

SUCCESS IN MATRIC AND PLANNING YOUR FUTURE

MM NEXT

STUDY OR WORK?

Design your Future

DIGITAL LITERACY

IT with confidence

STUDY METHODS

Ace the next test

MANAGING MONEY

Financial empowerment

RELATIONSHIPS

What does love mean?

invest in yourself

VS Van Schaik
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Production manager Shelley Swanepoel

Editorial manager Daleen Venter

Editorial coordinator Ramaredi Koikanyang

Copy editor Sarah Heuer

Proofreader Sarah Heuer

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Compiled by Ruda Landman



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

THE END OF YOUR SCHOOL YEARS
IS AN EXCITING TIME. YOUR
SCHOOL EDUCATION IS A VALUABLE
FOUNDATION FOR THE NEXT PHASE
OF YOUR LIFE - BUT LEARNING NEVER
STOPS.

WHETHER YOU EMBARK ON FURTHER
STUDIES AFTER SCHOOL, START YOUR
FIRST JOB OR EVEN TRY YOUR HAND
AT ENTREPRENEURSHIP, MAKE THE
MOST OF THE RESOURCES AND PEOPLE
AROUND YOU TO KEEP GROWING.

“THE MORE THAT YOU READ, THE MORE
THINGS YOU WILL KNOW, THE MORE
THAT YOU LEARN, THE MORE PLACES
YOU’LL GO.” DR SEUSS

CAPITEC IS HONOURED TO BE PART OF
YOUR JOURNEY - WE WISH YOU ALL
THE BEST.



StudyTrust was established in 1974 to connect talented and determined young people to study opportunities. This guide, aimed at high school learners, reconnects us with our roots – assisting young people in preparing for their “next”. This comprehensive and practical guide helps you explore your interests, skills, values and goals. Whether you want to pursue higher education, enter the workforce, start a business, travel the world or do something else, MyNext will provide you with useful tips, resources and examples to plan your future. You will also learn how to cope with challenges, uncertainties and changes along the way. “MyNext” maps a journey of self-discovery and empowerment.





You



Healthy mind

Yes you can

Life is often hard. Life is not always fair.

But as long as you see yourself as helpless in the face of your circumstances, you give away all your power. Henry Ford, who built the first car factory, said: "Whether you think you can or you think you can't, you're right." The moment you start saying "I can" instead of "I can't", you take back your power and make everything possible.

Your decisions, everything you do, are yours to celebrate - or sometimes to regret and learn from. One recent graduate wrote: "The world does not owe me anything. However my life turns out is up to me. Yes I have no control over some things, but how I feel about situations and how I react all depends on me."

CIRCUMSTANCES

We don't have electricity and we all live in two rooms, so I cannot study properly. I will fail.

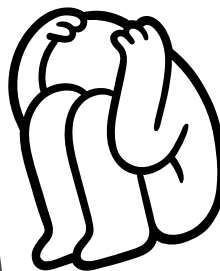
It's very human to feel powerless against forces outside your control

SOCIAL STRUCTURES

Other people know important people with money who can help them. I don't, so I will always struggle.

SPECIFIC PEOPLE

My teachers are not good enough, so I will never master this subject.



FATE/GOD

My mother died when I was little. I never had a chance.

The first half of every statement may be true. The second half is up to you.

Things I believe are holding me back	How I can overcome them
<i>I have no space to study.</i>	<i>I can go to the library/a friend's house.</i>
<i>My maths teacher is not qualified/is a weak teacher.</i>	<i>I can form a study group in which the best maths student teaches the rest of us.</i>



WHERE ARE YOU GOING?

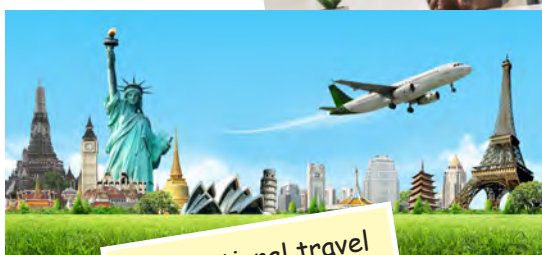
DEFINE YOUR GOALS

Before you start a journey, you have to decide where you want to go. If you know that, you can always get back on the road, even if there are roadblocks or you lose your way for a while.

It may look like this:



... or like this:



... or this:



With that long-term vision in mind, decide on your main goal for this year. Make it a SMART goal:



SPECIFIC



MEASURABLE



ACHIEVABLE



RELEVANT




TIME-BOUND

EXAMPLES	EXAMPLE 1	EXAMPLE 2
SPECIFIC	Achieve Bachelor's pass.	Earn money.
MEASURABLE	According to the exam board's specifications	R100 per month
ACHIEVABLE	Can you do it, looking at your marks so far?	I can bake and sell cookies.
RELEVANT	It will affect the rest of your life.	It will help my mom; I want my own business in time so this is a start.
TIME-BOUND	The exams are in November.	Starting next month, it must happen by the last day of each month.

Think about it this way:

S WHAT do you want to do? (Specific and measurable)	
M HOW are you going to do it? (Achievable) List 3 actions that will help you do it	
A WHY is this important? (Relevant)	
R WHEN does it have to be done? (Time-bound)	

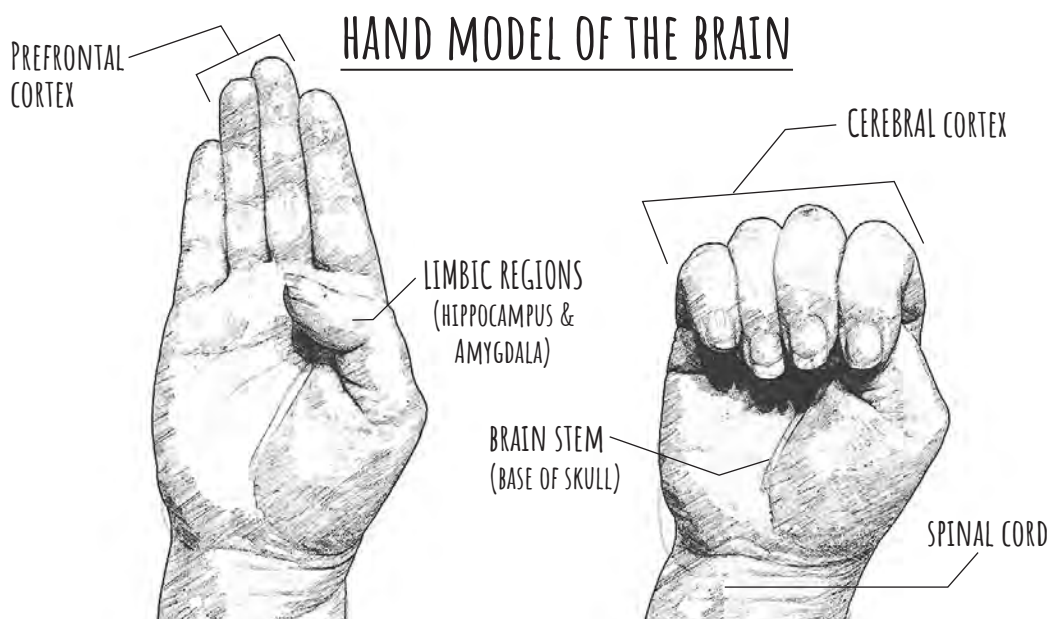


STRESS AND WHAT TO DO ABOUT IT

Do you sometimes find yourself shouting at your mom or your friends just because you're so stressed you can't think straight? Do you sometimes feel so anxious that you can't breathe? Do you just want to run away? It happens to all of us.

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 come from the brain. If you make a fist with your thumb on the inside, you can get an idea of what the brain looks like.¹ The back of the hand represents the back of the head, with the face in front of the knuckles. Your wrist is the brainstem. 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.



¹ This is borrowed from Dr Daniel Siegel, author of several books on the subject. Look for his videos on YouTube.

The different areas constantly “talk” to each other: 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.

Things go wrong when the limbic system takes over. This is the oldest part of the brain. When people lived in caves among wild animals, this part of the brain kept them safe. When you are threatened, it goes into “fight-flight-or-freeze” mode, and all rational thought goes out the window.

The problem is that our brains do not “feel” any difference between a threat from someone with a knife, and the frightening thought that you will never understand your maths homework. It wants to fight, flee or freeze: you want to scream at someone, or run away, or get under the blankets and stay there. You need to get your rational self back in charge. Here are some tools to help you do that:

- ⊙ **Face your fear.** “Name it and tame it,” says Dr Daniel Siegel. Put your feelings in 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.
- ⊙ Now see if you can give those same feelings a **different name, or label.** “I’m useless at maths, I’ll never understand it!” may change to “I don’t understand this now. I must find someone to explain it again.”
- ⊙ **Talk to someone.** Find someone you trust and tell them what you are feeling. If you don’t have anyone, think of phoning the counselling service Lifeline (see below). It costs nothing. They are trained to listen and to act as a sounding board.

- ⊙ Look around you at how others are experiencing the same circumstances. You may see that many of them are just as stressed as you are. As soon as you **realise that your feelings are normal**, you will feel better already.
- ⊙ **Consider the thoughts and beliefs** that make you feel this way. Perhaps you are thinking, “That teacher hates me. She will not let me pass.” Ask yourself: “Is it really true? Is that the only explanation?” Can you be absolutely sure that’s why you failed the test? Have you tried as hard as you can to give that teacher your best work?
- ⊙ **Do something about it.**
 - Ask the best student in the subject you find so hard to give you half an hour a week of their time. People like explaining things they enjoy, so take a chance!
 - Having a plan is by far the best way to counter long-term anxiety. Make a schedule for your week and keep to it, studying hard for at least two hours a day. (You can find practical ways to do this in the next section on managing time and in the section on effective study on page 26.)
- ⊙ **Think of three things you are grateful for.** Even on bad days there are good things in our lives – a warm jersey when it’s cold; a mother who gives you hugs; a flower you noticed at the roadside. Lots of research shows a connection between gratitude and happiness. Try it.

