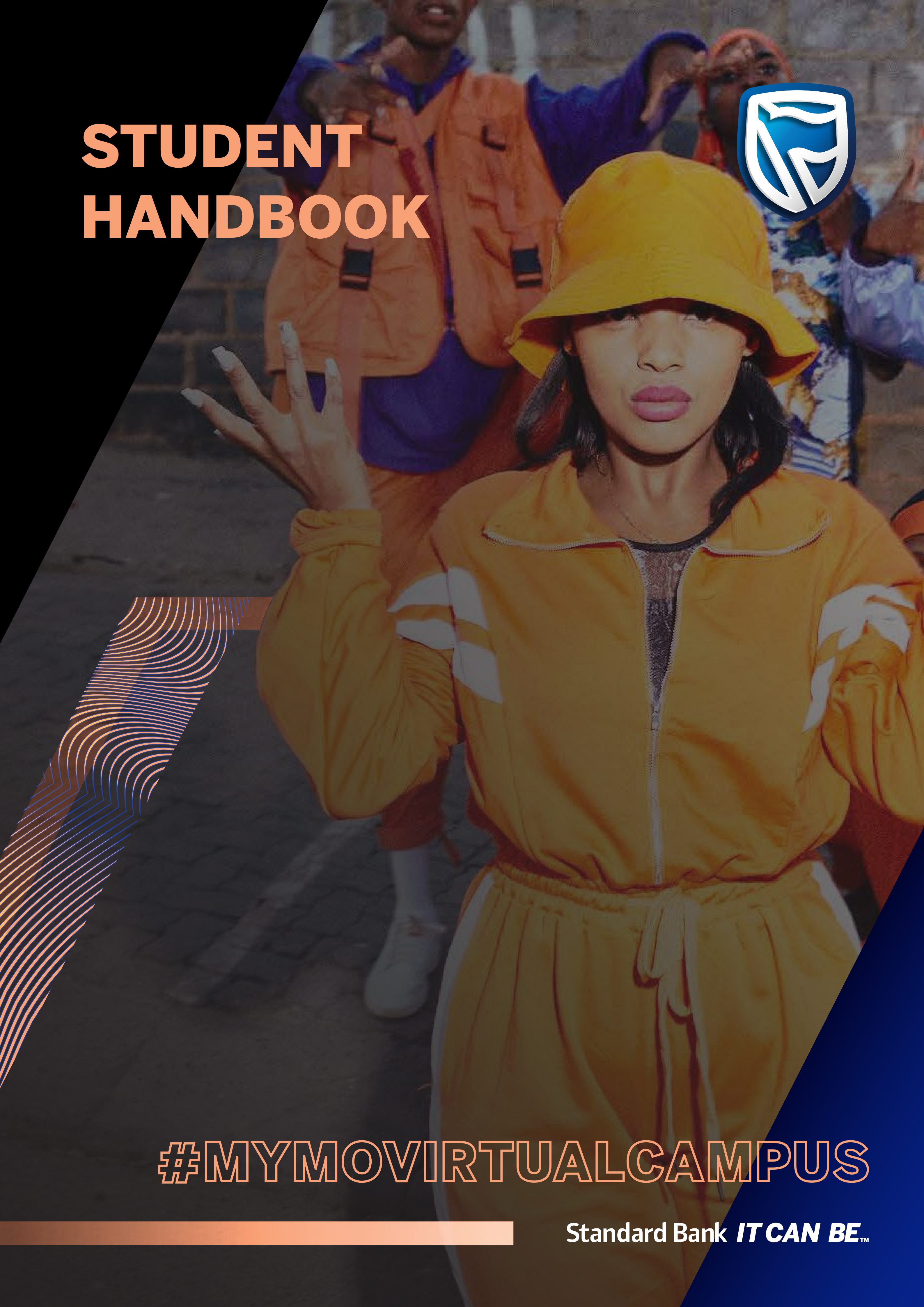
# STUDENT HANDBOOK



#MYMOVIRTUALCAMPUS

Standard Bank *IT CAN BE*™

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# THE STUDENT'S GUIDE TO GETTING RID OF STRESS

Stress is an inevitable part of study life and work life. Although it cannot be avoided at times, it can be managed in a healthy and balanced way with a few simple strategies:

## PHONE A FRIEND

Opening up about your concerns and feelings to someone you trust and feel comfortable with can help to relieve stress. Try voice or video calling a friend or trusted family member to vent and get all that anxiety out of your system.

