

ISSUE 47



CAMPUS

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ISSUE 47 | APR '17 CONTENTS

Check our website
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f campus.singapore



02: Going the Distance

What makes a long-term relationship

03: Are You an Adult Yet?

6 factors which prove you're not a child

05: David vs Goliath

SME or MNC?

06: Finance in 4 segments

Understanding how money works

07: Investment 101

4 basic types

08: Banking

Understanding savings accounts

09: Loans

The many ways of borrowing money

10: Sceptics

Should adults be sceptics?

20: Adult Buying Decisions

How we decide what to eat and buy

22: Signs You're Entering Adulthood

...or already have

23: How not to screw up

from interviews to the first day

24: Island of the Cirques

Reunion Island

Going Global Special

12: Global Skills

Top fields for fresh grads

13: Is Postgrad for You?

Take the quiz

14: Global Opportunities

Fastest growing tech industries

16: The Global Grad

Countries with job opps

18: Reaching for the Sky

An engineer's trajectory

26: Ages You Peak

at everything through life

27: After Graduation

What's next?

REGULAR STUFF:

04: Cheat Sheet:

Know Your Organisations

19: The List:

Top Cities in the World

BY ESHWARAN

GOING THE DISTANCE

WHAT MAKES A LONG-TERM RELATIONSHIP

We have all been there. Cringing in a cinema seat waiting for the kissing scene to end, with our innocent eyes covered by our hands. Love and romance used to be the stuff of nightmares. We would scream when a person of the opposite gender got too close, in fear of the horrific epidemic of "cooties". A horrific disease spawned from the ignorance and imagination of children. Yet as we grow older, our perceptions change.

As we enter secondary school, we see boys and girls openly declaring their love for each other, holding hands and challenging our childhood notions about love and romance. Suddenly it was cool to have someone to call your own, to share your teen years with. The media helped glorify it even more.



BUTTERFLIES IN MY STOMACH

In a typical tween romance movie, we see a character going about their day and suddenly someone catches their attention. He or she would feel the flutter in their stomach and know that this feeling could only mean one thing: they were in love. Taking a deep breath, they strike up (an awkward) conversation, and the rest is history.

That same sequence may happen to most of us, each with a slightly different variation of how we met the One. Soon we will spend every night talking to them, about the lives we live and the life we want to build with them. We will meet them for everything, from movies to dinner to even just coffee, any reason to spend more time with them.



HEART GROWS FONDER

As we get closer, we start taking on larger roles in each other's lives. We start to support each other, meet the parents and become family friends. As time goes on, we start to build a little bubble of our own.

We develop our language, and inside jokes no one else can understand. We have pet names for each other. We might even start using the same phrases, sounding like the other. With every day together, we get closer and closer, literally becoming our other halves.

CHOOSING TO GO THE DISTANCE

As time moves on, we experience more of life together, that includes all the ups and downs of life. Each time life deals us a blow, we have to make very tough choices. Be it having to be apart for a long time, having to change how we spend money or even change our lifestyles for the benefit of the other, we need to make choices to keep being in a relationship and supporting one another.

In a time with really high divorce and separation rates among couples, it's time we realise how important choices are in a relationship. Love is not just the butterflies you feel when you see someone attractive or having inside jokes no one else gets. It is so much more than that.

Long term relationships can only happen when you consistently make the choice to love someone regardless of their mistakes and flaws. To stick by them and watch them grow. To stand behind them and cheer them on from the side line, no matter how many times they fall face first into the dirt. You will always make the choice to pick them up and let them know you still love them, pushing them back out onto the field to keep pushing themselves to be the best person they can be.

You don't want to be the only person to grow from being in a relationship; you want to help your partner grow as well. A long-term relationship can only happen when both parties choose to accept one another, regardless of mistakes and flaws, or even societal pressure, where both parties make the choice to go the distance.



50th Anniversary



ISN'T LOVE A GRAND OLD THING

Are you an adult yet?

BY JULIAN ROSARIO

SIX PSYCHOLOGICAL FACTORS WHICH PROVE YOU ARE NOT A CHILD

Although many of you would imagine to be the case, turning 18 or 21 does not automatically mean you're an adult. By law, yes, you are able to conduct your life as an independent individual in everyday society, but mentally there are six key factors which will determine whether or not you have reached (real) adulthood regardless of the speed at which men and women mature.

Researcher Robert Firestone (PhD) has come to the conclusion that what's stopping mental maturity is getting past childhood trauma – basically the anxiety related to growing up (ie. breaking connections with parents, or being alone, or standing out as an individual).

Rationality

Have you ever been in a situation where you lash out without thinking? If so, then unfortunately for you, you are still in a child's framework of thinking. The idea of rationality suggests that to be an adult you can differentiate between the emotional and intellectual process. You have the ability to understand when your actions are being shaped by your feelings or intellect and through this you decide which one you will be guided by. Furthermore, an adult is an individual who sticks to their core values and is not swayed by their peers.



Active and Passive

Do you ever complain to your friends about the amount of work you're getting? If so, then you're classified under a child's framework of thinking. Being passive in your approach to the situations you're faced with is a key indicator of someone who has not reached adulthood. An individual who has reached adulthood will be active in dealing with their situations and will figure out solutions to whatever faces them instead of placing blame on others.



Goals

Goals are a big factor when determining whether or not you have reached adulthood. The idea is that a child will not formulate long-term goals – instead, they may overreact emotionally in order to achieve instant gratification. An adult on the other hand may set a handful of personal and work goals which they aim to achieve to grow personally. Adults understand their priorities in life where a child's frame of thought may not be fully aware of what is important towards their personal growth in the long run.