Resources:

- ➔ Childline – They have one countrywide number: 116 (free on all networks). Their counselling chatrooms are available on their website (www.childlinesa.org.za) Monday–Friday, 11:00–13:00 and 14:00–18:00
- ➔ SADAG (SA Depression and Anxiety Group) 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

All these services have people who can speak different languages. Ask whether there is someone who can speak your language.



Here's a tool to help you think about your worries:

What exactly is worrying me?

Can I give it a different label, in other words, look at it in a different way?

Is there someone I trust who I can talk to?

Are other people facing the same challenge? How are they handling it?

Do I believe something about the situation or myself that causes the worry?

(For example: my teacher hates me; I will never understand this subject; my boyfriend/
girlfriend is cheating)

**Do I absolutely know that it is true? Can there be a different explanation for what's
happening?**

What can I do to change the situation?

Should I reach out to a professional like Lifeline? If not, why not?

Three things I'm grateful for today:

MANAGING TIME: LIFE IN GENERAL



SCHEDULES AND TO-DO LISTS

Do you feel so overwhelmed by all the things you have to do that you just want to vanish under a blanket? That is only too understandable. If you're really giving your all during your senior years at school, you will experience pressure like never before.

That means that time is precious. You'd better handle it with care and not spend it on things that don't really matter. On the other hand, don't waste time and energy worrying. It can be done. Yes, you can.

Let's look at how.



Think of the past week. What did you spend your time on? On weekday mornings you were at school. What about the rest of the time? Write it all down. Here's an example (your time slots may be different):

Example

My schedule

	MONDAY
06:00–06:30	Read/write/exercise
06:30–7:30	Get ready, get to school
7:30–14:30	School
14:30–16:00	Netball
16:00–17:00	Get home Do chores for Mom
17:00–18:00	Study/homework
18:00–18:30	Free time
18:30–19:00	Supper
19:00–20:30	Study/homework
20:30–22:00	Free time
22:00–06:00	Sleep

- ⊙ In the senior grades at school, you have to plan for **at least two and a half hours of study time** every weekday including Fridays and about two hours extra over the weekend. You will need even more during test cycles and exams. Block out those hours first.
- ⊙ In the example on page 8, netball takes up an hour and a half. That will be twice a week and some Saturdays. Do you want to play sport? Sing in the choir? Be part of the debating team? Fill in the times for those activities.
- ⊙ We've slipped in half an hour first thing in the morning. You could of course sleep later, but think about using this for something that

will set you up for the day: prayer, reading, exercise, writing in a journal.

- ⊙ Saturdays and Sundays are much less structured. Build in time to spend with friends, time with your family, time to chill. All of these are important to stay happy and healthy.
- ⊙ Once you have a schedule, you can make a daily "to do" list for study and homework. Perhaps you make a second one for other things, like chores at home or your job as the organiser of Saturday's soccer.
- ⊙ Keep in mind the difference between **urgent** and **important** when you do this.

Example

<i>To do</i> (school)	Important	Urgent	<i>To do</i> (not school)	Important	Urgent
Upcoming test	X	X	Share pics from weekend	X (friendship is important)	
Tomorrow's homework	X	X	Shopping for Mom	X	X
Make time schedule	X		Time on TikTok/Instagram		
Text with friend about homework		X	Arrange Saturday soccer (you're captain)	X	Only if it's Friday and it isn't done
Read chapter in English literature book for next week	X		Home chores (cleaning, going to shops)	X	X

- ⊙ Make your own lists like the ones above. You may decide different things are important and/or urgent, and you will of course have many other things you want to do.
- ⊙ Now:
 - Put the items that got two stars (important AND urgent) at the top of your to do list.
 - Next comes everything that is important but perhaps not urgent.
 - Then those that are urgent but not that important.
 - Things that are not important and not urgent should not get any of your precious time.

"FOUND TIME"

You may have little pockets of time that you don't even realise you have. If you travel to school by bus or taxi, you could download podcasts to listen to; breaks can be used for clubs; you could go for a quick run before supper; the half hour before bed can be when you start that journal you've always planned.

There is enough time in every day if you plan it and use it with care. Relax, it can be done.

THE TEMPTATION OF SOCIAL MEDIA



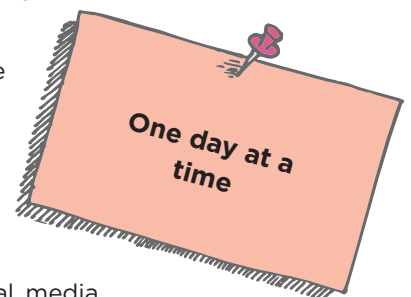
Social media can be physically addictive, because your brain reacts to it in the same way as to gambling and taking drugs. When you get a “like” or a mention or a reaction, the reward area in the brain lights up – the same kind of chemical reaction as caused by cocaine.² These reward centres of the brain 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.
- It 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.
- 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.
- Put away your phone while studying.
- Put away your phone at mealtimes and for family time.
- 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.

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



Healthy body

FOOD

Food is for your body what petrol or diesel is for a car: the fuel that makes it go. You need the RIGHT fuel, though. If your car runs on diesel, petrol will not work. In the same way, your body needs the RIGHT food to stay healthy and have the energy to do all you want to do.

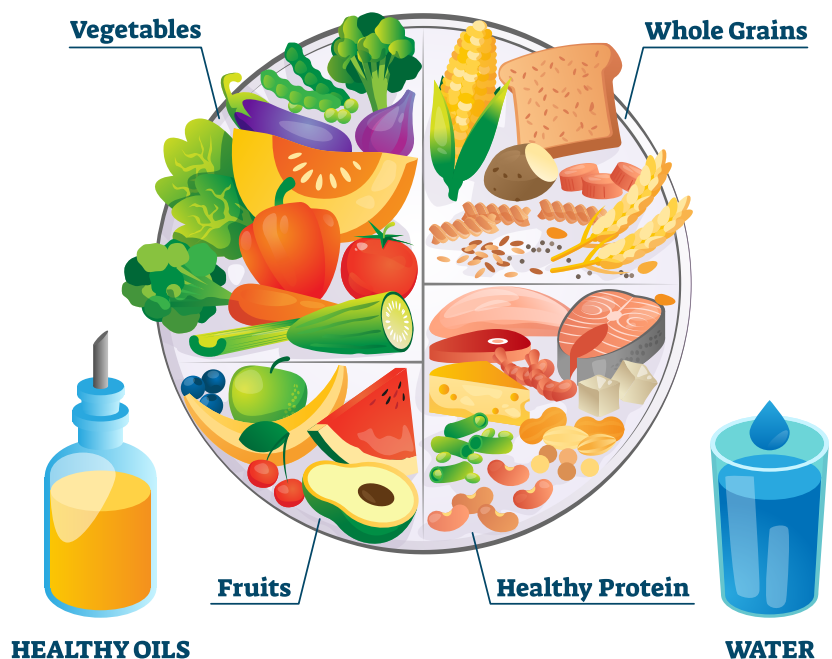
There is one big difference between a car and your body: you cannot overfill a car, but you can overfill your tummy. If you take in more calories than you use, the extra will turn into fat. In the long run, being overweight may cause diabetes. Choose good habits now, before you start on that road.



- ⊙ 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 yogurt/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 or a bowl of oats/pap, with a piece of 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 them.

- ⊙ 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.

HEALTHY EATING PLATE



EXERCISE

If you never use a car, the battery will go flat and the tyres will perish. Just like a car, our bodies are made to move. Your muscles need to be used. Find a kind of exercise that you enjoy, like walking, running, dancing or playing sport, and do it at least three times a week for at least half an hour at a time. Get into a habit and keep it up throughout your life.



Exercise is also necessary for your brain to work well. The neurons, the little nerve cells which make up the brain and do our thinking, are stimulated by exercise so they work better; and you grow more of them by using them, making learning and life easier.

SLEEP



Your brain needs sleep to get rid of toxins, to “clean” itself after the day. Sleep also helps you remember what you have learnt, even if that sounds strange. You need between seven and nine hours of sleep a night. Get into a routine. Go to bed at the same time every night and do the same things before going to bed. Don't read on a screen - the blue light wakes up your brain.

To help you form new habits, you could keep a diary:

Example

Weekly planner

Monday	
Breakfast	Banana, brown bread, tea with milk
Lunch	Sandwich with peanut butter
Dinner	Pap, tomatoes, sausage
Exercise	Walked to school and back, 20 mins each way
Sleep	21:30-05:30 8 hours
Note for future	Not enough fruit & veg



Weekly planner

Date:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Breakfast							
Lunch							
Dinner							
Exercise							
Sleep							
Note for future							



Healthy relationships

CHOOSE YOUR FRIENDS



Have you ever watched a flock of geese flying across the open sky?³ They move in a huge V, each one in the slipstream (an area with lower pressure or less turbulence) of the one in front. Cyclists do it too, to make it easier and to help them go faster. Researchers estimate that in formation, the geese fly about 70% 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 support each other, and you will all get further with less stress and less effort.

