



Careers Newsletter

Disclaimer – all information is printed in good faith It is the responsibility of the student to confirm all details with the appropriate institution.

To contact Mr Madani please email jmadani@stpiusx.nsw.edu.au or call 9414 4388.

JobJump - Parents and students please watch YouTube video and sign up

Sign up to JobJump for information about tertiary study options, ATAR's and apprenticeship and TAFE information. Create a resume, sign up for news alerts.

To register go to https://www.jobjump.com.au/

Search school – St Pius X Chatswood

Register with an email address (use a private address, not spx)

Password – pius (lower case)

Parent information: <u>https://www.youtube.com/watch?v=fZoyckJwvVg&feature=youtu.be</u>

NAS | Bachelor of Fine Arts Information Session

September 24, 2024

Join our BFA webinar to find out what makes NAS different from all other Fine Art degrees. The BFA degree is designed to impart the skills, knowledge and creative independence required to sustain a career as an artist. Future Students Advisor Ashanti Fogden will talk you through undergraduate study options, the admissions process and then offer the chance for you to ask any questions you might have, so tune in. <u>Find out more</u>

ACPE | Open Day 2024

September 28, 2024

Exploring your study options for a career in the sport industry? Join us on campus. See where you will study, meet our students and lecturers, and participate in info sessions and practical sessions to take the next step with confidence.

Find out more

WSU | Free Online HSC Study Sessions

September 30 to October 4, 2024

From Monday 30th September to Friday 4th October 2024, Western Sydney University will be offering a range of online study sessions to assist Year 12 students in their preparations for the HSC.

Delivered by highly qualified senior teachers with 24 free sessions across 15 key HSC subject areas, the sessions will include content analysis, tips and strategies, and a detailed exploration of key syllabus and curriculum areas.

Students also have the opportunity to sit a practice exam and deconstruction, with feedback and advice from experts.

Find out more

ACU | Talk with Career Changers

October 2, 2024 Join us online to hear from ACU alumni about life after university. Take part in a Q&A session with our graduates who have taken the plunge and changed careers. <u>Find out more</u>

ACU | Talk with Ethical Leaders

October 3, 2024 Join us online to hear from ACU alumni about life after university. Take part in a Q&A session with our graduates and get an insider's perspective on ethical leadership. <u>Find out more</u>





Tocal College | Open Day

October 4, 2024

Our College Open Days are a wonderful opportunity to visit Tocal and experience first hand all that it can offer students who are eager for a rewarding career in agriculture, agribusiness or horse breeding and training. Open Days provide prospective students, their families and carers an ideal forum to visit the College and get a feel for what life as a student is really like.

Each day's activities include:

- an overview of full-time courses,
- a description of career opportunities,
- information on fees and financial assistance,
- inspection of College campus facilities,
- tour of Tocal's commercial farms and training facilities,
- opportunities to chat with staff and also undertake an informal interview (if desired).

Find out more

University of Sydney | 2024 School of Project Management Spring Camp

October 4, 2024

The School of Project Management at the University of Sydney is hosting a Spring Camp on Friday 4 October 2024, for students in Years 10-12.

This in-person event provides a deep dive into project management, career paths, and degree insights. Hear from industry experts, academics, students and alumni.

Past programs included tours to Google, Atlassian, and Western Sydney Airport. Find out more

CQC²T Open Day

October 7, 2024

Showcasing the state-of-the-art facilities at the UNSW Kensington Campus, the Centre for Quantum Computation and Communication Technology (CQC²T) is opening our doors this September school holidays. Visit our Centre to be introduced to quantum physics and for many your first taste of university life. This is a science-led day filled with talks and tours of our labs including practical demonstrations and an opportunity to speak to those currently working in this exciting field. This is the perfect opportunity for students contemplating STEM careers, with a passion for physics, maths, engineering or coding. Find out more

NIE | Future Doctors Australia, Sydney

October 10 to October 13, 2024

Gaining medical work experience is essential for young people considering a career in medicine. It provides insight into the field, helps develop skills and attributes, and provides networking opportunities. However, obtaining medical work experience can be challenging due to various restrictions such as limited opportunities, safety concerns, and confidentiality issues.

That's why NIE has developed the "Future Doctors Australia" program. It is an engaging and high-impact 4-day program that provides young people with a unique opportunity to gain medical work experience in a safe and structured environment. Participants will have the opportunity to spend time with current junior and senior medical students. They will also have the rare opportunity to spend time with more senior clinicians and various medical specialists. You will get to learn about clinical specialist's relevant fields of work, ask them questions, and learn some hands-on skills from them.