Accepting of feedback and critique

This form of adulthood is the ability to be open and accepting of any feedback which is aimed towards the individual. The adult will never lash out or be defensive when posed with critique; instead, they will take this information and build upon it in order to better their self-awareness and reflection. This is because people with a child's framework of thinking tend to fantasise about their true persona and how to world pictures them, whereas an adult framework understands how their peers view them and have truthful ideas of how they are viewed in relation to others.



Equality of relationships

Most relationships tend to have two types of individuals: the adult figure and the child. A person in a child's framework of thinking may not necessarily be the dependant one in the relationship, and in fact may be the carer instead. This is because the adult framework focuses on equality between individuals within the relationships and not dominance. As an adult there is no recreating paternal figures in the relationship; you must be able to both give and receive love.



Willpower

A child's mindset does not possess the ability to have self control over their thoughts and feelings, as they are swayed by different obstacles which pop up throughout everyday life. Because of this inability to grasp control, they do not proactively change anything, both physically and personally. An adult on the other hand will be able to understand what they want changed and that they are responsible for the outcome of their life ahead. For example, if they think they need to lose weight, they will take action.



Ever wondered about what international organisations - like NATO or the UN - do, and why they were formed? Now that you're an adult, it's time to know the basics of how the world, and its organisations, work so that you can make full sense of world news.

Cheat Sheet

By Adrian Rosario

#47 Know Your Organisations

NORTH ATLANTIC TREATY ORGANISATION (NATO)



The North Atlantic Treaty Organisation was established on 4th April 1949, and is an alliance of 28 countries that border the North Atlantic Ocean. Founded after WWII, it was originally a military alliance against the Soviet Union (which had its own rival alliance, the Warsaw Pact) to prevent another global war kicking off in Europe.

If any NATO member is attacked, all of the other NATO members are obligated to go to war against the attacker - this show of strength kept the Soviet Union at bay for decades. Since the Cold War ended in 1991, NATO's role has evolved to include guarding against weapons of mass destruction, terrorism, and cyber attacks; as a policy though, NATO will not get involved in civil wars or internal members' problems.

NATO's second job is to protect the stability of regions, so in some cases it'll help non-members. With Russia re-emerging as a threat, NATO's role looks set to re-evolve, with the added complication that the Trump administration may reduce U.S. support for NATO (which has historically been key to keeping NATO effective).



UNITED NATIONS (UN)

Established on 24th October 1945, the United Nations is a global organisation consisting of 193 members, including Singapore. The UN has five major roles: maintaining international peace and security, protecting human rights, delivering humanitarian aid, promoting a sustainable environment, and upholding international law.

The UN is also responsible for other organisations, such as the World Health Organisation (WHO), United Nations International Children's Emergency Fund (UNICEF) and the World Food Program, with all major decisions (or "Resolutions") decided by a member-vote, which can be overridden by a veto by any of the permanent security council members: the US, the UK, France, Russia and China.

WORLD HEALTH ORGANISATION (WHO)



The World Health Organisation was founded on April 7th 1948, and is in

charge of organising and directing global health within the UN. They are responsible for coordinating global health initiatives; for example, if a pandemic were to occur.

The WHO has played a leading role in the eradication of smallpox, and today, it prioritises its efforts in communicable diseases (HIV, ebola, malaria, TB), reproductive health, as well as food security. It also monitors the health situation worldwide, and publishes the World Health Report, a leading publication on health. WHO works with over 3,000 public health experts including doctors, scientists, and other professionals from all over the world in 147 country offices.

WORLD TRADE ORGANISATION (WTO)

WORLD TRADE ORGANIZATION



The World Trade Organisation was founded in July 1995, with a membership of 164 countries, including Singapore. Its mission is to facilitate the growth and expansion of global trade by providing trade openings, a forum that allows governments to negotiate trade, and a place to let them settle trade disputes that might arise.

It's collectively run by the member-governments, with the aim of opening up the benefits of trade to as many people and countries as possible.

THE WORLD BANK



WORLD BANK:

The World Bank was established in July 1944, with the aim to fight poverty by assisting low- and middle-income countries, and promote shared prosperity between countries. It is the world's largest source of funding for developing countries.

The World Bank works closely with the IMF (International Monetary Fund), which mainly promotes exchange-rate stability, make resources available to member countries to prioritise economic growth, and provide short-term financial aid to members in financial difficulty.

While it has played a key role in developing the global economy, many critics argue the World Bank is too pro-western. While it's jointly owned by its 185 member country governments, its President is, and always has been, a U.S. citizen.

In response, China recently launched a rival bank, the AIIB (Asian Infrastructure Investment Bank), which targets infrastructure needs across Asia, with the aim to help stimulate growth and provide basic services.

DAVID VS GOLIATH:

By Delia Chew

SME OR MNC?

SMALL AND MEDIUM-SIZED ENTERPRISES (SME)

THE GOOD

FOR THE "COLLEAGUES ARE OHANA" TYPE: FLATTER HIERARCHY

With fewer staff, SMEs and start-ups tend to have a nimbler corporate structure. Employees have more face-time and interaction with their bosses and colleagues. Cross-departmental collaborations are more common, and bosses can take on greater mentoring roles for their subordinates. This is beneficial for newbies to that industry, or the working world in general. With better communication, not only is the working environment likely to be more intimate and family-like, but your contributions will definitely not go unrecognised as well.