## CATCH SOME ZZZS

Lack of sleep is a significant source of stress. Unfortunately though, stress also interrupts our sleep as thoughts keep whirling through our heads, stopping us from relaxing enough to fall asleep.

Create a routine and aim to regularly go to bed at the same time every night so that the body can adjust to your bed time routine. Read a book before you sleep. Avoid caffeine during the evening, as well as excessive alcohol and nicotine as these may lead to disturbed sleep.

## SWEAT IT OUT

Stressful situations increase the level of stress hormones in your body. Physical exercise can be used as a tool to balance these hormones and restore your body and mind to a calmer, more relaxed state.

You need not do intense exercises to relieve stress. When you feel stressed and tense, simply go for a brisk walk or a jog outdoors to get those endorphins pumping and soak up some Vitamin D in the warm sun as a bonus.

## HIT RESET TO RELAX

Each day, try to relax with a stress reduction technique like breathing deeply through your nose and exhaling with your mouth or finding a positive word or phrase to focus on when your mind wanders to negative thoughts and anxiety begins to set in. There are many tried and tested ways to reduce stress so try a few and see what works best for you.


Imagine having the world of banking at your fingertips while earning free airtime or data as you bank. With a MyMo account, you only pay for what you use - and get access to great benefits:

- R4.95 monthly fee
- Cash withdrawals per R1 000 only R7 .50 at a Standard Bank ATM
- R5 for R50 airtime or 250MB mobile data monthly on a Standard Bank Mobile SIM
- Free subscription to Varsity Vibe - discounts at selected retailers nationwide ( only applicable to MyMo customers between 16 and 25 years old )
- Pay only R8 for Instant Money vouchers up to R500
- Free Internet banking for anytime account management

**Open a MyMo Account in minutes on our Banking app**

Go to [https://bit.ly/3pno4wr] to sign up for the Virtual event

*Terms and Conditions apply

**STANDARD BANK IN COLLABORATION WITH VARSITY VIBE**

# WE'RE BRINGING THE VIBE

**ACCESS EXCLUSIVE DEALS**
**at over 80 retailers nationwide**
**with MyMo and Varsity Vibe**

VARSITY VIBE

**OPEN A MYMO ACCOUNT AND DOWNLOAD THE VARSITY VIBE APP TODAY**

Retailers include: Cotton On, Typo, Takealot, Nando's, The FIX, Kauai, Virgin Active, Studio88, Superbalist, Sorbet and more.

GET IT ON Google Play

Download on the App Store

**Visit www.standardbank.co.za** for more information

Standard Bank

# DISCOVER A WORLD OF DISCOUNTS WITH MYMO AND VARSITY VIBE

## GET THESE DEALS AND MANY MORE

### DOWNLOAD THE VARSITY VIBE APP

### Unlock them in 5 easy steps:

1. Open a MyMo account
2. Download the Varsity Vibe app
3. Create a profile
4. Tap the blue Standard Bank icon
5. Enter the first 6 digits of your MyMo card and ID/Passport number

Only valid for MyMo account holders aged 16-25. No student cards needed.