- Over 15 hours of face-to-face interaction with leading specialists and clinicians
- Meet current medical students
- Develop advanced communication and team working skills
- Create new friendships with like-minded, highly driven young individuals





- Learn about the admission process into various medical universities in Australia
- Morning tea and lunch included

Find out more

Tocal College | Open Day

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Find out more

AABT Open Day, Sydney CBD Campus

October 12, 2024

To learn more about our courses, the Australian Academy of Beauty Dermal and Laser holds regular open events.

If you would like to attend the next College tour and open night, please register - note all prospective Diploma students *must* attend an Information evening prior to enrolment. Bookings are essential. <u>Find out more</u>

Career Conversations @ Home – Helping parents have positive career convos!

October 16, 2024

Come join Tyson Day, the Co-Founder and Lead Facilitator of Arrive & Thrive, as he shares the best way to have impactful career conversations in and around your home environment that produce clarity, career discovery, and momentum. Tyson will share concepts and practices that he has learned through his 10+ years of experience in career education and the 85,000 students who have attended Arrive & Thrive workshops since 2019.

In our webinar, you can expect to learn:

- How can you positively influence your young person in their career decisions.
- How can you effectively navigate the future of work and understand your young person's options.
- How to communicate effectively through the GROW model to support your young person in career exploration.

We can't wait for you to join us!

All participants will receive a Career Conversation Kit to kick off conversations with their young person as soon as possible!

Find out more

University of Sydney | Grand Challenge 2024: Towards Net Zero

November 6, 2024

In The Grand Challenge, students in Years 9 & 10 will spend a fast and fun day learning about a real-life global problem before ideating, developing and pitching their own solutions to their peers and STEM experts for a chance to win prizes. This event is powered by Future Anything and the Faculty of Science, University of Sydney.

Find out more





Newcastle 2024 Campus Experience Days

November 25 to December 6, 2024

Our Campus Experience Days aim to support student's understanding of career options, increase aspirations to attend university and provide an opportunity to experience university life and study areas. Throughout the day your students will have the chance to hear from current university students and academics, participate in hands-on activities from a variety of study areas, and take a tour around campus.

Please note that given the popularity of these campus experience days priority will be given to students in Years 9-10 dependent on demand.

Places for each day are limited, therefore we will work off a first in, first served basis for bookings. We will do our best to accommodate all bookings, however in the event the days are oversubscribed we will develop a waitlist based on the order of response.

- Week 1, Monday 25 November to Friday 29 November Central Coast campuses, 9am 2pm
- Week 2, Monday 2 December to Friday 6 December Newcastle campuses, 9am 2pm

Reach out to your region representative to register your interest. <u>Find out more</u>

Discover AI Magic with IT at ACU North Sydney

November 26, 2024

Join us for the 2024 Discover ACU. A free event tailored to your study area of interest, these sessions will give you an insight into life as a uni student.

Participate in interactive AI activities, chat with current students and learn what it's like studying a degree in IT at ACU.

Find out more

Discover Exercise and Sports Science at ACU Blacktown

November 27, 2024

Join us for the 2024 Discover ACU. A free event tailored to your study area of interest, these sessions will give you an insight into life as a uni student.

Experience the range of cutting-edge equipment for training and rehabilitation that you will have access to as part of a sport and exercise science degree with ACU.

Find out more

Discover Law and Criminology at ACU North Sydney

November 28, 2024

Join us for the 2024 Discover ACU. A free event tailored to your study area of interest, these sessions will give you an insight into life as a uni student.

Aspiring lawyers will have the chance to develop their analytical and courtroom skills in our law and criminology workshops. These hands-on activities will provide you with an insight into the Australian legal system and its functions.

Find out more

Balnaves Foundation Indigenous Medical Scholarships

Value: \$25,000 AUD Open date: August 21, 2024 Closing date: January 16, 2025 The purpose of the Balnaves Foundation Indigenous Medical Scholarships is to encourage Indigenous students to study Medicine at UNSW. Find out more

Deakin Achieving Potential Scholarship

Value: Up to \$10,000 AUD per year Open date: September 5, 2024





Closing date: January 7, 2025

A Deakin Achieving Potential Scholarship offers financial support to students who display passion, perseverance and commitment to study, and experience financial or personal hardship. <u>Find out more</u>

International Short Story Writing Competition '24

Closing date: October 31, 2024

We're looking for short stories! Think you can write a winning story in 1,500 words or less? Enter GEMA's International Short Story Writing Competition today! Find out more

Storyfest National Novella Writing Competition

Open date: July 22, 2024

Closing date: December 6, 2024

The Storyfest National Novella Writing Competition is open to all Australian high school students. It is a wonderful opportunity for serious student writers, encouraging them in their literary growth – and there are also some fantastic prizes on offer.