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

³ Adapted from Lanette Hattingh and Heinrich Claassen, *Natuurwysheid uit Afrika*.

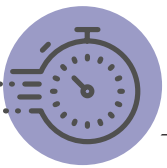
Look back at your vision board and the goals you decided on. Now think carefully about the table. (We have filled in some examples, but yours can and will be different.)



My goals	My friends' goals
<i>Bachelor's pass</i>	
<i>Be fit and healthy</i>	



My values	My friends' values
<i>Hard work</i>	
<i>Taking responsibility</i>	
<i>Kindness</i>	



My priorities	My friends' priorities
<i>My family</i>	
<i>My schoolwork</i>	

You have probably come a long way with these friends. You are not going to suddenly end a friendship. Just think about the roles that different people play in your life. Perhaps you want to spend less time with some of them and reach out to others who have not been part of your inner circle.

THINKING ABOUT 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 © 1927⁴

⁴ There are a number of versions of this poem with music on YouTube. Spend four minutes to listen to one of them; it's beautiful.

Falling in (and out of) love

First love yourself



Desiderata is a beautiful poem with a message in every line. 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. You are a child of the universe, no less than the trees and the stars.

Only if you love yourself can you really give love to, and receive love from, another person.



Can you think of more signs by which you know someone loves you? Write them down.

Now apply it to your thoughts about yourself. Can you say, "I respect myself; I accept myself; I am kind 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."

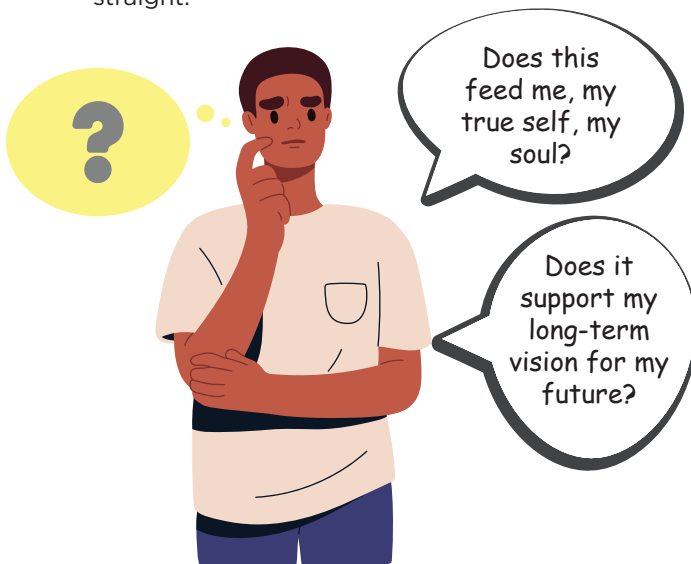
Falling in love



Falling in love is wonderful. At least for a while, it feels as if there is no “you” and “another person”, just “us”. You want to be with him or her 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.

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



To answer the first question, go back to the list we made above. This person makes your heart race and takes your breath away, but... do they 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 on.

Relationships unfortunately often end in ugly ways. If your partner starts lying or cheating, remember one thing: you are not responsible for someone else’s choices. Lying and cheating are decisions 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. When you are angry and hurt, don’t react in a way that you will regret and be ashamed of afterwards. Spend time thinking about your values, about the kind of person you want to be. Then find a person who shares those values.

You cannot change someone who cheats and lies, but you can choose a partner who does not cheat and lie.

The first time someone hurts you physically, walk away AND TELL ANOTHER PERSON WHO CAN SERVE AS A 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, whether the relationship supports your vision for your future, you have to think about your boyfriend/girlfriend’s values, what they consider important in life, and their dreams for themselves. Do these dreams fit with yours? Long-term plans are dependent on this month and this year. If the new boyfriend has no interest in studying 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 matric maths mark that you need to be admitted to the course. It matters, even if it is “just a teenage romance”.

The physical side

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

That's great, but... handle with care. Sex is important, especially when you're only just starting out on this road. It can have 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 (seriously, not just for laughs and giggles). What are you willing to do? What are you not willing to do? What if s/he wants something you don't?

Don't fall for the line, "If you love me, you will do it" (whatever "it" is). No. If your partner loves YOU, he or she will not try and make you do something that makes you uncomfortable and unhappy.

Quite apart from how far you'll go, physical intimacy should always hold to the same "rules" we talked about concerning love. 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 (and at this point in your life, probably your family as well). 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?

Boys, what will you do if your girlfriend tells you she's pregnant?

Girls, what will you do if you find out you are pregnant? What would you want the father to do?

Imagine having to make a decision about an unwanted pregnancy. What will it mean to you? And to your family?

You do not have to face this alone. Get counselling. Phone Childline, Lifeline or loveLife (see box below).

A baby before you're 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 school sweethearts. 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 about all this, you could:

- ➔ phone Childline (116, free from all networks; www.childlinesa.org.za), or
- ➔ phone or visit Lifeline (www.lifelinesa.co.za, 0800 567 567); or
- ➔ send a "pls call me" to loveLife (www.lovelife.org.za): Vodacom *140*0833231023#, MTN *121*0833231023#, Cell C *111*0833231023#

All these 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.

THE WORK YOU HAVE TO DO THIS YEAR



Managing INFORMATION

Information flows in two directions.

- ➔ To you: You **UNDERSTAND** by listening and reading.
- ➔ From you: You **COMMUNICATE** by speaking and writing.



If you study in a group with one or more friends, these skills will grow very quickly.



Listening

- ⊙ Listening is an activity. If you sit back passively, letting the other person's words wash over you, you will understand nothing. Concentrate.
- ⊙ Every so often, paraphrase what the other person has said: in other words, say it back to them, making it slightly shorter. Try saying, "Do I understand you correctly, are you saying..." In class, jot down a central thought every now and then.



Reading

- ⊙ The only way to read fluently and easily is to practise. Read for at least half an hour every day. Find something that interests you, like sport or celebrities or today's news or cooking or technology, and google it. Read whole articles, not just social media posts. READ.
- ⊙ Like listening, reading has to be active. At the end of the paragraph, look up and think: what is the central idea? Go back to the text and highlight it.
- ⊙ Then find any supporting arguments or explanations. Number them if applicable. (If you're protecting your textbook, buy some small post-it notes to stick on the page and make your notes on them. A perfectly clean textbook at the end of the year is not an achievement. It means you haven't used it.)
- ⊙ Look up/ask someone about anything you don't understand.



Speaking

- ⊙ Always prepare well. Make clear notes for something like an “oral” or speech. Even if you just want to ask a question in class, think for a moment: what’s the main point you want to make? How are you going to start? Most of us are nervous when we speak in front of a group of people. Try not to think of yourself, but of your message and your audience: what exactly do you want to get across? Why do you want to say it to this group, or this person?



Writing

- ⊙ Writing starts with reading. You will never write well, especially not in a second language, if you don’t read.
- ⊙ Plan before you start. What is your main point? How are you going to support it? Where are you going to start? Do you have an ending in mind? Sit back and think. Talk to yourself, or make a few notes.
- ⊙ Write simply. Keep the sentences short. Avoid too many adjectives.
- ⊙ Reread the whole piece when you have finished, perhaps even out loud. You will hear repetition and clutter quickly.
- ⊙ Practise. Write summaries of articles and stories you read. The more you write, the better you will become.
- ⊙ Share and “mark” written work in your study group. The teacher does not have time to mark essays every day, but you still need the practice and the feedback.

Body language

We all share a major language, but you may never have given it a name: body language.

Let’s do a quick exercise. Without speaking, show the person next to you

- ⊙ That you’re angry
- ⊙ That you care about their heartache
- ⊙ That you are fascinated by what they’re telling you.

Even when nothing is said, you know when someone is angry; you can feel it if you’re not welcome in a group; and you know when the cute person in the hallway is interested in you. (This is also why emojis work.)

There’s good research to show that up to 90% of what we “hear” and “say” happens without any words being spoken.

Be aware of it.

When you’re speaking and the other person folds her or his arms, looks down and starts fiddling with a button, stop talking and ask: “What am I saying that you don’t like?”

When you’re listening, turn towards the speaker and look at them. Respond – smile if something is funny, shake your head, do whatever feels right. Don’t overdo it and make fools of both of you, but show that you’re interested and supportive. It is very hard to keep talking if you get no response.

Group exercise for study group

1. Everyone silently reads a page from your prescribed literature work.
2. Ask and explain difficult words/concepts to each other.
3. One person tells the others what you’ve read.
4. The others give the speaker feedback: “Now I understand!” or “No, that’s not what the guy in the story meant!” or “I thought the most important thing was...”
5. Note where you “hear wrong”, when your friend says, “That’s not it, no.”
6. Give feedback on body language: “You kept shaking your head, so I thought you didn’t agree.” “You didn’t look at me (or kept looking at your phone) while I was talking, so I thought you were bored.”
7. Make summaries together, asking each other: “How shall we put that so that it’s short but clear?”

Digital LITERACY

The sooner you learn to use computers, the easier and more successful your life will be. Don't be scared – everyone has to learn and it's actually very easy. The companies behind the programs want you to use them, so they make them user friendly. YouTube and Google will soon be your best friends.