**BOARDRIDERS** – QUIKSILVER · ROXY · DC SHOES – at ALL stores nationwide
**20% OFF** Mon - Thurs* (excl. sale items)

**COTTON:ON** – at ALL stores nationwide
**20% OFF** Mon - Fri* (excl. sale items)

**KAUA** – at select stores nationwide
**FREE** smoothie/hot drink

**takealot.com**
**18% OFF** ALL academic textbooks*

**Sorbet drybar**
**10% OFF** treatments Mon - Wed*

**weFix** – at ALL stores nationwide
**10% OFF***

**HUDSONS THE BURGER JOINT**
**30% OFF BEFORE 4PM** Monday-Friday

**THE FIX** – at ALL stores nationwide & ONLINE
**20% OFF** Monday - Thursday* (excl. sale items)

**bottles** by Pick n Pay
**R50 OFF** your next order

**BODY** – ALL stores nationwide
**20% OFF** Mon - Fri (excl sale items)*

**candi&co** Sorbet – at ALL stores nationwide
**10% OFF** treatment Mon - Wed*

**PUMA** FOREVER FASTER – at ALL concept stores nationwide
**20% OFF***

**FACTORIE** – at ALL stores nationwide
**20% OFF** Monday - Friday* (excl. sale items)

**Tiger Wheel & Tyre** – at ALL stores nationwide
**25% OFF** TSW Wheels, services & **5% OFF** everything else*

**TIGER'S MILK** KITCHEN/BAR – at select stores nationwide
**30% OFF** before 4pm Mon - Fri*

**SIDE STEP** – at select stores
**10% OFF*** (excl Converse & sale items)

**Sorbet MAN**
**10% OFF** treatments Mon - Wed*

**Virgin active**
**5% OFF** monthly fee & only R50 joining fee*

**Nando's**
**10% OFF** the whole bill*

**studio 88** – at select stores nationwide
**10% OFF***

McDelivery · scoot

**2-for-1** regular Big Mac meals*

**Typo** – at ALL stores nationwide
**20% OFF** Mon - Fri* (excl. sale items)

**COL'CACCHIO** – the reason we crave pizza
**25% OFF** pizza*

**REFINERY** – at select stores nationwide
**20% OFF** ALL Day, ANY Day (excl. sale items)*

**JOLLY ROGER** – Parkhurst & Hatfield
**30% OFF*** beers and ciders before 5pm, Mon - Fri*

**Sorbet** – at ALL stores nationwide
**10% OFF** treatments Monday - Wednesday*

**Music** – available on Apple and Android devices
**FREE** 6 month membership*

Visit **www.standardbank.co.za** for more information

**Standard Bank**

# 3 TIPS FOR A FIERCE STUDENT BUDGET

Take control of your banking and your budgeting during lockdown and beyond with these pointers, guaranteed to pump up your purse or wallet, lighten your load of student loan stress and turn that negative bank balance into a positive one.

## KNOW YOUR EXPENSES

Now is the time to get a clear view of your monthly expenses and spending habits and how these may need to change. Record your spending habits and the create a new, adjusted budget that factors in your current financial situation.

## SAVE WHERE YOU CAN

Take the money that you would normally spend on unnecessary leisure activities and luxury items and place it in a savings account. This will not only provide you with a buffer during these uncertain times, but can also help to build up emergency savings.

## BANK DIGITALLY

Although essential financial services will be open, such as Standard Bank branches and ATMs, it is best to limit your exposure to the Coronavirus. Instead of visiting a physical branch or ATM, you could access banking services via any of Standard Bank's digital banking solutions.

## STANDARD BANK'S SELF-SERVICE BANKING OFFERS THREE SIMPLE AND CONVENIENT CHANNELS:

**BANKING APP**

**INTERNET BANKING**

**CELLPHONE BANKING**


FEENIX™

Debt free education is a profile away on crowdfinding platform, Feenix.
Create your profile to begin fundraising for current or historic debt.

Inspire, activate, rally & fundraise for it on Feenix

## WHAT DO YOU NEED?

**BEGIN YOUR FUNDRAISING JOURNEY NOW**
**INSPIRE, ACTIVATE & RALLY**

- SA / PERMANENT / REFUGEE / ASYLUM SEEKER ID
- HOUSEHOLD INCOME UNDER R600K P/A
- REGISTERED PUBLIC UNIVERSITY STUDENT WITH FEE STATMENT