Find out more

Navigating accommodation options for students with special needs

As you plan for your future education, finding the right accommodation is crucial – especially if you have special needs. Whether you're considering university, vocational education, or other forms of higher education, it's important to know your options and how to access them. Let's explore some key considerations and tips for finding the perfect living situation that meets your unique requirements.

Understanding your needs

Before diving into accommodation options, it's essential to clearly understand your specific needs. Consider factors such as:

- Accessibility requirements (e.g., wheelchair ramps, elevators)
- Proximity to medical facilities or support services
- Sensory considerations (e.g., quiet spaces, lighting adjustments)
- Personal care assistance needs
- Dietary requirements

Make a list of your must-haves and nice-to-haves. This will help you narrow down your options and communicate your needs effectively when exploring accommodation choices.

On-campus accommodation

Many educational institutions offer on-campus housing options specifically designed for students with special needs. These may include:

- Adapted rooms or apartments
- Accessible common areas
- On-site support staff
- Emergency response systems

Advantages of on-campus accommodation often include proximity to classes, easy access to campus resources, and a built-in community of fellow students.

Off-campus options

If on-campus living doesn't suit your needs or preferences, there are various off-campus options to consider:

- **Purpose-built student accommodation**: Many private providers offer accessible rooms or apartments designed for students with special needs.
- **Shared houses or apartments**: You might find suitable shared accommodation with other students or in a home modified for accessibility.
- **Independent living**: Depending on your needs and preferences, you might opt for a private apartment or house near your educational institution.





Support services and assistive technology

Regardless of where you choose to live, it's crucial to explore the support services and assistive technology available. These might include:

- Personal care assistance
- Mobility aids
- Adaptive computer equipment
- Note-taking services
- Sign language interpreters

Many educational institutions have disability support services that can help you access these resources and ensure your accommodation meets your needs.

Financial considerations

Accommodation costs can be a significant factor in your decision-making process. Be sure to research:

- <u>Scholarships</u> or grants specifically for students with special needs
- Government assistance programs for housing or disability support
- Financial aid options through your educational institution

Don't hesitate to reach out to financial aid offices or disability support services for guidance on funding options.

Tips for finding the right accommodation

- 1. **Start early**: Begin your search well in advance to ensure you have time to explore all options and make necessary arrangements.
- 2. **Communicate clearly**: Be open and specific about your needs when discussing accommodation options with providers or potential roommates.
- 3. Visit in person: Whenever possible, visit potential accommodations to assess their suitability firsthand.
- 4. **Ask questions**: Don't be afraid to ask detailed questions about accessibility features, support services, and policies.
- 5. **Consider proximity**: Think about the location in relation to your classes, medical facilities, and other essential services.
- 6. **Seek advice**: Consult with disability support services, current students with similar needs, or disability advocacy organisations for recommendations and insights.

Find out more

Remember, finding the right accommodation is an important step in ensuring your educational journey is comfortable and successful. Take your time, explore your options, and don't hesitate to ask for help when you need it.

You can explore more study options on our website here.

Navigating cultural differences when studying overseas

Going to study overseas is incredibly exciting – but along with the thrill of new experiences comes the challenge of navigating cultural differences. Don't worry, though; we're here to help you prepare for this adventure. Let's go through some things to keep in mind plus some tips to help ease the transition.

Why cultural differences matter

When you step into an international education setting, you're not just changing classrooms – you're entering a whole new world of customs, beliefs, and ways of doing things. Understanding and respecting these differences is crucial for many reasons, including:





- Building strong relationships with classmates and teachers
- Avoiding unintentional offense or misunderstandings
- Making the most of your learning experience
- Developing valuable cross-cultural communication skills

Common cultural differences you might encounter

As you embark on your overseas study journey, you're likely to encounter a wide range of cultural differences. These can vary greatly depending on where you're from and where you're going, but here are some of the most common areas where you might notice distinctions:

Communication styles

The way people express themselves and interact with others can vary dramatically across cultures. These differences can impact everything from casual conversations to classroom discussions and group projects. Here are some key aspects to be aware of:

- **Direct vs indirect:** Some cultures value straightforward communication, while others prefer more subtle, context-based messages. For example, in some cultures, it's common to say "no" directly if you can't do something, while in others, people might say "maybe" or give an excuse to avoid saying "no" outright.
- **Formality:** The level of formality in addressing teachers and classmates can vary greatly between cultures. In some countries, you might be expected to use titles and last names when speaking to teachers, while in others, a more casual approach is the norm.
- Non-verbal cues: Gestures, eye contact, and personal space norms differ across cultures. For instance, in some cultures, direct eye contact is a sign of respect and attentiveness, while in others, it might be seen as confrontational or disrespectful.