FOR THE JACK-OF-ALL-TRADES: VARIED JOB SCOPE

With a greater number of cross-functional projects, employees might not have such a fixed job scope. This, along with frequent job rotations, provides ample opportunities to expand your skill set through dabbling in areas that might not be of your specific expertise while schooling. For example, for a product launch, employees might be involved from start to finish in various aspects like events and team management, marketing, and design, among other skills. This puts fresh hires in good stead to diversify into different industries.



THE BAD

FOR THOSE WHO TEND TO GET A LIL' LOST: FLEXIBILITY AND INDEPENDENCE

The freedom might taste sweet, but confusion can be a common feeling as well when working in an SME. The lack of SOPs and fixed job scopes might leave you feeling out of your depth when you first start work. You can expect to feel a bit overwhelmed when learning new things independently, and at a fast pace in order to keep up with current projects.



MULTINATIONAL CORPORATION (MNC)

THE GOOD

FOR THOSE WHO WANT TO BOB TO THE TOP: REPUTATION AND PRESTIGE

A big advantage of working in an MNC would be the brand name. Your first job has significant impact on your future career trajectory as it can be a springboard to better career prospects on the horizon. MNCs hold this advantage as they are better-recognised, and it's an easy way to gauge someone's calibre simply by looking at the brand name listed on the resume.



TO EARN YOUR BIG PAYCHECK: TANGIBLE EMPLOYEE BENEFITS

MNCs typically possess deep pockets which allow them to invest significantly in employee welfare. If getting more ka-ching is your priority, MNC starting salaries are likely to be higher than that of an average SME, along with a host of other perks like reduced costs for employee transport. MNCs also devote many resources into developing good internal infrastructure, and has the capacity to organise training sessions to develop staff to become better at their jobs.



FOR THE MASTER CRAFTSMAN: SPECIALISED JOB SCOPE

Their SOPs have usually been well-established over the years. With many staff and numerous functions, job scopes tend to be narrower and more streamlined. This allows MNCs to increase efficiency by matching talent with the work they can do. For those who are really interested in a particular area of work, joining an MNC allows you to become really adept at it.

THE BAD

FOR THE FREE-WHEELING: RED-TAPE

Compared to SMEs, MNCs tend to have stricter corporate hierarchy and set procedures to follow. This means that employees can't be so free-spirited in choosing how they want to work, which may be stifling for the adventurous. The company might also be more resistant to any new changes or perspectives should you want to implement your own game plans.



Ultimately, the choice of what organisation to work for as your first job is dependent on your short-term priorities and long-term career goals. And once you've chosen - congrats! You're one step closer on the way to becoming a fully-certified adult.

Understanding How Money Works

Whether you're about to graduate, just landed your dream job (or let's be honest, any job), or even still in the process of studying, the fact is you'll soon start making money! That's the good news. Depending on your level of financial literacy, the bad news is that you're about to have to figure out what to do with that money.

You can save it. You can invest it. You can even borrow more of it, if you can convince lenders you'll actually pay it back. The fact is, there's literally infinite ways - good and bad - to manage your money, which makes it critically important to understand the basics of finance.

The Starting Point:

Let's start from the assumption that you a.) have an income of some sort and that it's sufficient to meet your basic needs, b.) that you have living expenses of some sort (transportation, food, maybe rent), and that you c.) actually care about managing your money.

For the sake of argument - unless you're born extremely rich - there are 4 fundamental areas of finance that will affect your life from now on:

Savings

This is generally the simplest area of finance. Savings is where you store your cash, and its primary function is to make your cash available to you; you may or may not earn any benefit from your savings (ie, interest). The point is, in a modern economy, you can't simply save money under a mattress, and a savings account allows you to access it anytime, anywhere.



Loans

Once you start saving money, it won't be long before people start offering to let you borrow it. Broadly speaking, this includes any arrangement where a lender gives you access to real money (eg, cash) or some kind of credit (eg, access to an agreed amount of money later, such as a credit card, overdraft facility, mortgage, etc.).

In general, there's nothing wrong with taking a loan - wealthy people take loans, but often for different reasons than less-wealthy people. The important part of taking a loan, is understanding the relationship between valuing what the loan gives you right now versus the long-term cost you pay when you take interest payments into account.



Insurance

As you get yourself financially established, you'll eventually want to start protecting what you have with insurance. There's a huge range of insurance products out there, some of which are (relatively) more optional than others, depending on your stage of life; for example, you automatically need car insurance if you want to drive a car, while you're less likely to need a large life-insurance policy when you're still young (and presumably healthy).

Regardless of the type, all insurance policies work in basically the same way - you pay a sum (ie, "premium") now, to be guaranteed financial protection later, under specific types of circumstances, like if you fall ill, lose your job, crash your car, etc.

Investments

Finally, once you're saving money, spending money, and protecting what you have, next you'll probably want to start thinking about growing your money through investments. These can include everything from stocks and bonds, to mutual funds, property, commodities like gold, and currency trading (FOREX).

Investments can range from fairly safe with low returns, to extremely risky ones with the potential for high returns. Unlike comparatively simpler savings accounts or bank loans, investments can get extremely complicated, because they go both directions - you can make money, and you can lose money.



Investment 101:

While there are many types of investments out there, some of the most common include bonds, stocks, funds and annuities.



BONDS

Bonds are basically an IOU. Countries or large companies sell them, as a way to raise money from the "market" (eg, you and me). Investors like them because they are generally very safe, as they are guaranteed by the country or company and pay a fixed amount, over a period of time. The trade-off is they offer a lower return compared to riskier investments like stocks; the exceptions to this are riskier countries like Greece, which could go bankrupt, so it has to offer higher interest rates to get people to take the risk and lend it money.