### STEP 1
**CREATE YOUR PROFILE**

### STEP 2
**PLAN YOUR CAMPAIGN**

While you wait for profile moderation

### STEP 3
**START FUNDRAISING**

Share your profile with your family, friends & community

**INSPIRE OTHERS AND FUNDRAISE FOR YOUR STUDENT DEBT ON FEENIX**

Learn more at
www.feenix.org

T |+063 968 7544 E| support@feenix.org W| www.feenix.org

**Visit www.standardbank.co.za** for more information.

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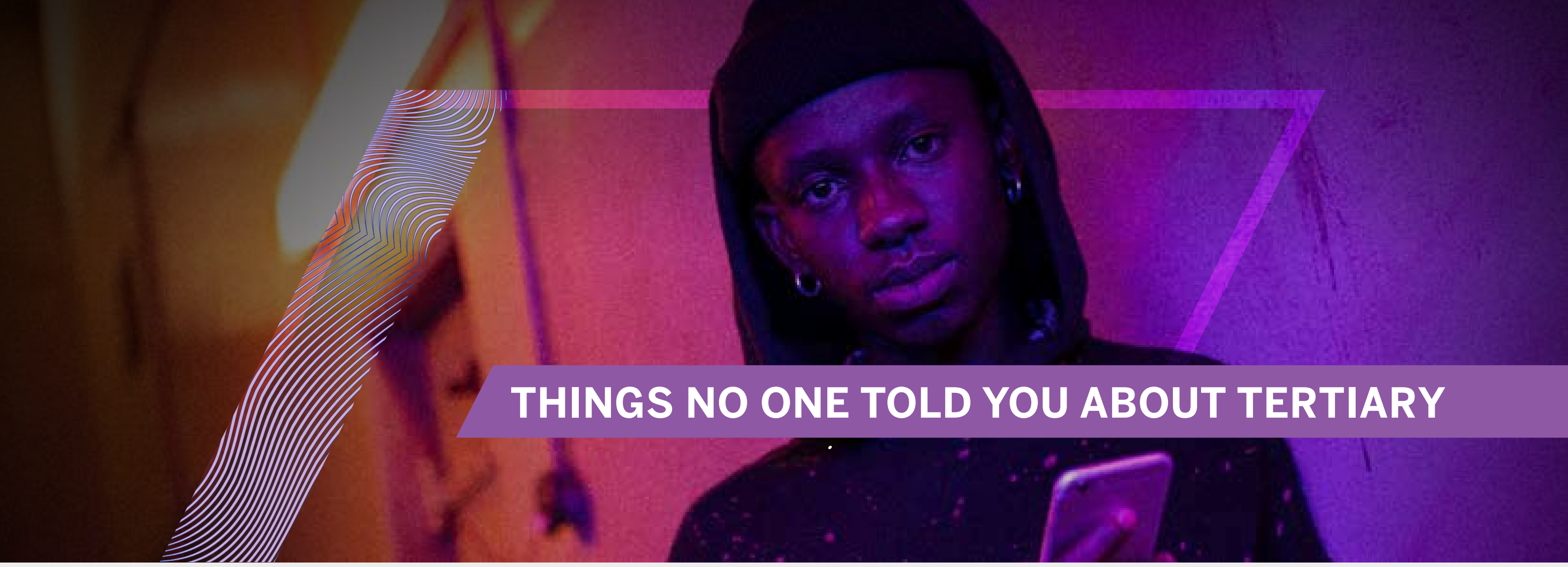


# 7 THINGS NO ONE TOLD YOU ABOUT TERTIARY

## YOU ARE GOING TO NEED A BUDGET

Even though students have a bit of a reputation for being broke, this can still come as a bit of a shock when it happens to you. Make sure you are prepared by getting yourself a student card, download some budgeting apps, and checking out the cheapest supermarkets to try conserve your cash.

## YOUR RELATIONSHIPS ARE GOING TO CHANGE

The first friends you make in varsity may not be the ones that last and you may miss your high school friends as you attend different, distant tertiary institutions, but keep your mind and heart open to meeting new people. Friends are like money... you can never have too much.