Learning and teaching methods

Educational approaches can vary significantly from one country to another, reflecting different cultural values and historical traditions. Being aware of these differences can help you adapt more quickly to your new learning environment:

- **Participation:** Some cultures encourage active classroom participation, with students expected to ask questions and engage in debates, while others favor quiet listening and note-taking. Understanding these expectations can help you participate appropriately in your new classroom.
- **Group work:** The emphasis on individual vs group work can differ. In some educational systems, collaborative projects are the norm, while others place more value on individual achievement. This can affect how assignments are structured and how your performance is evaluated.
- **Critical thinking:** Some educational systems prioritise memorisation and recitation of facts, while others focus on analysis, debate, and questioning established ideas. Keep in mind that this can also vary across different degree areas, no matter where in the world you're studying.

Time management

Cultural attitudes towards time can have a significant impact on your academic experience and daily life. Being aware of these differences can help you avoid misunderstandings and manage your schedule effectively:

- **Punctuality:** The importance placed on being on time can vary. In some cultures, arriving even a few minutes late to class might be considered disrespectful. In others, there's more flexibility around start times.
- **Deadlines:** Flexibility around assignment due dates might differ. Some educational systems have strict deadlines with significant penalties for late work, while others might be more relaxed.
- **Scheduling:** The structure of the academic day, semester, and year can be quite different, for example, the length of classes, break times, and holiday periods.

Social norms

Everyday interactions can seem tricky when you're in a new country. Understanding these can help you navigate social situations more comfortably and build stronger relationships with your peers and teachers:





- **Greetings:** How people say hello and goodbye can vary (handshakes, bows, cheek kisses). Knowing the appropriate way to greet others in your new environment can help you make a great first impression.
- **Dining etiquette:** Table manners and food customs can be very different. This includes everything from how to use utensils to what topics are appropriate for mealtime conversation.
- **Dress codes:** What's considered appropriate attire might surprise you. Some cultures have very specific rules about what to wear in educational settings, while others are more relaxed.

Tips for navigating cultural differences

Now that you're aware of some common cultural differences, let's explore some tips to help you navigate these challenges successfully:

- **Do your homework:** Before you go, research the culture of your host country. Look into their customs, etiquette, and educational system.
- **Stay open-minded:** Approach differences with curiosity rather than judgment. Remember, "different" doesn't mean "wrong."
- **Observe and adapt:** Pay attention to how locals behave in various situations and try to follow their lead.
- Ask questions: If you're unsure about something, don't be afraid to ask! Most people appreciate your effort to understand their culture.
- **Share your culture:** While adapting to your new environment, don't forget to share aspects of your own culture. Cultural exchange goes both ways!
- **Be patient with yourself:** Adjusting to a new culture takes time. It's okay to make mistakes they're part of the learning process.
- Find a cultural mentor: If possible, connect with a local student or teacher who can guide you through cultural nuances.
- **Reflect on your experiences:** Keep a journal about your cultural observations and learnings. It's a great way to process your experiences and track your growth.

Embracing the challenge

Navigating cultural differences can be challenging when studying overseas, but it's also an incredible opportunity for personal growth. Remember, the goal isn't to completely change who you are, but to develop important skills like <u>flexibility and adaptability</u> – all really valuable for future job opportunities. Want to learn more about your future study options? You can read more blogs on our website <u>here</u>.

How to become a Computational Biologist

Computational biologists use advanced computer programming and mathematical modelling to analyse biological data. Their work helps solve complex biological problems, leading to breakthroughs in areas such as disease research, drug development, and environmental conservation.

If you're fascinated by both the natural world and the power of technology, and have strong maths and computer skills, this career could be a perfect fit for you.

What skills do I need as a computational biologist?

- Strong analytical and problem-solving skills
- Proficiency in programming languages
- Solid understanding of biology
- Advanced mathematical and statistical knowledge
- Excellent data analysis capabilities
- Strong attention to detail
- Effective communication and collaboration
- Adaptability to new technologies





What does the job involve?

- Developing algorithms to analyse data and sequences
- Creating simulations of biological systems
- Using machine learning to predict biological phenomena
- Analysing large experiment datasets
- Collaborating with other researchers on experiments
- Writing and testing computer programs
- Interpreting complex biological data results
- Presenting findings at scientific conferences

What industries do computational biologists typically work in?

- Professional, Scientific and Technical Services
- Health Care and Social Assistance
- Education and Training

What Career Cluster do computational biologists belong to?