A few pointers:

- Spend time with a computer. The only way to learn is by doing – and making mistakes! Find one you can use for an hour or so two or three times a week. Try the library, or ask a friendly teacher, or perhaps even a parent's employer.
- Be patient with yourself. All beginnings are hard.
- Don't worry, you cannot break the computer (just don't throw it against the wall!) And you always have an UNDO button, or a simple DELETE or BACKSPACE.
- The main programs you will use are Microsoft WORD, EXCEL and, in time, POWERPOINT. Start with WORD. Ask someone to show you how to open a new document. Start typing. Get to know the keyboard and how to make paragraphs and capital letters. You will soon make progress.
- Next, find and open the web browser (probably Edge, Google Chrome, or Firefox). That will get you onto the internet. Go to the search box and type, "How to use MS Word", or even, "How to use a computer". You will find amazing things.
- Never be afraid to ask if you get stuck – either a person, or Google, or even ChatGPT or Bard. You can even type, "how to make capital letters" and get an answer.
- Keep working at it. Don't lose hope, you WILL learn.



Finding stuff

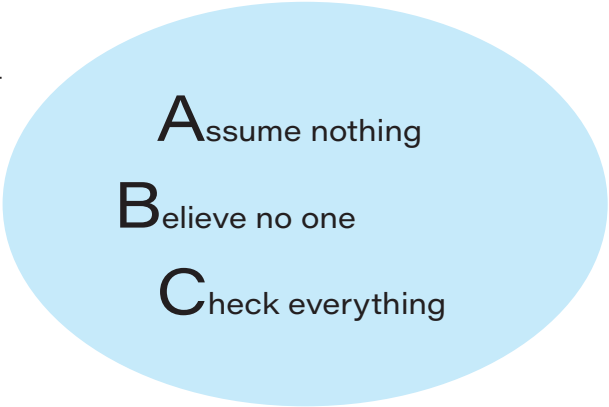
The internet is a treasure house of information – if you can find it. A few tips:

- 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 so.
- 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

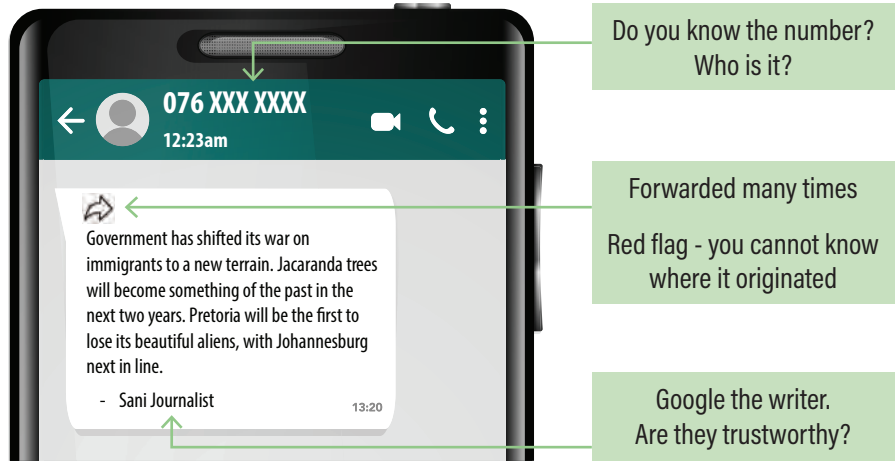
A very important part of digital literacy is the ability to evaluate information. Don't believe everything you read. Even apparently trustworthy articles can contain wrong or misleading information. How can you tell what is trustworthy and what isn't?

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?

The most important moment is when you first see the information. Stop and think. Use your common sense before you accept something, and 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 failing the test.



Be very careful when you are asked to click on a link. It can easily be “phishing”, where opening a link downloads a virus to your phone or computer, which steals or corrupts your information. Look at this example:

Townbank Current Account Statement - 20220725 - 0936

Do you have an account with this bank? If not, press “delete” immediately.

Look at the address. No bank will have an email address like trix@gmail.com. press “delete” immediately.

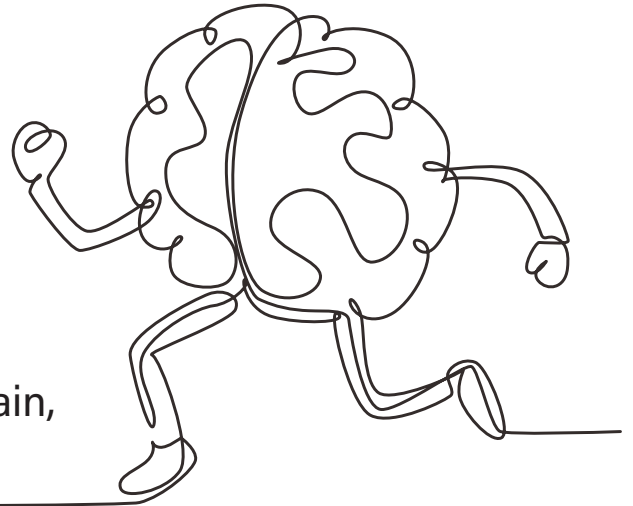
Download e-statement copy ← Don't click on “Download e-statement copy”. It's a trap! Don't even click on “download pictures”; it is just as dangerous.

The password to open the document is t number you used to open your account.

For more information on your credit card benefits or other Townbank products, visit townbank.co.za

Kind regards
The Townbank team

Effective STUDY



Your brain is a muscle that you can train,
not a bucket that you have to fill.



*Whether or not you can become **great** at something, you can always become **better** at it. Don't say, "Oh I'll never be good at that." You can always become better at it. And one day you'll realise how good you actually became.*

Neil deGrasse Tyson, American astrophysicist
(someone who studies the stars and the planets)

At the moment, school is your job. Like all jobs, it is not always easy or fun. Often it is boring. Some things you may find impossible to understand. Teachers can be irritating. School mates can make life difficult.

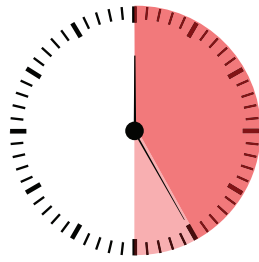
No matter how bad today may seem, in whatever way, try and keep the big picture in mind.

School is your beginning, the first step towards a successful, happy life. If you do this well, so many other things become possible. Don't give in when things feel impossible. Thousands of others have done it. You can too.

When it comes down to the practicalities of effective learning, remember the Nike slogan: Just do it. The more time and attention you give to a piece of work, the better you will understand and remember it. It may even become interesting! Put in the hours and you will be astonished at what you can achieve. Start with two things:

- ① Concentrate in class. Work with the teacher in your mind. Listen actively (page 22). Make notes, and not only when the teacher says, "Write this down."
- ② Schedule your study time (page 8) and keep to that schedule strictly.

Pomodoro technique



Structure your study time by using 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 at least 30 minutes off. This time off allows your brain to go into “diffuse mode”, like a flashlight set to throw a wide, soft beam rather than a sharp, focused one. This helps to lay down new pathways for new learning and may even help you see a solution to something you had been struggling with in the focused time.
- ⊙ Sets of four “pomodoros” – 25 minutes focused mode and five minutes of relaxation – will give you a great framework to get all your work done.

Active learning

- ⊙ 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 melody. 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.
- ⊙ Once you know a range of problem-solving techniques, mix them up and work on

different types of problems. This also goes for learning facts. 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, another pomodoro on that section is the answer.

- ⊙ A warning especially for the stronger students: understanding alone is not enough. You will forget. 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.

Chunking

Our minds can only hold a few thoughts or ideas at the same time. On the other hand, our minds are always looking for patterns. Put information together to make a pattern, then you can remember much more.

- ⊙ Use analogies and metaphors, for example: the body is like a city. The arteries and veins are roads carrying trucks with fuel (oxygen and nutrients). The roads are strictly divided: only full trucks on arteries, only empty trucks on veins. Draw a rough picture.
- ⊙ Draw a mind map or some stick figures.
- ⊙ Make up a mnemonic, a nonsense sentence using the first letters of a list you have to remember, like the order of operations in maths or the names of the planets.

My	Mercury
Very	Venus
Educated	Earth
Mother	Mars
Just	Jupiter
Served	Saturn
Us	Uranus
Noodles	Neptune

- ⊙ Build an imaginary “memory palace”, a building in your mind, and “put” every one of the things you need to remember in a specific place. Then imagine walking through your building and finding them one by one.

Making sense

Everything will be easier to understand and will stick with you much longer if you can MAKE SENSE of it, in other words, fit it into some existing knowledge and experience in your world. A few examples:

- ⊙ Can you see how the principles of entrepreneurship you have to learn for Business Studies apply to the owner of your local grocery store?
- ⊙ Do you know someone who acts like the main character in your prescribed literature book? Do you like that person? Why/why not? How does that fit with the character in the book?
- ⊙ Take another look at those word problems in mathematics that are so confusing when you first read them. Try and see them as part of the real world, not just a trick question you have to figure out to get a good mark. The Egyptians built the pyramids using the same geometry you are learning today. It's much more than theory.



Study groups

A group of friends who all want to do well at school can be a wonderful support for each other. Decide beforehand what a session will focus on so that you don't waste time arguing about that, and use the time to do things like the following:

- ⊙ The strongest student in a subject (accounting/maths/English) re-teaches a concept to the rest.
- ⊙ Work together to solve maths problems.
- ⊙ Compile flash cards to capture the main points of a piece of work.
- ⊙ Come up with test/exam questions and answers.
- ⊙ Discuss how something you learnt fits into the real world you live in.
- ⊙ You can google "study group ideas" for more insight. Just be careful - you have to be disciplined so that it doesn't become just a happy hangout with your mates!