FUNDS

There are many types of funds, ranging from safer ones that track the growth of the market, versus riskier ones that make highly speculative bets. They all generally work by pooling investors' money and making large group purchases.

Funds are usually managed by a Fund Manager, who is meant to watch the market and plan what to buy and sell in order to try and make a profit for the fund - which may or may not happen. There are various types of funds, such as mutual funds which try to package a diverse range of investments together, so that if one stock falls, another goes up, to hopefully make money overall.

Conversely, riskier funds like hedge funds - as the name implies - hedge on what the future price of a stock or commodity may be, and can make money when it goes up or down, which makes them risky, but also means a hedge fund can profit even if the market is falling.



STOCKS

These are also called equities, because when you own one, you are actually a partial owner of that company. Stocks earn you money by either increasing in value over time (you make money by selling them at a higher rate than when you bought them), or paying dividends (a proportionate percentage of the company's profit given to each stock holder). Conversely, stocks can go down in value, and/or never issue dividends, which makes them riskier than bonds.

This is why people often talk about stocks and bonds together, as many investors own a mix of the two, to help balance their risk with a steady return.

ANNUITIES

Generally offered by insurance companies and banks in return for making a 1-time payment or regular payments over a fixed period of time, an annuity guarantees you a set amount of money later on, for instance as a lump sum (which can accumulate value as it matures); and often includes additional death benefits and/or long-term care coverage, should you die or be incapacitated during that time.

By nature, annuities are a longer-term investment, and can be fixed or variable, and vary greatly in duration, cost, returns, etc.



UNDERSTANDING BEHAVIORAL FINANCE

This field of psychology explores how human emotion can easily override our otherwise logical approach to the simple maths behind money. For example, if they have an extra dollar, many people would rather put it into their savings or an investment, than pay an extra dollar off of a loan or debt.



Why? Adding to your savings or making an investment makes you feel like you're getting ahead. But, if you take into account that you could be paying >15% interest on credit card debt, but earning <1% interest in your savings account, you're actually getting poorer saving that money. The reality is money is money, and \$1 extra in your savings, is cancelled out by \$1 in credit card interest.

Other aspects of behavioral finance include herd instinct, where we buy a stock because it's "hot" or speculate on a property bubble; and self-attribution bias, where we wrongly attribute lucky breaks (like blindly picking a winning stock) with skill and think it's something that can be repeated, while we write off bad financial decisions as bad luck (and out of our control), thus not learning from money mistakes.

While Behavioral Finance doesn't explain all the bad decisions we make with money, being able to recognise it can help us avoid costly long-term mistakes.

Banking 101:

UNDERSTANDING SAVINGS ACCOUNTS

Having a bank account (and accumulating some money in it), is the first step to financial independence. Your savings account's main purpose is to give you a place to safely deposit your money. Banks then loan out the money that's deposited with them as mortgages, credit cards, etc., and earn interest (profit) by using your money.

Savings Account

The most basic type of an account is the savings account – which you probably already have. Banks in Singapore generally offer very low interest rates in return for safely holding your money, meaning you won't generally earn much interest there.

Some banks require a minimum amount of deposit, or a minimum balance in order to maintain your account, and some interest rates are affected by your account balance.

For example:

Bank	Min. Deposit	Min. Balance	Interest Rate
CIMB FastSaver (Savings)	\$1,000	\$1,000	1.0%
Maybank Privilege Plus Savings	\$500	\$1,000	0.4375%
RHB Savings	\$500	\$500	0.375%
POSB Cashback Bonus	n/a	n/a	0.3% - 3%
UOB One	\$500	\$500	0.05% - 3.33%
OCBC Frank	\$0	\$1,000 (> 26 years old)	0.05% - 0.4%

*Terms & conditions apply for all banks. Please check with individual banks for details.

The alternative would be for them to charge you a negative interest rate, where you pay them for the service of keeping your savings, but neither banks or consumers would want that.

To incentivise more people to save with them, most banks tend to give cashback (in percentage) for spending on their other products like credit cards, loans, etc. For example, POSB's Cashback Bonus account lets you earn 0.3% of cash from your POSB credit card expenditure.

With a savings account, the money you deposit there is considered liquid – you could go to an ATM right now and withdraw it immediately, unlike the next category of savings: Fixed Deposit.

Fixed Deposit Saving

Unlike a regular savings account, a fixed deposit account is more like an investment – you keep a lump of money (like \$1,000 or \$5,000) in the bank for a fixed duration like a month or a year. In return, you generally earn a higher interest rate than a savings account depending on the total amount, duration and currency. Conversely, there are penalty fees for breaking the deposit early.



For example, if you want to keep \$10,000 over 3 months:

Bank	Conditions	Interest Rate	Returns
Maybank	Min. \$1,000 (2 - 36 months); \$10,000 (1 month)	0.35%	\$9
CIMB	Min. \$1,000 (> 3 months); \$5,000 (1-2 months)	0.35%	\$9
RHB	Min. \$1,000 (> 3 months); \$3,000 (> 1 month)	0.3125%	\$8
DBS	Min. \$1,000 for tenures of 1 - 60 months	0.15%	\$4

*Terms & conditions apply for all banks. Please check with individual banks for details.

Some banks also charge fees for setting up a fixed deposit, which may cancel out any interest earned, depending on the value and duration of the deposit. In some cases, fixed deposit accounts are also used as a "guarantee", which can be pledged against a credit card application, for example.