Many computational biologists are Guardians, as their work contributes to important advancements in both human and environmental health and wellbeing. They are also often strong Innovators, using their creative problem-solving skills to design new ways of understanding biological systems through technology.

What kind of lifestyle can I expect?

Most computational biologists work full-time in office or laboratory settings. The work can be intellectually demanding, with tight deadlines for projects or grant applications. However, it also offers a degree of flexibility, with opportunities for remote work in some cases.

Salaries for computational biologists are generally competitive, especially as you gain experience and expertise. The field offers excellent opportunities for career growth and the chance to work on cutting-edge research that can have significant impacts on human health, environmental conservation, and our understanding of life itself.

How to become a computational biologist

To become a Computational Biologist, start by earning a bachelor's degree in computational biology, bioinformatics, or a related field like computer science. During your studies, it's recommended to seek out internships or research assistant positions to gain practical experience.

Many positions require advanced degrees, so you'll likely need to pursue a Master's or PhD, especially for research-focused roles. Throughout your education and career, you'll also need to stay updated with the latest developments in both biology and computer science.

What can I do right now to work towards this career?

- Develop your programming skills through online courses or coding bootcamps.
- Join a biology or computer science club at your school. Look for summer programs or workshops in computational biology for high school students.
- Read scientific journals and blogs to stay informed about current research in the field.
- Reach out to local universities or research institutions to see if they offer shadowing opportunities.

Where can I find more information?

- International Society for Computational Biology
- Bioinformatics.org
- <u>Nature Computational Science Journal</u>

Similar careers to computational biologist

- Bioinformatician
- Data Scientist
- Systems Biologist





- <u>Statistician</u>
- Machine Learning Engineer
- Genomics Researcher
- Chemist
- <u>Conservationist</u>

Find out more about <u>alternative careers</u>.

Future programming jobs (that aren't with tech companies)

When you think about programming jobs, your mind might immediately jump to big tech companies like Google, Apple, or Microsoft. But did you know that coding skills are in high demand across a wide range of industries? Let's explore some surprising job areas where your programming talents could take you.

Programming jobs in healthcare

The healthcare industry is increasingly relying on technology to improve patient care and streamline operations. As a programmer in healthcare, you could:

- Develop electronic health record (EHR) systems
- Create apps for patient monitoring or medication management
- Work on medical imaging software
- Design AI systems for disease diagnosis

Programming jobs in finance

Banks, insurance companies, and investment firms all need programmers. In the finance sector, you might:

- Build trading algorithms for stock markets
- Develop mobile banking apps
- Create fraud detection systems
- Work on blockchain technology for secure transactions

Programming jobs in environmental science

Tackling climate change and environmental issues requires advanced technology. Programmers in this field could:

- Create models for climate prediction
- Develop software for renewable energy systems
- Design apps for tracking wildlife or monitoring pollution
- Work on data analysis tools for environmental research

Programming jobs in entertainment

It's not just video game companies that need programmers in the entertainment industry. You could:

- Develop streaming platforms for music or video
- Create special effects software for movies
- Design interactive exhibits for museums
- Work on virtual reality experiences for theme parks

Programming jobs in agriculture

Modern farming is high-tech! Programmers in agriculture might:

- Develop software for precision farming equipment
- Create apps for crop management and yield prediction
- Design systems for automated greenhouses
- Work on AI for optimising irrigation and fertilisation



Programming jobs in education

The education sector is always looking for ways to enhance learning through technology. You could:

- Develop e-learning platforms
- Create educational games and interactive simulations
- Design classroom management software
- Work on adaptive learning systems using AI

Programming jobs in transportation

From self-driving cars to traffic management systems, the transportation industry needs programmers to:

- Develop navigation software
- Create apps for ride-sharing or public transit
- Design traffic flow optimisation systems
- Work on logistics software for shipping companies

Programming jobs in fashion and retail

Even the world of fashion and retail is embracing technology. Programmers in this field might:

- Develop e-commerce platforms
- Create virtual fitting room apps
- Design inventory management systems
- Work on AI for personalised shopping recommendations

The future is nearly limitless

These are just a few examples of the diverse industries where programming skills are in high demand. As technology continues to advance, more and more sectors are recognising the value of having skilled programmers on their teams.

Remember, no matter which industry you choose, your programming skills will always be valuable. The key is to find an area that aligns with your interests and passions. So, whether you're excited about saving lives, protecting the environment, or revolutionising education, there's likely a programming job out there for you. Want to learn more about different career pathways? Check out <u>our other blogs</u> on job opportunities and skills for the future.