Tools

Google the following:

- ➔ *Mind maps* - Tony Buzan
- ➔ *Concept maps* - Joseph Novak
- ➔ *Thinking maps* - David Hyerle
- ➔ *Thinking hats* - Edward de Bono

Sleep and exercise



Remember what we said about sleep and exercise (page 13). You have to **sleep**. That's when the brain washes itself clean of toxins. It cannot work well if you don't sleep enough.



You have to **exercise**. That's when new neurons are formed and new knowledge is laid down. Dance to your favourite song in every five-minute break in your pomodoros/go for a walk or a run at some point in the day/kick a soccer ball around for a bit. Find something you like, do it regularly, and keep it up all your life.

WRITING TESTS AND EXAMS WITH CONFIDENCE

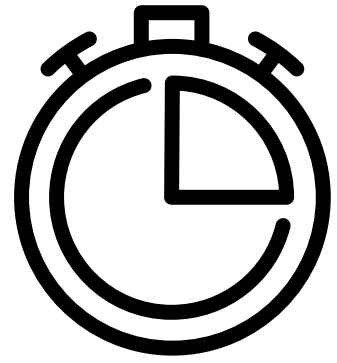


Some very practical tips:

- 1 Get up early and be at the venue with time to spare.
- 2 Do not talk to panicky students around you.
- 3 Go to the toilet before the exam starts.
- 4 Sit down, breathe deeply, focus. Let go of the worry. Your job now is to put down on paper what you know, not to worry about what you don't know.
- 5 When you get your paper, read all the questions and see how many marks each one is worth. 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 You do not have to answer the questions in order. Start with what you know best. Leave the things you are unsure of for last.
- 7 Give yourself a moment to compose your thoughts before you start writing your answer. Keep it short and clear.
- 8 Try to keep your handwriting clear.
- 9 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.
- 10 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.
- 11 Use every minute of the available time. If you finish early, review your answers before handing in the paper.

How to allocate your time

Divide the total number of minutes you have into quarters, i.e. divide it by four. Divide the total number of marks into quarters. Then you can track your progress: When the first quarter of the time is over, you should have answered questions worth a quarter of the marks. Halfway through the time you should have done questions for half the marks, etc.

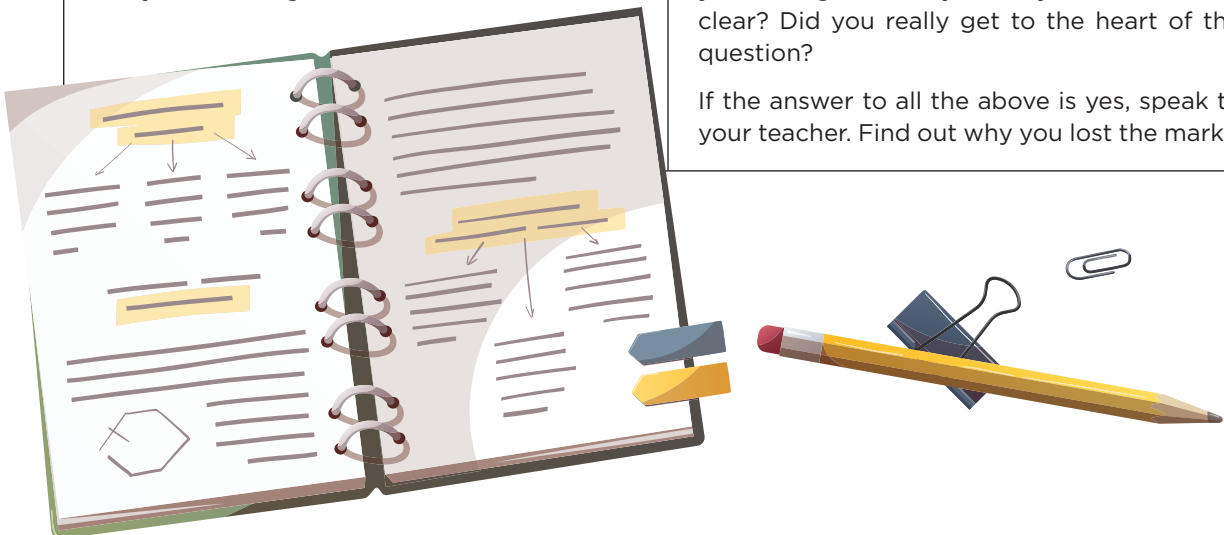


Learning from test and exam results

The test or the exam is over. Perhaps you did not get the mark you hoped for. It's done now, so stop worrying. Rather use your results 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.	Divide 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.	Practise on your own, or ask your study group to help you. If they cannot do it either, go back to the teacher.
You do not understand the work covered by the question.	Same as the one above: work harder, either on your own or with your study group. Ask the teacher if necessary.
You still think you answered correctly, but you did not get the marks.	Look at 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, speak to your teacher. Find out why you lost the marks.





PLANNING FOR NEXT YEAR AND THE FUTURE

Whatever you choose to do next year,

DON'T JUST DO NOTHING.

It's much harder to get going again once you get used to doing nothing and having no structure.

- ⦿ Volunteer.
- ⦿ Play organised sport.
- ⦿ Find structure somewhere.

Choosing your direction



Think of three overlapping circles: what you're good at, what you love, what pays well.5

It makes sense, doesn't it?

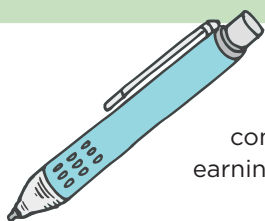
- ⦿ You may love playing soccer. Sport stars make good money... but if you're not *really* good at it, it will probably remain just a dream.
- ⦿ You may be very good at accounting and maths. Finance people like auditors earn well... but if you don't enjoy spending your time with numbers, you may be rich but bored.
- ⦿ You may be very good at music and love playing your instrument... but how to make it pay? You could end up happy but poor.

The ideal, the sweet spot, is where all three circles overlap to give you a #WIN.



Before you make any decisions, find a computer with an internet connection where you can spend an hour on one or more of these sites.

- ➔ www.careerhelp.org.za, run by the Department of Higher Education – lots of good ideas and helpful links.
- ➔ www.pacecareers.com
- ➔ Go study (<https://www.gostudy.net/>) is part of Pace Careers. They provide a great questionnaire (free) to establish your interests, leading to possible careers in these fields and from there to institutions offering courses.
- ➔ <https://www.bridge.org.za/knowledge-hub/psam/> is a great repository of information and links to other sources. The Post-School Access Map (PSAM) gives clear, easy-to-follow information on dozens of possibilities with or without further training.
- ➔ SAYouth.mobi (<https://sayouth.datafree.co/Home/Index/EN>) is a government platform to connect young people with opportunities. 2.3 million people were registered in 2022 and 600 000 found jobs via this platform.
- ➔ If you're interested in agriculture, look at www.foodformzansi.co.za. You will find lots of ideas and inspiration.



Let's start making lists. You may want to do this with some close friends – we are not always the best judges of our own talents and shortcomings. By working together you will also come up with more ideas for earning a living from those talents and interests. And it's more fun!


5 There are many variations on this idea. This one came from Cathy Sims at a SAGEA conference in 2019.

In thinking about your talents (what you're good at) and your interests (what you like doing), let your mind go to things outside of school and sport as well. Some thoughts:


- ⊙ Do you love animals?
- ⊙ Are you good with small children or old people?
- ⊙ Do you love cooking?
- ⊙ Are you the one everyone confides in because you are such a good listener?
- ⊙ Do you draw? Design and make clothes? Do all your friends' make-up for parties?
- ⊙ Do you love gardening?
- ⊙ Are your selfies and pictures better than anyone else's?
- ⊙ Can you organise people to work together?
- ⊙ Can you fix things, like a broken pipe, a light, a car, a computer?



What I'm good at



What I love doing



Now: how to earn a living. There are dozens of career possibilities that you may never have heard about. Check out the websites in the box to open your mind. Start by listing the careers you know, like teachers, doctors, builders and engineers. Then think of needs in your community: childcare, cooking for the elderly, tutoring, helping people with IT, handyman jobs. Go back to your vision board (page 3). What does your dream career look like? Don't limit yourself to what feels possible. The longer your list, the better. Then you have more to work with.

Jobs/careers/business ideas to make money from my talents and interests



Studying further



Above 60% average mark? Consider university. We'll talk about this on page 35. (60% average is not a formal requirement, but a good indication of your chances of success.)

There's a whole world of careers and business ideas out there for which you do not need a degree,

BUT...

Any training is better than no training. Having a TVET qualification can nearly double your chances of finding employment compared to a matric certificate.⁶

TVET (TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING) COLLEGES

These are a really good first step towards your working life.

- ⊙ The training is practical. You are ready to start a business or start working as soon as you finish. Many courses will include apprenticeships or learnerships, giving you work experience and a network.
- ⊙ Many courses include entrepreneurship, making it easier to start something of your own – think catering, IT, beauty, tourism, childcare or construction.
- ⊙ It is much easier to stay in a structured, “school-like” environment for another year or two before going out on your own.
- ⊙ You only need a grade 9 (NQF 1) certificate to qualify (with maths for some courses). You can of course enter with matric (NQF 4): you will simply start at a different level.
- ⊙ There are over 50 colleges countrywide with more than 260 campuses. There will probably be one close to you.
- ⊙ It is much cheaper than university.
- ⊙ NSFAS bursaries (see page 36) cover TVET colleges.
- ⊙ If you want, you can choose your courses so that you qualify for university at the end.