Generally, fixed deposits are considered a safer investment option when compared to other investment types such as shares, because no matter what fluctuation happens in the market, you'll always get your money. The downside is that the interest rates are pegged to the prevailing market rate, so even if you saved with 0.35% today, the interest rate may go up or down next year.

BANKING 101: LOANS

Almost anyone can borrow money – but the trick is to only borrow an amount that you're comfortable repaying. There's a huge range of loans available from banks. At their most basic, loans give you access to money you may not otherwise have now, but at the cost of paying future interest in return. Even if you qualify for a bigger loan, be careful because interest rates may go up – what's known as a floating rate loan.

CREDIT CARDS

A credit card is probably the most convenient mode of payment. The minimum annual income requirement is set at \$30,000, with a maximum credit limit usually four times your monthly income (which can be changed by the card issuer or cardholder). Tertiary students are eligible for a micro-credit card with an unsecured credit limit of \$500 with cards like Citibank Clear, Standard Chartered Manhattan, or Maybank's eVibes which can be used until you're 30.

Credit cards are a high-interest type of loan, with monthly interest; failure to repay results in 15-20% more fees. You can pay the bill in full, make a partial payment or pay the minimum sum (usually 3-5% of the balance) to not incur the higher interest fee. Or pay off the outstanding balance on your credit card in full between 20-25 days to not incur interest.



PERSONAL LOANS

Personal loans allow you to borrow a specific amount of money for a period of 1-7 years – you have to pay the fixed monthly repayments according to the interest rate. To qualify, you must be at least 21 years old, with a minimum annual income of \$20,000.

Unlike a credit card cash advance, an instalment loan has a much lower interest rate. Cash advance interest rates range from approximately 25% to 28%, while interest rates on personal loans range between 6% to 12%, and can go even lower during limited-time offers.

Personal loans are repaid in fixed monthly instalments periods such as 1 - 5 years, as opposed to a cash advance which must be paid in full come the due date.

However, if you're borrowing for further education (local or overseas), then a specific education loan is more suitable.



CASH ADVANCE

You can get extra cash up to the credit limit of your card for a fee (usually 3-6%) of the cash advance. The interest is normally 24% per annum from the date of the cash advance until full repayment is made.



0% INTEREST INSTALMENT PLAN (IPP)

Credit cards often tie up with different merchants to offer interest-free instalment plans for big purchases like cars or furniture. But you have to pay the monthly instalments on time or the standard interest charge (usually 24% per annum) will apply.



FREE GIFTS AND REWARD SCHEMES

Credit cards have a reward system by giving either points (which you can redeem in cash, vouchers, or air miles) or straight cashback. Eg: StanChart's Unlimited card offers 1.5% cashback on all spend, with no cashback cap and no minimum spend.

LONG-TERM LOANS

Long-term debt consists of loans lasting over one year, like a mortgage, which gives you immediate access to what's essentially a huge cash-advance on your future earnings to buy a house today, at a relatively lower interest rate. The cost of interest builds up over time – you'll probably be paying off a mortgage for up to 30 years – but the interest rate can be as low as 1.3%.

Banks also provide education loans, which you can borrow for tertiary education either locally or overseas, and banks have a set list of schools they approve loans for. Education loans have generally lower interest rates than personal loans, usually from 4.5% - 5.8%, which vary according private/public or local/overseas institutions.

Loan tenures vary greatly between banks, ranging from 1-10 years, for amounts ranging from \$1,000 to \$200,000 or usually 6-10 times the monthly income of your guarantor. Usually you start paying the loan back within 1-2 years of starting your first job, and you have until 5-20 years to complete the payment.

OCBC's FRANK Tuition Fee Loan offers 0% interest loans for local public institutions, and you can start paying it back up to 2 years after graduation for up to 20 years. For overseas studies, Maybank's Education Loan offers 4.88% interest for up to \$200,000 with a tenure of 10 years.



As a guide, your total monthly debt commitments (e.g. mortgage payments, personal loans and credit card payments) should not exceed 35% of your gross income.

SHOULD ADULTS BE SCEPTICS?



The word "sceptic" (or "skeptical" if you prefer) tends to carry some bad stigma when thrown around these days, but they are not naysayers, pessimists and cynics; on the contrary they do not approve or disapprove the subject until provided with backing evidence. In today's society, more and more "fake news" is littering the internet and it seems like every person is doubting any online content.

In truth, becoming more sceptical is something our society needs to adopt, since more and more people are falling for numerous cons and scams. Young children are especially vulnerable as they are extremely influenced by anything they hear or read, so as they grow into adulthood, they will need to question the "facts".

That being said, becoming more sceptical and being a 'sceptic' are two separate things. Being sceptical of things means that you simply have your doubts, but as a sceptic you'd take action and investigate any claim. You may think everyone around you is becoming a sceptic, but there is much more to a sceptic than meets the eye.

PROS

1. A sceptic will never accept something at face value - they thoroughly check the facts to see if it is true or not.
2. By delving deeper into a story, they open their minds and learn new things.
3. A sceptic will often uncover problems that were not seen by others.
4. A true sceptic is non-judgemental, just because they are unsure whether or not the concept is real doesn't mean they want to see it fail. They just need real hard evidence.
5. They tend to ask many questions, which can lead to other avenues for people to explore in the relating topic.

CONS

1. Sceptics are very likely to be argumentative.
2. Many times, being sceptical can lead to problems between people as arguments can break out.
3. Sceptics will not believe something until they have personally checked it, often doubting the information at first glance.
4. Sceptics have trust issues, they always need to cross reference for themselves and struggle working with others.
5. Finding elements which refutes subject matter is good, but a sceptic will continually pick at it until they uncover everything, even if it makes little difference.