How to nail your job application video

If you've been on the hunt for a job, you may have come across an employer asking you to submit a video as part of the application process. This can be a great opportunity to showcase your personality and skills beyond what's on your resume. But if you've never made one before, it might seem a bit daunting. Don't worry – we've got you covered with some tips to help you create a standout job application video.

Why do employers ask for video applications?

Video applications give employers a chance to see more of your personality and communication skills. They can also be a way for you to demonstrate specific skills relevant to the job. For example, if you're applying for a role that requires public speaking or presenting, a video is a perfect way to show off those abilities.

7 tips for creating a great job application video

Want to know how to create a video that will help you stand out from the crowd? Here are our top tips.

Understand the requirements

Before you start filming, make sure you know exactly what the employer is looking for. Read the instructions carefully. How long should the video be? Are there specific questions you need to answer? What format should you use? Following these guidelines is your first chance to show that you can follow instructions – an important skill in any job.

Plan your content

Just like you wouldn't go into a job interview unprepared, don't start your video without a plan. Write a script







or at least prepare some bullet points of what you want to say. Practice a few times so you feel comfortable with the content.

Choose the right setting

Find a quiet place with good lighting to film your video. A plain background is usually best – you want the focus to be on you, not what's behind you. Make sure there's nothing distracting or inappropriate in the frame.

Dress appropriately

Dress as you would for an in-person interview. This shows the employer that you're taking the application seriously and understand professional expectations.

Check your tech

Before you start recording your job application video, test your camera and microphone to ensure they're working properly. Poor audio or visual quality can be distracting and may negatively impact your application.

Be yourself

While it's important to be professional, don't forget to let your personality shine through. Employers want to see the real you, not a robotic version reciting memorised lines.

Keep it concise

Respect the employer's time by sticking to the requested length. If no time limit is specified, aim for 1-2 minutes. Remember, you want to give enough information to interest them, but leave them wanting to know more.

What to include in your video

Your job application video should typically cover:

- 1. A brief introduction: State your name and the position you're applying for.
- 2. Your relevant skills and experiences: Highlight why you're a good fit for the role.
- 3. Your interest in the position: Explain why you want this particular job.
- 4. **A call to action**: Thank them for their time and express your interest in hearing back.

Review before you submit

Once you've recorded your video, watch it back. Check for any technical issues, and make sure you've covered all the key points. If possible, ask a trusted friend, family member, or teacher to watch it and give you feedback.

Final thoughts

Remember, the video is usually just one part of the job application process. Make sure you've also prepared a strong resume and cover letter (if required). And don't forget to follow up after submitting your application – it shows initiative and genuine interest in the position.

Want more tips on finding and securing work? You can read more blogs on our website here.

Building a launch fund for life after school

Finishing school is an exciting time, full of possibilities for your future. Whether you're planning to jump straight into work, continue your education, or take some time to explore the world, having some money saved up can make a huge difference. This is where a launch fund comes in.

A launch fund is a pot of money you save whilst still at school, specifically to support your transition into adult life. It's like giving your future self a financial head start, providing you with more options and flexibility when you finish your studies.

Why is this important? The period right after leaving school can be both thrilling and challenging. You might need to relocate for university or a job, buy professional clothing for interviews, or fund a gap year adventure. Having a launch fund can reduce financial stress during this time and allow you to make choices based on what





you really want, rather than just what you can afford.

What is a launch fund?

A launch fund is more than just a savings account. It's a financial strategy that can help you achieve your postschool goals. Unlike general savings, a launch fund has a specific purpose: to support your transition into the next phase of your life.

Your launch fund could be used for a variety of purposes, depending on your plans:

- **Travel or** <u>gap year</u>: If you're dreaming of exploring the world before settling into further study or work, your launch fund could cover flights, accommodation, and experiences.
- **Short courses or training**: You might need to pay for additional qualifications or training to enter your chosen field. Your launch fund could cover course fees, materials, or exam costs.
- **Relocation**: Moving to a new city for university or work? Your launch fund could cover moving expenses, rental deposits, or essential furniture.
- **Transportation**: You might need to buy a car or pay for public transport passes to commute to work or university.
- Work essentials: Depending on your career path, you might need specific items to start work. This could include a professional wardrobe, tools (like knives for chefs), or a laptop.
- **Business startup**: If you're <u>entrepreneurially-minded</u>, your launch fund could provide seed money to start your own business.

How much do you want in your launch fund?

Setting a target for your launch fund is a crucial step. Here's how to approach it:

Start by considering your future plans in detail. If you're planning to go to university, research the typical student living costs in your chosen location. This might include accommodation, food, textbooks, and social activities. For those dreaming of travel, investigate the average daily costs for your desired destinations, factoring in flights, accommodation, food, and activities. If you're planning to enter the workforce, think about the costs associated with starting a new job, such as relocating, purchasing work-appropriate clothing, and transportation.

