youth Allowance:** The most common allowance, it covers those studying full-time and takes into consideration dependents, relationship status and where you live.
- **Austudy:** Relevant to full-time students aged 25 or older.
- **ABSTUDY:** Offers support for studying and living costs for Aboriginal and Torres Strait Islander students and apprentices.



10

PART-TIME WORK

With the 2018 Universities Australia Student Finances Survey reporting a rise in the percentage of undergraduate students taking on paid employment, we can observe an increased demand for students to earn an income. Part-time work is necessary for a lot of students to maintain a certain standard of living, whether it's taking on casual work when Uni breaks up or earning a consistent salary throughout their studies in a part-time role.

If you are looking for part-time work, here are a few job suggestions that are reasonably flexible and more likely to accommodate a student's schedule. We have listed 7 of our top part-time jobs for University students:

- **Tutoring:** Tutor high school or primary school students.
- **Freelance:** Develop your skillset and get paid with freelance copywriting or graphic design work.
- **Pet care:** Pet sit or if you have free periods when most people are working sign up to walk dogs.
- **Babysit:** If you are good with kids, gain some extra cash by watching over some little ones, you may even be able to get some studying done at the same time.
- **Look for work at your University:** There are often jobs available at your University, allowing you to work with likeminded people who would be more flexible to your circumstances.
- **Teaching ESL online:** Teach English as a second language online. With some proper research you should be able to find a reputable site that you meet the requirements for - and pays a fair rate per hour.
- **Bartending & waiting tables:** Going into the hospitality industry is a wise choice, with flexible hours and the potential for tips on top of loading rates.
- **Cashier:** With a lot of the large supermarkets open late, you can set up rotational shifts with a more reliable wage than some of the other options.





Socialising

Finding your people and making new connections in a sea of new faces can be daunting, but it is made easier with these 5 useful resources:

1 JOIN A SOCIETY OR CLUB
Your first point of call would have to be your University's societies and clubs. Whether you want to join the Chocolate Society, Drama Club, Debate Club or Business Society, there is a range of clubs to suit different personalities and preferences. Language, culture and political groups are also available for those who want to join a group they identify with, are passionate about or want to learn more about.

2 ATTEND UNI EVENTS
Every University would hold social events, including festivals, sports games, gameboard nights, trivia nights, live entertainment and student parties. Have a look at what's going on in your University's social calendar and make an effort to get involved.

3 CONNECT WITH STUDY GROUPS
One thing that might surprise you at University is the amount of group

projects. It is a good opportunity to find likeminded and reliable people through these projects, who you can continue to work with on other group projects.

4 CONNECT ON SOCIAL MEDIA
Find Facebook groups on social media, add your University's page, connect with your students' association page, add different societies and groups, and use social media to connect with your peers.

5 GET INVOLVED IN INITIATIVES
Volunteer to be a part of something you're passionate about. Universities offer a range of initiatives that can allow you to develop your skillset in that area, make connections with people who are like-minded and make a difference. Whether you want to have a say in the University's direction, volunteer to help the community, contribute to student publications or offer peer support through mentorship, there are a variety of ways you can contribute.

Studying

Keeping track of all your academic commitments can be overwhelming. These suggestions should help you ace your studies without having to sacrifice the other facets university life has to offer.

1 ROUTINE Getting into a routine in your early uni days will help you to manage your workload without becoming overwhelmed and ensure you're able to meet assignment deadlines as well as preparing for tests and exams. The key to a successful study regime is organisation. A wall planner can be a great asset to help you record class times and plan your independent study times.

2 KNOW WHERE TO GO Familiarise yourself with good study areas on campus such as the library. It can be difficult to motivate yourself when studying at home and you're more likely to get distracted, so plan times throughout the week to get to the library or another preferred study area.

3 BALANCE Remember to take breaks and plan in time for rest and relaxation. Taking regular breaks helps you to stay focused and retain the information you're absorbing.

4 WRITE IT ON THE WALL Use your wall planner to record when assignments are due and when you have exams and ensure you allocate enough study time to each.

5 TEAM UP If you struggle with motivation, team up with a study buddy so you're more accountable for sticking to your study time. Arrange to do something afterwards to reward yourself.





Careers

A lot of universities have dedicated careers departments offering a wealth of resources to help you find your dream job when you graduate. There are a number of things you can do throughout university to help you secure the role you want when you've attained your degree.

1 VOLUNTEER
Give yourself a competitive edge over other candidates by getting involved in volunteering. The website www.volunteer.com.au offers thousands of voluntary positions to help you find a project that you can support. If possible, look for a role in the field of your study. Many organisations require help in a wealth of areas from their website maintenance to PR and communications as well as the hands-on support work that they offer. Choose something that fits your skillset and gain valuable experience while helping to support a worthwhile cause.

2 FIND WORK EXPERIENCE
Utilise digital job boards like www.seek.com.au or au.indeed.com to find an internship and increase your employability ready for when you graduate. Work experience can be invaluable for your CV and gives you the chance to get a taste of what it's like to work in your future career field.

3 NETWORK
If you don't already have an account, LinkedIn is an excellent resource

to connect with people in your industry and ask them questions about what it's like to work in their field. It can be a great way to find career opportunities and gain knowledge about the industry.

4 DO YOUR RESEARCH
Speak to your careers department on campus to ask questions and receive guidance for preparing to enter the world of work. They should have resources available to help you on topics such as CV writing and preparing for interviews. The internet's also full of information and free resources to help you with employment. Find everything from CV templates to free presentation tools online with websites like www.themuse.com.

University's a rite of passage for many people. It often accounts for some of the best years of your life where you learn skills that you'll use throughout your adult life and form lifelong friendships. It can be both challenging and exciting, but providing you strike the balance between work and downtime you're set to have a blast.