SHOULD WE ALL BE SCEPTICS?

In school, most of us were taught to memorise facts, but even fields as seemingly sturdy as maths and physics are full of uncertainty. Everything we believe as fact is most likely wrong to some degree - much of what passes for scientific knowledge today is based on multiple research with varying results.

Taking everything into account, someone who is a sceptic would seem to be the perfect scientific researcher who will continually test and retest the subject matter until they are 100% confident that the outcome concluded is correct. Furthermore, a sceptic could make a great police officer or lawyer, whose jobs are to continually investigate an issue until the outcome is clear cut. Researchers have also found that sceptics, more often than not, also keep a distance between themselves and the subject, not allowing themselves to become emotionally skewed. All of these points together would create some of the most efficient workers in those respective fields.

That being said, with the good comes the bad. The suspicious outlook that a sceptic has is the real downfall when it comes to the trait. Continually



second-guessing both people and information easily
stirs arguments and can also impact the effectiveness
of the individual to operate in the workplace.

However, healthy scepticism cultivates an ability to open yourself to alternatives - to question, and challenge yourself and open your horizons. When it comes down to it, it's always better to have a degree of scepticism - be sceptical, rather than be a sceptic - especially when it comes to reading fake news, or believing a scammer's story. As the saying goes, it's better to take everything with a grain of salt.

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Going Global Special

GLOBAL SKILLS:

Top fields for fresh grads abroad

By Nina Gan

Now that you've completed higher education, you're ready to face the working world. Figures on the Singapore labour market in 2016 indicated that local employment growth is at its slowest pace since 2003, and a smaller proportion of fresh grads from NTU, NUS and SMU landed permanent jobs within 6 months of graduation.

Amid this hiring landscape, it's no surprise that many grads are turning to internships or further education – however, grads can also tap on overseas exposure to broaden their market appeal here. Here are some international opportunities you can take with your chosen degree:

NURSING

While a medical degree is something many parents want their kids to have, having a nursing degree (or similar) can also take you places. If you're looking for a short-term stint, you can join a humanitarian project; if it's long term you're looking for, then you can look for jobs in hospitals or clinics abroad, since there is a shortage of nurses worldwide – especially in the UK and the US, where some hospitals have dangerously low nursing staff numbers.

COMMUNICATIONS

Many students take liberal arts so that they're not boxed in by a certain specialty – which is a good strategy, however, according to Singapore Human Resources Institute (SHRI), grads who are generalists may have to work harder to show how they're qualified in specific fields compared with their peers with specialised degrees. Thankfully, this is not the case around the world.

For instance, if you have a communications degree, industries like digital media are seeing huge growth worldwide. Companies around the world need to integrate social media to their marketing plans and PR, and tech-savvy comms majors are what employers are looking for. Opportunities in the UK, Canada, and the US are very competitive; however, you can look towards countries like Argentina or the UAE, where some of its biggest growth industries include PR, media, and entertainment.

BUSINESS

Companies around the world are always looking for candidates in finance, HR, and marketing, but entry-level jobs for fresh grads may be hard to come by, especially if you're looking at big cities like Hong Kong or New York. However, you can always take on an international internship with a major corporation – they may be competitive, but you gain overseas exposure and can secure a job depending on how you perform.

LINGUISTICS

Many of you may know of TEFL (Teaching English as a Foreign Language) certificates which are required to teach English overseas, but if you have a degree in education or linguistics (English or Literature), you'll get a higher chance of employment in countries like Japan and South Korea which require a bachelor's degree as a minimum prerequisite.

If you're equally fluent in Mandarin, then you'll have more opportunities in countries like China or Taiwan, or even countries that want to tap into the Chinese market (which is practically every other country). Jobs aren't confined to being translators (although it may be easy), as there are plenty of positions abroad – from PR to business relations – requiring your skillset. If you're skilled with a third language, say Japanese or French, then your employability is higher, especially in markets where bilingualism is the norm.

TAKE THIS QUIZ IS A POSTGRAD DEGREE FOR YOU?

BY
YIN LOON

Now that you've finished your undergraduate degree, you may be thinking of either getting a job or pursuing further education. Increasingly, people are pursuing a master's degree not to stand out from the pack but simply to keep up with it. But, is it possible to get a good job without a postgraduate degree, and does it impact your employability?

The answer may not be so simple, but research confirms that having a postgrad degree will enhance earnings over time, although there is no

evidence that employers prefer young grads with postgraduate qualification. It depends on the industry.

In the teaching and science sectors, a postgraduate qualification can still be very much a prerequisite. But unless you're in those fields, taking up further education depends on what you want to get out of it.

Take this quiz to find out if a postgraduate degree is for you:

1 What is your motive for pursuing postgraduate study?

- A A passion for a particular subject
- B To improve my chances of securing a job
- C I need more time to decide on my career

2 What did you enjoy the most about your first degree?

- A The research/learning element
- B Assignments and project work
- C Both learning and assignments

3 What influenced your decision to go to uni after school?

- A To further my knowledge in an area of interest
- B To make myself more employable
- C I wasn't ready to go straight into employment

4 How did you decide on what course to study?

- A I chose a course based on subject I enjoyed at school
- B I chose one specific to my ideal profession
- C I chose a course I thought I'd be good at

5 When selecting a uni for your postgraduate study, what is your most important criteria?

- A A reputation for academic excellence in my chosen field
- B It should be rated highly among employers
- C It should be rated highly by students

6 What kind of postgrad course are you looking for?

- A One that will allow me to research my chosen topic in more depth
- B One that will prepare me with the skills & knowledge required in work life
- C One that explores a wide variety of topics within my chosen subject

7 What element of your uni life did you enjoy the most?

- A The learning aspect and being in an academic environment
- B Joining and getting involved in university clubs and societies
- C I enjoyed the whole experience

THE RESULTS

Mostly As

It's a good decision for you to go into further study. While you desire to learn more about your chosen subject, do bear in mind that future employers will expect you to transfer your skills to the workplace. When choosing a course, ask yourself: 'Does this course prepare me with the skills I need for my ideal job?'