Estimate costs

- Make a list of everything you think you'll need money for after school.
- Research the costs of each item. Use university websites, travel blogs, or job sites to get accurate figures.
- Don't forget to include a buffer for unexpected expenses.

Set a realistic target

- Add up your estimated costs to get a total figure.
- Consider how much time you have to save and how much you can realistically put aside each week or month.
- Set a target that's challenging but achievable. Remember, even if you don't reach your ideal amount, any savings will be helpful.

For example, if you're planning to go to university, your estimated costs might include:

- First month's rent and deposit
- Essential furniture and household items
- Textbooks and course materials
- Living expenses for the first month
- Travel costs
- Emergency fund

Strategies for building your launch fund

Building your launch fund requires a combination of smart budgeting, increasing your income, and reducing unnecessary expenses. Start by tracking your income and expenses for a month to get a clear picture of your





spending habits. This exercise can be eye-opening, revealing areas where you might be spending more than you realised. Categorise your expenses into 'needs' (like school supplies) and 'wants' (like entertainment). This categorisation will help you identify areas where you can potentially cut back.

Increasing income

- Consider taking on a part-time job if you haven't already.
- Look for opportunities to earn extra money, like tutoring, babysitting, or selling items you no longer need.
- If you receive pocket money, ask if you can do extra chores for a bit more.

Reducing expenses

- Cut back on non-essential spending. Could you reduce how often you buy takeaways or new clothes?
- Look for student discounts on things you need to buy.
- Consider cheaper alternatives for your regular expenses. Could you switch to a cheaper phone plan, for example?

Where to save your launch fund

Choosing the right place to keep your launch fund is an important decision that can impact how quickly your savings grow. Look for savings accounts specifically designed for young savers, as these often offer better interest rates. Some countries offer <u>tax-free savings options for young people</u>, which can be an excellent choice if available to you. Research the options available in your area and compare the benefits of each. It's crucial to keep your launch fund separate from your everyday spending money. Open a dedicated account for your launch fund. This separation serves two purposes: it makes it easier to track your progress towards your savings goal, and it reduces the temptation to dip into your savings for day-to-day expenses. Seeing your launch fund grow in a separate account can also be highly motivating.

When choosing an account, consider both accessibility and interest rates. You'll likely need access to your launch fund soon after leaving school, so avoid accounts with long notice periods for withdrawals. At the same time, compare interest rates between different banks. Even a slightly higher rate can make a noticeable difference over time, especially if you're saving a significant amount.

Tips for successful saving

Successful saving often comes down to creating good habits and sticking to them.

Automatic transfers

One of the most effective strategies is to automate your savings. Set up a standing order to automatically transfer a portion of your income or pocket money to your launch fund account each month. This 'set and forget' approach means you're saving before you have a chance to spend the money, making it easier to stick to your savings plan.

Track your progress

Tracking your progress is another key to successful saving. Keep a visual record of your savings progress – this could be a spreadsheet, a <u>savings app</u>, or even a simple chart on your wall. Being able to see your progress can be highly motivating. Don't forget to celebrate milestones along the way, whether that's reaching a certain amount or consistently saving for a number of months.

Resist the temptation to withdraw

While saving, it's important to avoid common pitfalls. Resist the temptation to dip into your launch fund for non-essential purchases. If you do need to use some of the money for an emergency, make a plan to replace it as soon as possible. Don't be discouraged if you have a month where you can't save as much as you'd like – remember that every contribution, no matter how small, is bringing you closer to your goal.

Making the most of your launch fund





When the time comes to use your launch fund, it's important to approach spending wisely. Start by prioritising essential expenses. Create a spending plan that ensures your money lasts as long as possible. This might mean choosing a more affordable accommodation option or buying second-hand textbooks to make your funds stretch further.

While it's important to cover your immediate needs, try to keep some money aside for future opportunities or emergencies if possible. Your launch fund doesn't have to be completely depleted as soon as you leave school. In fact, if you can continue adding to it even after you've left school, you'll be giving yourself an even stronger financial foundation.

Remember that your plans might change, and that's okay. One of the great things about a launch fund is that it can be adapted to support your new goals. Be prepared to adjust your spending plan as your circumstances change. The financial management skills you've developed in creating and maintaining your launch fund will serve you well as you navigate these changes.

Ready to build your launch fund?

Building a launch fund is a brilliant way to prepare for life after school. It not only provides financial security but also teaches valuable money management skills that will serve you well throughout your life.