⁶ <https://www.bridge.org.za/knowledge-hub/psam/tvet/>

UNIVERSITIES

For a “bachelor pass” you need to:

- ☉ Pass one official language at Home Language level with 40% or more.
- ☉ Pass four subjects with 50% or more (excluding Life Orientation).
- ☉ Pass two other subjects with a minimum of 30%.
- ☉ Achieve 30% or more in the language of learning and teaching at the university.

An Academic Point Score (APS) is often used as a screening tool so that the university staff don't have to look at every one of the thousands of applications. It is calculated by adding up the number of points you get for each subject (excluding Life Orientation), depending on your marks:

Marks (%)	APS Score
80-100	7
70-79	6
60-69	5
50-59	4
40-49	3
30-39	2
0-29	1








(<https://bursaries-southafrica.co.za/> has very good, clear explanations of the whole system.)

Different universities have different admission requirements, including the minimum APS score. The absolute minimum for university study is 21, but many universities require a higher score. Maths is a requirement for many courses, especially if the degree involves working with numbers. Check on the university's website.



Universities are divided into faculties, which are like separate schools for different fields. Some universities call them schools, as in “School of Engineering” or “School of Education”.

Here's an outline to give you an idea of how it works:

 Sciences	 Medicine/ Health	 Law (can be part of Humanities)	 Humanities	 Commerce/ Management	 Agriculture	 Engineering
Maths Physics Biology Statistics Chemistry	Medicine Physiotherapy Nursing Dentistry	Administrative Commercial Civil Criminal	Arts Languages Psychology Social sciences Education (often a separate school)	Accounting Business science Economics	Plant science Animal science Wine-making	Architecture Mechanical engineering Electrical engineering Mining engineering IT (can also be in Science Faculty)

PLEASE NOTE: This is not an accurate or complete list, just an outline to help you understand how universities work.

Different universities offer different faculties – some will offer agriculture but not medicine, for example, or commerce but not engineering. Look on their websites to make sure.

What career is on your vision board? What have you put down on your list of careers or business ideas through which you can earn a living? What training do you need to have to make it happen? Go back to <https://www.gostudy.net/> for help with your choices.

If you want to study but you don't have a very precise future career in mind, don't worry too much. When you are starting out, many fields of study are fairly general, with wide application.

- ⊙ Languages can lead you to writing, advertising, journalism, teaching, or translation.
- ⊙ Accounting, maths, and economics open up many careers in business and government.
- ⊙ A law degree does not only mean becoming an attorney or an advocate. It can also take you into a corporate job at a bank, in government, or with a big company, where you could go into management if you want.
- ⊙ Even medicine or engineering can in time lead to general management.

Decide on the field you want to be in and go for it. The choice of faculty is more important than the specific subjects or courses. You will be able to change courses during or even after your first year, but it is easier to change within the same faculty. If you start in Humanities (BA), for example, and then decide to go for Commerce (BCom), you will probably have to start over.

FINDING FUNDING



Most students need financial support in order to study. There are a number of options.

DHET bursary administered by NSFAS

Since 2018, the National Student Financial Aid Scheme (NSFAS) has provided funding for poor students in South Africa. To qualify, you:

- ⊙ Have to study at a public (i.e. government) university or college;
- ⊙ Must be admitted to a registered course at the university or college;
- ⊙ Have to come from a family with a total income of less than R350 000 per year.

The bursaries cover the following:

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

Visit their website (www.nsfas.org.za) to find out how much they will pay this year. The website is very helpful, with clear explanations and instructions.

The closing date for the following year is 30 November of the current year.

Other bursaries and scholarships

BURSARIES FROM COMPANIES

Many companies give bursaries as part of their "Skills Development" contribution under the Black Economic Empowerment (BEE) codes.

- ⊙ These bursaries are usually given to good students who need financial support. Apart from people in the lowest income category (who will qualify for NSFAS), they will also help students who belong to the "missing middle" (with a family income between R350 000 and R700 000 per year).
- ⊙ In some cases, you may have to work for the company 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.

SCHOLARSHIPS

A scholarship is awarded solely on the basis of what you achieved at school. If you

- ☉ are a top student in your province or nationally;
- ☉ are a top athlete;
- ☉ have won provincial or national competitions in debating, drama, dance, music or anything else;

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.

Be careful not to say no to a NSFAS bursary because you can get another bursary or scholarship. Rather negotiate for a top up.

STUDENT LOANS

You should only take a student loan if you can find no other way to pay for your studies. It may be for a good reason, but it is still debt, which may cause serious problems in the future. Think about rather working for a year after school. Save as much as you can and go to university/college the next year. Even if you still have to borrow money, it will be less.

A student loan works like a personal loan, except that you only have to pay the **interest** on the loan while you are studying, not the amount you borrowed, called the **capital**. When you finish studying, you have to start repaying interest AND capital. If you don't manage to make the repayments on time, it will affect your credit rating.

See page 43 on Managing money: skills for success for more information and tips on loans.

HOW TO APPLY TO STUDY FURTHER

Many applications for places at university/college, as well as for funding, fail because people make mistakes with the process. 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>

I don't want to/ can't study

Whatever you decide to do, get a driver's licence. It will increase your opportunities enormously.



TUTOR/AU PAIR

Many of you have experience with looking after younger children. Google "au pair South Africa" and you'll find a number of websites. If you are strong in languages or maths and science, look for tutoring possibilities. Once again, Google will help you find these.

USE YOUR NETWORK

Think of everyone you know who is in some way working, formally or informally, on their own or as part of a group. Can they get you in? Even if you work for free in the beginning, just get a foot in the door. Get work experience. Get to know people.

START A SMALL BUSINESS

A few questions to help you build your plan:

- ▶ What can you do/make/provide?
- ▶ Who will buy it?
 - How will you tell them about it, i.e. how will you market?
- ▶ Can you find partners who have skills (or practical things like a car) that you don't?
- ▶ How are you going to fund your first products/services?

Very few businesses succeed the first time. Elon Musk tried and failed three times before SpaceX put a satellite into orbit. Start. Try. If it doesn't work, ask why, find the answer, change something, try again. That's how babies learn to walk.

SAYOUTH.MOBI

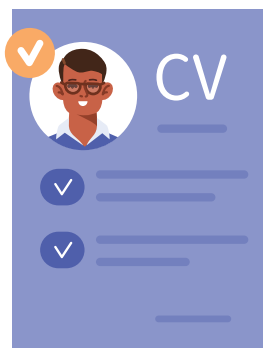
SAYouth.mobi lists a wealth of possibilities, among them the government's public and social employment scheme. 850 000 young people were employed in temporary jobs in this scheme in 2022, earning R3 000–R3 500 as education assistants, at Home Affairs, or working with NGOs. It's not permanent, but it gives you work experience and an income while you decide on the next step.

WRITING A CV

For any of these paths you will probably need to write a CV. Keep it as short and as clear as possible.

STEP 1: PERSONAL DETAILS

Start with a good head-and-shoulders picture (smallish in the top corner), your name in a clear, fairly large font, your cellphone number and email address. A physical address or at least your city will give the recruiter an idea of how far from their offices you are based.



STEP 2: PROFILE

Write a sentence or two describing who you are, what you are doing at the moment, and why you will be good at the job you want. For example:

I am in matric at Greenside High, Johannesburg. I am the eldest of four children of a single mother. I have taken care of my siblings since I started high school and my mother started working full-time. I am responsible and patient. I will value this job and give it my all.

Or:

I am in matric at Joe Slovo Secondary School, Khayelitsha. I have never failed a subject, in spite of difficult circumstances. I take responsibility and see things through. I will value this job and give it my all.

Or:

I am in matric at Good Hope Seminary in Cape Town. I have always wanted to work with children/the elderly/animals/in tourism/.... This job will give me the chance to start in that direction.

STEP 3: EDUCATION

My results for the September examinations were as follows:

- List your subjects with your results.
- List academic achievements:

Won prize for best student in....; Took the lead in our English/maths/science/accounting study group.

STEP 4: OTHER INTERESTS AND ACHIEVEMENTS

Start with

- I have a driver's license.
- I am fluent in English, Tswana and Afrikaans. I understand isiZulu and isiXhosa.

Then add other interests and achievements, like:

- Prefect in grade 11 and grade 12.
- Played netball for my age group since grade 7. Captain of the first team in matric.
- Sang in the church/school choir since grade 10.
- Member of computer club which met every Saturday.
- Washed cars over weekends to earn money/ baked cookies and sold them at school.
- Worked as a babysitter.

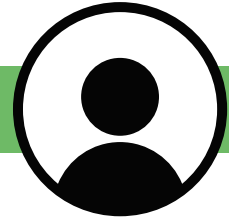
STEP 5: REFEREES

Find at least two adults who know you well (no family members). The more trustworthy they are, the better for you – think of teachers/pastors/youth workers/NGO workers. Contact them beforehand and ask if you may use them as referees. Send them a copy of your CV. List their details as follows:

Miss Olga Kuzwayo, English teacher. Northcliff High School. Email: okuzwayo@iafrica.com. Cell: 083 672 8754. (This is not a real person.)

Use the form below to help you start formulating content for your CV.

PROFILE



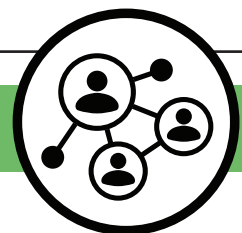
EDUCATION



OTHER INTERESTS AND ACHIEVEMENTS



REFEREES



Interviews

Preparing for an interview

In some cases, employers may want to meet you before they give you the job. Don't be too nervous. Here's what two young people said after interviews:



All they wanted to know is about me as a person, how I handle conflicts, if I am a team player, how I handle pressure etc. They gave me scenarios and I had to answer in my own perspective, no wrong or right answer, they wanted to hear how I think.⁷

I was very nervous and could not think straight but at the end I got the job.