Mostly Bs

You are a career-driven individual with an end-goal on your horizon. You may want to consider a vocation-specific course if your degree is not designed to lead to a particular profession. Make sure you do your research before committing to a course, by finding out which courses are rated highly by potential employers.

Mostly Cs

You are still undecided about your next move – maybe a postgraduate qualification could give you an advantage over your peers, or perhaps you're not ready to enter employment. Further study is very hard work; it demands a lot of time and effort, as well as being a huge financial commitment, so you need to be sure you're going to follow it through.

FASTEST-GROWING TECH INDUSTRIES WORLDWIDE FOLLOW THE OPPORTUNITIES

In an era of globalisation, the world is more interconnected than ever as technology advances at a mind-boggling rate. This means employment – and startup – opportunities can be found almost anywhere. But that's also the problem. With so much happening

how do you know which trends to follow when picking a career? If you're unsure of where you want to work, or what degree to study, simply follow the money – to the industries attracting the most investment in 2017, such as healthcare, consumer tech, and green energy.

No matter which industry you're in, the good news is there's a drastic rise in non-technical entrepreneurs starting tech businesses, thanks to tools like Bubble and Zapier – and as a result, business acumen, sales skills, and industry knowledge are becoming more important than pure coding ability.

VIRTUAL REALITY



Based on the industry's current strength – thanks to the introduction of VR hardware like the Oculus Rift – the market is set to grow exponentially. Its global market size is \$1.7 billion this year, and will shoot up to \$24.5 billion by 2020, according to Statista. The industry's revenue already shot up 50 times in value between 2014 and 2017. Riding the wave, Singapore itself launched \$2.2 billion worth of ICT tenders in digital, data and web services, and IT infrastructure in 2015.

VIDEO GAMES



Thanks to VR technology, the video game giants like Sony are already introducing VR compatibility with their new releases. Not only will this drive consumer sales, the ongoing technological innovations and new ideas are creating more opportunity for advertisers to make more money from video games through multiple revenue channels. Following suit, Singapore is also promoting a shift to a high-tech creative economy in sectors such as animation and game design.

ELDERLY CARE



Given Asia's ageing population – not just in Singapore, but also countries like Japan – the number of people involved in the elderly healthcare service will increase exponentially. From 2015-2017, Asia Pacific's med-tech industry grew 10%, and biotech output accounted for 65% of overall growth in manufacturing in 2015. With Singapore as a gateway to Asia, it is an incubator where med-tech startups can grow and extend to the rest of the region. Even if you're not into med, other related industries – from pharmaceutical to psychology and physiotherapy – will also certainly see growth.

DRONE



With tens of thousands of new drones flying around airspaces worldwide – owned by everyone from hobbyists to mine-hunters to the military – drones are a huge growth market. The global market for drones is estimated to grow from \$2 billion today, to \$127 billion by 2020, according to a PWC study. Thanks to their wide range of applications, each industry has diverse needs that require different functions – ie. AI that can defeat human pilots in combat, or aerial 3D cameras that can assist in future Hollywood blockbusters, with business set to boom by over 6,000% in the next decade.

GREEN ENERGY



In an age of climate change, green energy is definitely a growth industry. Despite the continued low prices for fossil fuels, renewable energy – especially solar – is seeing a growth in global capacity averaging 42% annually over the past 5 years. In 2016, Singapore announced more than \$900 million of new public sector R&D funding for the next five years for Urban Solutions and Sustainability. Meanwhile in the US, jobs in solar energy overtook those in oil and natural gas extraction for the first time last year, helping drive a global surge in employment in the clean-energy business.

FINTECH



There are more options to pay than ever before. Companies that use online payment options like Bitcoin, Apple Pay, Alipay, or Paypal have a major edge over competitors. Singapore's Monetary Authority has committed \$225 million until 2020 to grow the FinTech industry, so it's clear that opportunities in financial technology have the capacity to go global easily. However, with FinTech's growth, there will be increased attacks against applications, digital wallets, and the like, so another growth industry that rides the wave in tandem with the development of FinTech would be cybersecurity.

Adaptability

IS THE NEW COMPETITIVE EDGE

Deciding what to study? This is the big question: Why Arts? Why not Engineering? Or Computer Science? The answer depends on your circumstances.

You may think that further education should provide you with as much specific training as possible before you arrive on the job. So when you decide to study engineering or computer science, you'd have to be absolutely sure that path is best for you. Because you can't easily shift careers/studies mid-way.

Unless you're a liberal arts student.

Liberal Arts at ICU, Japan



International Christian University (ICU) is one of Japan's most highly respected academic institutions. Located in Tokyo's leafy suburb of Mitaka – home of the Ghibli Museum – it's just far enough from Central Tokyo to be very affordable, but close enough that you can get to Shinjuku in 35 minutes.