Remember, every bit you save is an investment in your future. Starting early gives you more time to build your fund, but it's never too late to begin. Even if you're in your final year of school, saving what you can will still make a difference.

You can find more money tips for teens and young adults on our website <u>here</u>.

Public speaking made easy: 9 tips for overcoming stage fright

Does the thought of speaking in front of a crowd make your palms sweat and your heart race? You're not alone – heaps of people, including seasoned professionals, experience stage fright. But here's the good news: public speaking is a skill you can learn and improve. Whether you're preparing for a class presentation, a debate, or just want to feel more confident, these tips will help you conquer your fears and improve your public speaking skills.

Understand your fear

First, it's important to understand that feeling nervous is normal. Even experienced speakers get butterflies before a big presentation. The key is to harness that nervous energy and use it to your advantage.

Prepare, prepare, prepare

One of the best ways to combat stage fright is to be well-prepared. Here's how:

- **Know your material inside and out**: The more familiar you are with your topic, the more confident you'll feel.
- **Practice your speech multiple times**: Try speaking in front of a mirror, recording yourself, or presenting to friends and family.
- **Familiarise yourself with the venue**: If possible, visit the place where you'll be speaking beforehand to get comfortable with the space.

Use relaxation techniques

Calming your nerves before and during your speech can make a big difference. Try these techniques:

- **Deep breathing:** Take slow, deep breaths to help calm your nerves.
- **Progressive muscle relaxation**: Tense and then relax different muscle groups in your body.
- **Visualisation**: Imagine yourself giving a successful speech and picture the audience engaged and interested. It might sound strange, but <u>it really works</u>.

Focus on your message

Remember, your audience is there to hear what you have to say, not to judge you. Here's how to concentrate on your message:

• Use notes strategically: Have key points written down, but avoid reading directly from a script.





- **Remember your purpose**: Keep in mind why you're speaking and what you want your audience to learn or do.
- Think about your audience: Consider how your message can help or benefit them.
- **Use personal stories**: Sharing experiences can help you feel more comfortable and engage your audience.

Connect with your audience

Building a connection with your listeners can help you feel more at ease. Try these techniques:

- Make eye contact: Look at individuals in different parts of the room for a few seconds each.
- Use inclusive language: Say "we" instead of "I" to create a sense of shared experience.
- Ask rhetorical questions: This engages your audience and makes them feel involved.
- **Respond to non-verbal cues**: If people look confused, take a moment to clarify your point.

Start strong

A powerful opening can boost your confidence and grab your audience's attention. Here's how to start strong:

- **Practice your opening repeatedly**: Being confident in your first few sentences can set the tone for the entire speech.
- **Begin with a hook**: Use a surprising statistic, a provocative question, or an intriguing anecdote.
- **Clearly state your purpose**: Let your audience know what to expect from your speech.
- Use a powerful quote: If relevant, start with a memorable quote that relates to your message.

Use body language to your advantage

Your non-verbal communication is just as important as your words. Here's how to use body language effectively:

- **Maintain an open stance**: Avoid crossing your arms or putting your hands in your pockets, which can make you appear closed off.
- **Stand tall**: Good posture projects confidence and helps you breathe more easily.
- **Smile**: A genuine smile can help you feel more relaxed and create a positive connection with your audience.
- Use natural gestures: Let your hands move naturally to emphasize points, but avoid fidgeting.

Embrace mistakes

Remember, nobody's perfect, and mistakes happen to everyone. Here's how to handle them:

- Stay calm: If you make a mistake, take a deep breath and try to relax.
- Just move on: If it's a minor slip-up, you can often just continue without drawing attention to it.
- **Correct if necessary**: For more significant errors, briefly correct yourself and then continue with your speech.
- Learn from it: After your speech, reflect on what happened and how you can improve for next time.

Celebrate your success

And for our final tip – after each public speaking engagement, no matter how small, take time to acknowledge your achievements:

- **Reflect on what went well**: Make a list of things you did successfully, no matter how small.
- Track your progress: Keep a journal of your speaking experiences to see how you improve over time.
- **Reward yourself**: Treat yourself to something you enjoy after completing a speaking task.
- Share your success: Tell friends or family about your accomplishments to reinforce your positive feelings.
- Use positive self-talk: Remind yourself of how far you've come and the courage it took to speak publicly.





Your journey starts now

Remember, becoming a confident public speaker doesn't happen overnight – it's a skill that develops over time with practice and persistence. By using these tips and continuing to put yourself out there, you'll find that your fear of public speaking will decrease, and your confidence will grow.

Want to learn more about building important life skills? Check out our other blogs on personal development <u>here</u>.