Before the interview

- ➔ Find out as much as you can about the employer. Go to their website and read the "About us" section. Know who you are going to see (not necessarily their names, but where they fit in the company) and what the job entails.
- ➔ Make sure of the address and of how long it will take to get there.
- ➔ Think of what to wear. You must fit in. They must remember YOU, not your clothes or nails or hair. Rather be boring until you have the job!
- ➔ Prepare an answer to the question, "Tell us about yourself." It will be more or less what you wrote in the "profile" paragraph of your CV.

On the day

- ➔ Get there early.
- ➔ You will be nervous. That's natural. Sit quietly while you're waiting, breathing through your nose. Relax your neck, your arms, your shoulders. Try saying something to yourself, like "I am going to show them my best self. I can do this."
- ➔ When you walk in, draw back your shoulders and straighten your spine. Look people in the eye. Wait to be offered a chair before you sit down. Sit still, don't fidget. Breathe.
- ➔ Perhaps the most important of all: **Listen carefully to the questions. If it's not clear, ask.**

Here's some more advice from a young person who went through the process:

I thought that I had to go there and impress, which I now know is not true. The interview process is a time when you and your interviewers check to see how compatible you are with the company's values, vision and ethics. There's no reason to be under pressure there, I was just supposed to present who Lindi is, and see if she fits into the company's vision.

MANAGING MONEY

– skills for success



You're about to leave school and you've had your fair share of lessons, subjects, and exams. The rest of your life – your adult life – is about to start! Whether you are going to study, start working, or begin your own business (or maybe a bit of all three), money will be an essential tool for achieving your dreams and goals.

Time is on your side to make money work for you, but it can only do so if you develop the attitude and skills needed to be sensible with your money. In this section, we'll look at a couple of things that can help you, starting now.

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 will help you reduce stress, stay focused to achieve your goals and dreams, and feel a little more in control and prepared even when the world around you feels challenging.

Work with what you have

As you start out, you may feel you don't yet have enough money to be able to choose how you manage it. But it's never too soon. Learning to manage what you have now will benefit you for the rest of your life. Smart money principles will help you prioritise and stretch your money and avoid mistakes. The habits you learn now will set you up for success in the future. Evidence suggests that those who manage small amounts 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 in the future.



Your goals and dreams –

where does money fit in?



Whatever your goals are - whether you want to study, start a business, travel, own a car or a home - money will be an essential tool for success. The earlier you set goals for your big life dreams, the easier it will be to make the choices to get you there. It requires some discipline, but it will help you to use the money available to you in the best way. If you don't know what you want your money to do for you, you'll be spending it on things that don't really matter.

There will always be important and exciting ways to spend your money. No matter how much you earn, it's only the money you don't spend that you can put away to grow and to help you achieve big dreams.

Go for your goals!

Think of what you would like to do after school. Make a list of four or five big dreams. They can be anything!

Once you've written them down, you can order them into short-, medium- and long-term goals:

- ⦿ Short-term goals - Within 2 years
- ⦿ Medium-term goals - 3-10 years
- ⦿ Long-term goals - More than 10 years



Get **SMART**

Now, check if these goals are SMART. This will help you to set clear goals and to plan for them.

SMART goals are:



SPECIFIC. Vague goals aren't clear. Write down exactly what it is, how much it will cost, and how you will reach it.



MEASURABLE. Work out the total amount of money you'll need to achieve your goal. Then, decide exactly how you will save up towards this amount. For example, you could save a specific amount every time you earn.



ACHIEVABLE. Will you be able to consistently afford the amount you plan to save each month?



RELEVANT. Is this goal going to contribute to your bigger dreams?



TIMELY. Give your goal a timeline, with a start date and end date.

EXAMPLE

Goal: Saving to buy a camera for photography studies

Now let's make it SMART:

I'm going to get a part-time job and save at least R600 every month (Measurable and Achievable) in a savings account (Specific and Relevant) to buy the camera I want in a year's time (Timely and Achievable).



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5

Habits that will help you manage your money



Understanding money concepts isn't hard, but you have to practise these good habits.

1 Getting your bucks in a row

To get the most from your money each month, you need to plan and track your spending. A money plan, or budget, gives you clarity about how much money you have and what you plan to spend it on.

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.

Here's how to get started:

- ⊙ Write down your total definite monthly income. This is the amount you usually receive: either through working part-time or from an allowance, or both. It's best to use a conservative estimate at the start. Once you've built up a track record, for instance after six months, you can review your average monthly income.
- ⊙ List your expenses. Don't forget to include your regular monthly expenses (such as transport, data and airtime, food, toiletries, entertainment) and your irregular expenses (such as hair appointments and birthday gifts). Your regular expenses may change once you leave school. 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.
- ⊙ For irregular expenses, 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 when these expenses arise.

- ⊙ Now, track your spending. No matter how small, each expense adds up. Keep tabs on this 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 our budget planner; see page 55). 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 basics 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 on the weekend.

2 Know your needs and wants

Some of your expenses are essential (needs), such as food, stationery, and textbooks. You need things to stay safe and healthy, and to complete your matric year, and to start out after school as a student or when you start working. Others are nice to haves (wants), like takeaways or an expensive phone.

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.

3 Be prepared

Unexpected expenses happen: maybe your phone gets stolen, or you lose a textbook. There won't always be a grownup to help you out. Once you're done with high school, you are "adulting". To make sure you can cover any unplanned expenses, put a little away every month for emergencies. You can do this in a savings account that's linked to your main 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 Good spending

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, as 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 Saving

Saving is an essential habit to learn if you ever want to build wealth. Even if you start small, start getting into this habit by adding savings to your budget. Your savings can grow exponentially with the help of compound interest. Time is on your side if you start saving as soon as you can.

DO YOU WANT TO BUILD WEALTH?

Meet your new best friend

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 earned (as long as you don't withdraw your money).

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 will grow the longer you leave them 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, compounded monthly. 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, compounded monthly. 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 been invested for 37 years, and has invested R222 000 in total over that time.
- ⊙ 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	R4 079 683
Hlomla	R222 000.00	37	37	R2 329 915

- ⊙ As a final example, consider Nicky. She invests R500 per month in an account earning 10% interest, compounded monthly. She begins at age 18 and continues investing until retirement at age 65. She has been 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 R4 million more than he does, simply because she started saving 10 years sooner!



	Own money invested	Years contributed	Years invested	Total balance
Nicky	R282 000.00	47	47	R6 409 599

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 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 can be trickier. 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 items and take-away food. Or when you feel pressure to impress or fit in with your friends, it might suddenly feel important to buy something you don't really need, even if you need to go into debt to buy it.

Or you may find it difficult to remain clear and firm about what you can and can't do when it comes to spending money on and with friends. Keep in mind that it could make things more difficult for you 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 learn.

BANKS AND BANK ACCOUNTS



Banks are financial institutions that are licensed to provide financial services, such as receiving deposits and giving loans. They have been in existence since ancient times as a place where you can safely keep your money. It's not safe to walk around with all your money in cash, but you can store it in a bank account and use it when and how you want. Nowadays banking is even easier, because for most transactions you don't need to visit a branch – you can bank digitally on your phone, making most services available in the palm of your hand.

HOW TO OPEN AN ACCOUNT

Teenagers can have their own bank accounts. The benefit of having your own bank account is that it helps you to track your spending, manage your money and earn interest.

- ☉ **If you are over 18:** You can open the account by yourself. You need to take your ID with you, and the bank may ask for proof of residential address. Some banks will let you open an account online – do some research to see what your options are.
- ☉ **If you are under 18:** Most banks require that a parent or guardian accompany you if you're under 18. You will need a copy of the parent/guardian's valid South African ID; as well as your (the child's) unabridged or abridged birth certificate or ID. Some banks ask for proof of residential address.

Make the best choice

When deciding on a bank account, you have to compare the costs and availability of the services that apply to you most, for example:

- ☉ Monthly account fees
- ☉ ATM fees for cash deposits and withdrawals
- ☉ Over-the-counter cash deposits and withdrawals
- ☉ Online transfers to other accounts
- ☉ The user-friendliness of the app

Ask your friends which bank they prefer and why, and visit the banks' websites yourself to see if a bank appeals to you.

Why digital is often better

Using your bank's app, internet or phone banking platforms will reduce your fees (cash withdrawals and in-branch transactions are more expensive), and you can easily track your spending, and it's safer than having cash on you.

TIP

Where possible, don't use cash to pay for purchases. Rather use your card as drawing cash can be expensive. Remember that cash withdrawals at till points could cost you less than at an ATM.



FIVE DIGITAL MONEY TIPS

1

When shopping online you'll have to provide the following information: the card number (printed on the card); the card's expiry date; and the CVV (card verification value) or CVC (card verification code) number – the three digits printed on the back of the card. Neither your bank account number nor card PIN will be required for online transactions. But you may be required to authorise an online transaction in your banking app.

2

Use scan-to-pay apps: you can use your smartphone to pay for items or services via SnapScan or Zapper and similar apps, which work with QR codes. Your phone reads the code. It's very quick and you can use it instead of your bank card to pay.

3

Daily limits: on your app you can set limits for how much you can spend. You can increase and decrease these limits as it suits you. Keeping your limits low can help you spend less, and if it happens that scammers get hold of your card, it will also limit the amount they will be able to spend.