## YOU WILL BE DOING A LOT NAPPING AND RELAXING

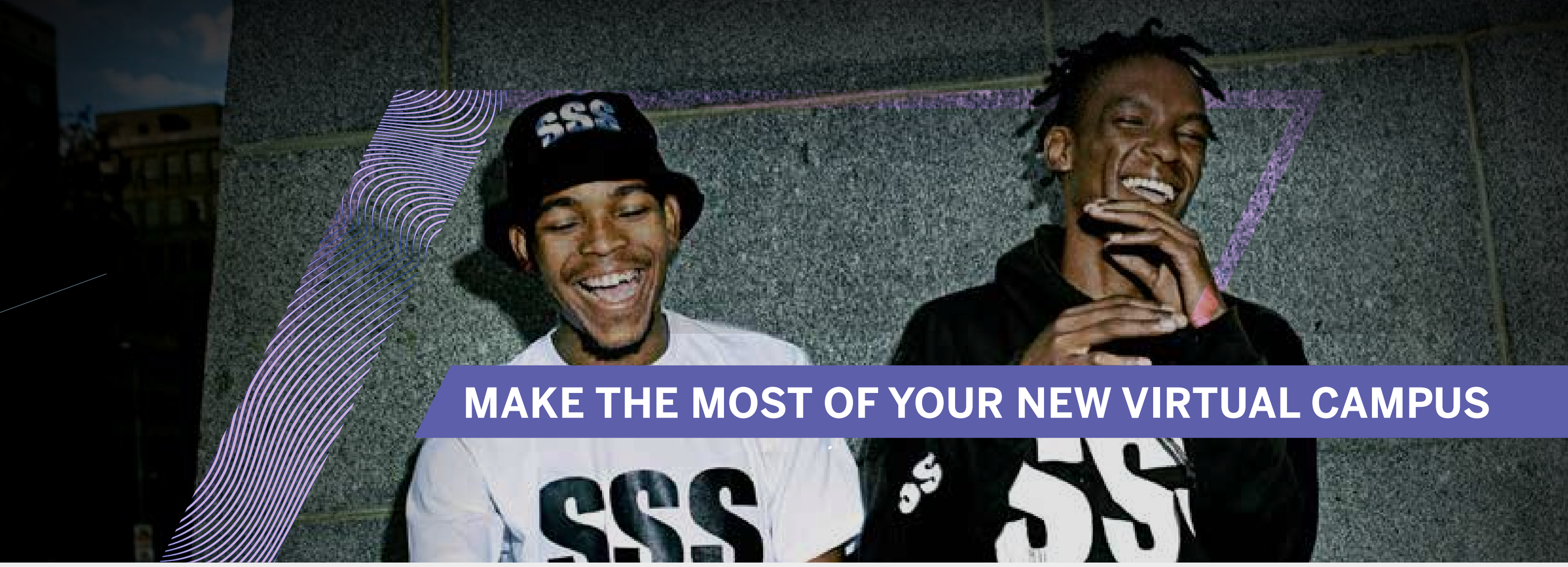
Most courses will only have a few hours of lectures and tutorials, especially in the first year. You are going to have your fair share of spare time. You should try to use most of this time wisely for studying, but it's okay to take some time out for a power nap and a bit of series binge-watching when you need to recharge.

## YOUR COURSE WILL NOT BE PERFECT

It is exciting to finally do what you love, however, for some subjects you will have to just grit your teeth and get through it. You can't expect to be good at everything or interested in everything. Just give your best and attend all your lectures and tutorials. Make the most of it!

## TERTIARY WILL BE SOME OF YOUR BEST YEARS EVER

Learning in detail about a subject you care about, acquiring skills you will use for the rest of your life, and living independently are a few highlights. It's a huge opportunity to learn more about yourself, your chosen field of study and life in general, so seize it to the max while you can. Apply yourself to your course, create work you are proud of, and go to all the social events. Invest as much of your time as you like, but more importantly, invest some money too. If you spend all or more than you have every month, your student years could end up costing you way more than you expected – this is not the ideal way to start your postgraduate life.



# MAKE THE MOST OF YOUR NEW VIRTUAL CAMPUS

## ATTEND VIRTUAL O-WEEK AND FACULTY INTRODUCTIONS

Attend all the sessions allocated to you, and prepare to ask as many questions as possible if the virtual platform and lecturers allow for it.

## CREATE A STUDY ENVIRONMENT AT HOME

It is important to have a dedicated space for your learning. This will help you settle in and get into the mindset of studying. For instance, setting up a dedicated desk. Ensure all important tools for your studies, are kept there, such as headphones, hard drives, stationery and textbooks. You can also add some inspirational items and decor to personalise the area and make it more inviting and comfortable. You should want to sit down there and get studying every day.

## START OR JOIN A STUDY GROUP

If you're new to your university or class, then contact your teacher or lecturer to see if there are any existing groups you can join, or a way for them to assist you with reaching out to your peers to start a new study group.

## TRACK YOUR PROGRESS IN MILESTONES AND NOT MINUTES

Remember to keep your milestones realistic and achievable. A good way to track your progress is on a to-do list. If you don't immediately achieve your milestones, don't beat yourself up. You'll learn how to better time or pace yourself with practice, and just make sure you give yourself enough time to accomplish those milestones in your next study session.