4

Be aware of all the “-ings”:

- ▶ Phishing is an email attack attempting to trick you into opening an attachment or clicking on a web link that contains a virus, or visiting a website that asks for personal information.
- ▶ The smishing scam uses the same techniques except that the fraudsters send you a text message, such as an SMS, asking you to update your personal details. The message looks as if it really has been sent by your bank. Shortly after receiving the text one of the scamsters call you and ask for your details such as your ID number, account number and even your PIN. Or the SMS may contain a message with a link to update your personal information on a website that looks like your bank's online banking platform.
- ▶ Vishing happens when you are called and tricked into sharing personal information over the phone. Never provide your banking details no matter how convincing the caller may sound.
- ▶ Fraudsters may also pretend to be calling from your bank to inform you that there are suspicious transactions or fraudulent activity on your account and they need you to help them stop the fraud. Never act on an instruction to transfer money, do a send cash transaction or approve a transaction to stop fraud. Your bank will never ask you this.

5

Your PIN number is your secret, and you mustn't share it with anyone, including family, friends or bank staff. There are basic ways to keep your cellphone and bank account PINs safe. Don't choose birthdays or consecutive numbers like 12345, which criminals can guess easily. Try to change your PIN regularly.



CREDIT. DEBT. LOANS.

Your credit record will soon be a big deal

A credit record is probably the last thing you are thinking about now. But these days, property rental agents, recruitment agencies and prospective employers all look at credit records when researching applicants' backgrounds. It's in your benefit if yours shows that you manage your money well.

Do you have a credit record?

The information of everyone with an account at a credit or service provider, such as a cell phone network or a credit card, is lodged with a credit bureau. So as soon as you open a clothing account, or get a credit card or a cellphone contract in your own name, the information about how you pay your accounts will form part of your credit profile. Your credit record is much like your school report card, but instead of academic scores it records how well you manage your debt and financial agreements such as your cellphone contract and clothing account.

Store accounts and credit

When you are over 18 and you have some form of regular income, whether from a part-time job or a bursary, you may be eligible for credit, such as a store card. When you buy something using credit, you are borrowing money that allows 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 it will mean you have less money for many months in the future while you are repaying your debt.

TIP



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, stick to your repayments each month.



When debt isn't a bad idea

Credit can be a good tool when it is used as part of a careful plan to help you reach your goals. For example, if you and your family will use a student loan to pay for your studies after school, it's a valuable investment. The value of the skills you gain from your studies may be much greater than the cost of the loan over your working lifetime.

When debt is doing you no good

When you use debt to pay for something that will be worth less a year from now than it is worth today, 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. It doesn't contribute to your wealth or well-being in the long run. For instance, if you buy consumables such as drinks or takeaways using a credit card, or you can't really remember what you spent the money on, you are creating unnecessary debt.

Debt is not free

On any amount of money you owe, whether it's a credit or store card, you will pay interest and service fees. This means you pay a price for the money you borrowed.

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.

FINDING THE MONEY TO STUDY

For young people from homes with a total annual income of less than R350 000, the Department of Higher Education and Training's NSFAS scheme is the logical place to start. You can find information on NSFAS on page 36.

Many tertiary students use student loans to get a diploma or degree. It's vital to compare the different options available to you. Here's how some of them work in a nutshell.

Student loans

Some banks provide loans that are specifically for part-time and full-time studies, called student loans. Interest rates on these loans are often lower and more competitive compared to other loan types.

While you get the benefit of low interest rates, the banks often require that you pay interest and administration fees while you study. If you can't pay their interest and fees while studying, a sponsor (for instance a parent) can do it on your behalf. This means you should have less debt once you've completed your studies.

Student loans usually fund registration and tuition fees, learning material such as books, as well as transport and accommodation. You should confirm this with the bank.

Once you've completed your studies, you will need to repay the remaining capital amount. If you stop your studies, you have to immediately start paying back the outstanding amount.

Personal loans

This is usually a short-term loan you can take out at a bank or other financial service provider. It's not specifically aimed at students, which means that the interest rate on a personal loan can be much higher than on a student loan. The loan plus interest is also payable immediately.

TIPS



- ➔ Be very careful of informal lenders. They typically operate outside of the law and should rather be avoided as they may charge unregulated and very high fees and interest rates.
- ➔ All loans need to be paid back. From the moment you apply for a student loan, you should also remember the importance of settling it. If you don't, it can result in a poor credit rating, which in turn will affect your ability to apply for another loan, such as when you want to buy a car with the help of a vehicle loan.





The digital world makes it very easy to empower yourself with new skills, even if you start working straight after school and won't be studying full time. You can do paid and free courses online that can help you to become more competent and skilled. This in turn increases your chances of other job opportunities and a better salary.

It's a click away

The variety of online courses available is vast. Languages, art, marketing, finance, computer science, engineering, and psychology: you name it. Some courses you can do for career advancement, and some for personal enrichment. Check out sites such as [Udemy.com](https://www.udacity.com), [edX.org](https://www.edx.org), [Oxford-homestudy.com](https://www.oxfordhomestudy.com) and [LinkedIn/Learning.com](https://www.linkedin.com/learning). Many courses are free, but for some you need to pay a fee. Online courses are very accessible, so keep learning: it's an investment in yourself!

Learn safely online

WiFi is often free in public places, and as long as you use it safely, you can use it to access free online resources to build your skills. If you use public WiFi:

- ⊙ Don't access your banking information.
- ⊙ Only submit personal information when you know the website is fully encrypted. The address will be https, not just http; and it will have a lock icon in the address bar.
- ⊙ Sign out of online accounts when done.
- ⊙ Change your passwords often.

TIP: Be sure to read online reviews before paying any fees. Other people's reviews will give you a good indication of the quality of the course and whether it is worth your time and money.

Keep improving your money skills

Money will be a central part of your future and your life. Take the time now to read up and better understand the principles of managing money well, making it grow, and avoiding easily-made mistakes. There are many excellent online resources and podcasts to make use of.

Capitec's Live Better Academy offers you a range of free, online courses to set you up for financial success from the start of your working life. Register for free at www.livebetteracademy.com.

MoneyUp Chat by Capitec let's you learn about money on WhatsApp! Chat with 'Moola', a friendly bot, to up your money skills and get tips. Send 'Hello' to 087 240 5757 to get started, and stand to win instant data as you learn!

You are going to be managing your finances for the rest of your life. You can start learning now how to do it well.

MONEY TERMS

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

South African Reserve Bank (SARB)

The SARB is the central bank of South Africa. Its primary purpose is to achieve and maintain price stability in the interest of balanced and sustainable economic growth in South Africa. The SARB has a committee that considers when to increase or decrease interest rates, depending on the economy. It lends money to commercial banks (commercial banks are the banks we as consumers use), but not to the general public (that's us consumers).

Repo rate

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


Inflation

Inflation is the rate at which the general price of goods and services rises in an economy 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.

how to structure your income smartly

to build your financial future and grow your wealth



 Over a 40-year career, you will earn 480 monthly salaries. That's 480 chances to decide on the best way to spend and grow your money.

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

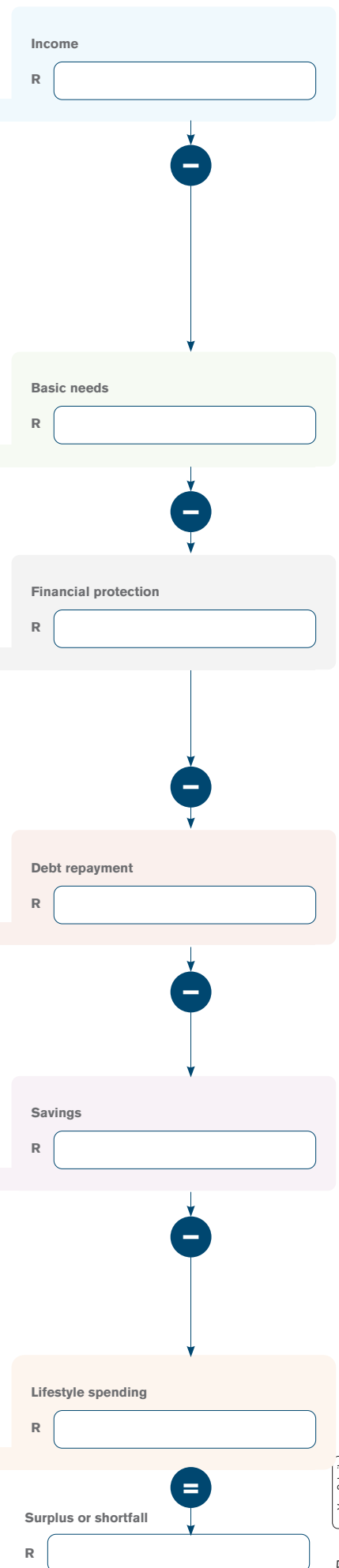
Basic needs	Current	Planned	Actual
Groceries	R	R	R
Clothing	R	R	R
Transport (public transport, car maintenance, fuel)	R	R	R
Rent	R	R	R
Medicine	R	R	R
Tuition fees	R	R	R
Bank	R	R	R
Data/airtime	R	R	R
Electricity	R	R	R
Family support	R	R	R
Books	R	R	R
Other	R	R	R
Total	R	R	R

Financial protection	Current	Planned	Actual
Funeral cover	R	R	R
Car insurance	R	R	R
Life/disability insurance	R	R	R
Total	R	R	R

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

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





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Always look for the green tick



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