## CREATE A ROUTINE AND STICK TO IT

If you are scheduling routine study sessions, remember to factor in for breaks. You don't need to set strict times to take your breaks, but just make sure you set limits on how many breaks you take, and how long these breaks can last so you don't get carried away. Make sure you stick to this, otherwise a short break can quickly turn into an all-night exercise in procrastination.

# GET THE BEST STUDENT LOAN FOR YOU

Did you know that your repayment on a student loan is more affordable than taking out a personal loan? Or that different institutions offer different interest rates? These are just some of the things to consider before committing to a student loan. Here are some more:

## GATHER INFORMATION

Conduct as much research as possible and compare between various institution offerings to ensure you choose the best loan provider for your needs. It should ideally be able to cover fees, textbooks and accommodation. Also, ensure that you have all the required documentation.

## GET A SURETY

Before getting approved for a student loan, you will need to have the backing of someone who will agree to be equally responsible for your debt – including paying the monthly interest and fees on your loan. They will also be your surety for instances where you are not able to pay back your loan. This could be a family member, but if there is somebody else who can assist you outside of your family, go ahead and ask them.

## PREPARE YOURSELF TO PAY IT BACK

Once you're a student, always remember that you have a loan that you need to pay back. As such, ensure that you refrain from living beyond your means, and avoid taking on other debts, especially unnecessary debt like clothing accounts. These may make it difficult for you to pay back your loan as quickly as possible.

## NOT ALL LOANS ARE BAD

Loans have a bad rep, but they are often essential and can be very supportive and empowering when used correctly and for the right reasons. Similar to a home loan, student loans fall into those 'good loan' options. So, do not stress much about getting yourself into debt because studying will assist in securing your career and your financial future, as long as you commit to managing your student loan diligently.

# STANDARD BANK STUDENT LOANS

## A STANDARD BANK STUDENT LOAN - HELPING YOU FUND YOUR DREAMS!

Finances should never stand in the way of your educational aspirations, and with a **Standard Bank Student Loan**, they don't have to.

Whether you plan to study full-time or part-time, simply **APPLY ONLINE FOR PRE-APPROVAL** and set your dreams in motion. We can offer a low interest rate of **7%*** and affordable repayments.

### OUR STANDARD BANK STUDENT LOAN COVERS:

**FULL TUITION** –
awarded for one year of study at a time

**TEXTBOOKS AND EQUIPMENT** –
up to R 20 000 per year

**ACCOMMODATION** –
up to R 60000 per year (full time only)

### APPLY TODAY:

1. Visit **standardbank.co.za** and apply
2. Get your **course and FICA documents** ready
3. If pre-approved, visit a branch to **complete the final stage** of your application
4. Standard Bank will then **disburse payment to the institution and relevant parties**

### HOW IT WORKS:

1. Get a surety to co-sign on your loan, they will be equally responsible for your loan
2. Start repaying the loan once you complete your studies (full-time) or via debit order while you study (part-time)
3. If you are a full-time student your surety pays the monthly interest and fees while you are studying.

*Terms and Conditions apply

**Visit www.standardbank.co.za** for more information.

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# REFERENCES


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https://www.pinerest.org/5-tips-to-help-manage-stress-blog/
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## 2 5 TIPS FOR A FIERCE STUDENT BUDGET

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## 3 THINGS NO ONE TOLD YOU ABOUT TERTIARY

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https://www.forbes.com/sites/francesbridges/2019/07/31/5-things-no-one-tells-you-before-you-go-to-college/?sh=66d4ec065946
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## 4 MAKE THE MOST OF YOUR NEW VIRTUAL CAMPUS

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https://www.iol.co.za/personal-finance/guides/5-things-to-consider-when-taking-out-a-student-loan-fe11472a-6dbc-40b3-8ab8-d3ff0dd8e6f4

## 5 GET THE BEST STUDENT LOAN FOR YOU

https://www.iol.co.za/personal-finance/guides/5-things-to-consider-when-taking-out-a-student-loan-fe11472a-6dbc-40b3-8ab8-d3ff0dd8e6f4


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