ICU's College of Liberal Arts has been a pioneer in liberal arts education in Japan since its founding in 1953, with a student-to-full-time faculty ratio at 18:1. Founded after WWII, ICU has an emphasis

on reconciliation and peace, challenging students to commit themselves to help bring about social justice to serve the needs of an emerging, more interconnected world.

ICU is bilingual

The entire campus of ICU is bilingual; most of the college staff as well as students are proficient in both Japanese and English. While non-Japanese speakers don't need to know the language prior to enrollment, they are required to take intensive Japanese Language Programs so that they can complete an academic essay in Japanese by the end of their 4-year BA course.



College of Liberal Arts

ICU offers 31 majors so that students can also pursue double-majors or major-minors depending on their own academic interests, combining subjects from departments like Law, Physics, Psychology, and History. Students only need to declare their majors by the end of the second year. There are also numerous exchange programmes, as well as Master's and PhD courses.

Campus life

Over one third of ICU students live in the multicultural dorms, which provide a holistic environment that acts as an extension to a liberal arts education. The dorms are conducive to academic pursuits and personal growth where students study with and rely on their peers.



Personalised academic track and career path

Each student is assigned a full-time faculty member to help them design their own educational experiences.

Students also get individualised career consultations via ICU's various placement activities. ICU students have access to internship programmes in New York City via the Japan ICU Foundation.

Benefits of Liberal Arts

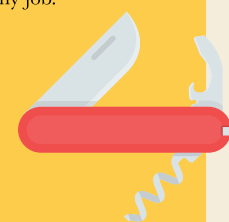


You'll learn a lot of things. A liberal arts course covers a broad area of study: sciences, philosophy, mathematics, literature, economics, languages, and so on, while majoring in certain fields. Studying liberal arts gives you a solid educational foundation and essential literacy skills so you can expand your potential to pursue a huge range of occupations and specialties.

In a rapidly changing, information-based economy, the benefits of literacy cannot be overestimated. A recent OECD study identified "literacy skills" as the key factor that pays off in any job.

You can adapt to a fast-changing world.

As the world changes so rapidly, there may be danger in preparing yourself too narrowly to fit in a certain slot that may not exist when you graduate. By starting with a broad education, you can easily opt into more specialist courses, not the other way around.



You have more job options. A well-rounded liberal arts graduate is far more versatile in most roles, from management to academia, and even politics. This is because it doesn't train you for a specific job, but prepares you for a broad range of work by providing an invaluable set of employable skills, including the ability to think for yourself, communicate effectively, and the capacity for lifelong learning.

Liberal Arts pays. Google is famous for giving its experienced engineers the highest average IT pay in the industry at \$8167,000 a year. But they're also famous for receiving over 2,000,000 applications per year for a handful of job openings, making it 10 times harder to get hired at Google than get accepted to Harvard.

Compare that with jobs open to an experienced liberal arts grad, like an HR Director with an average salary of \$8250,000 a year. While IT may be a booming sector, your chances of landing a high-paying career are much higher if you have a diverse, liberal arts background.

ICU'S SINGAPORE SEMINAR

Interested in an education at ICU? Then head down to Tanjong Pagar where ICU's Professor Morishima (Psychology), Director of Admissions Center, will be presenting a seminar and a 1-on-1 session for prospective students.

There's no need to pre-book. For any enquiries, contact:
icu-tokyo@world-edu.com.sg

29 April 2017
1pm (seminar); 2pm (1-on-1 session)
28th Floor, International Plaza

THE GLOBAL GRAD:

BY TARTAN ARES OW

Countries with Job Opportunities

If you're about the graduate, and are struggling to find where you fit into the current job market, or are just not ready to settle down yet into a cosy Singapore 9-5 routine, you can also consider a career (or a stint) overseas. There are many countries (and we don't just mean Australia or the US), that are welcoming to ambitious, skilled fresh grads, offering literally a world of opportunities, if you're willing to go out there and find them:



CHINA

Everyone knows China's booming – proven by its vast displays of wealth, and correspondingly poor air quality. Given the number of foreign companies that want in, and local companies that want out, the potential is obvious.

WHICH INDUSTRIES

As the country's grown wealthier, sectors like service (retail, F&B, lifestyle, entertainment, etc.), biotech, healthcare and clean energy have grown with it, opening up well-paid jobs in marketing, media, business development, and technology – for example, China's the world's largest producer of solar power. The best way to get hired in China is networking with potential employers, and many Chinese universities now offer short courses like "Chinese Business", emphasising networking and internships, which can be the keys to quickly landing a good job.

RED TAPE

As of 1 April 2017, you'll need a sponsoring employer to obtain the new "unified foreign work permit", which grades foreigners on a points system (education, age, Mandarin-level, etc.), into Class A, B or C; with A and B being industries like creative, technology, marketing, etc.

JAPAN

With the 2020 Olympics coming soon, and Japan's aging population, there are job openings in everything from nursing and health sciences, to IT, robotics, PR, marketing, and teaching English.

WHICH INDUSTRIES

Local firms looking to expand overseas, or sell to foreigners, always need English-speaking staff, including in recruitment, sales and marketing. Investment banks hire many foreigners, including in IT which tends to be stable, well-paid, and doesn't require much Japanese-language skill. For anyone willing to leave major cities like Tokyo, there's a lot of work teaching English, including the government's JET programme, which offers 1-year contracts to selected foreigners, with your contract renewed annually, for terms of up to 5 years.

RED TAPE

You'll need a sponsoring employer, and a "Certificate of Eligibility" from the Ministry of Justice proving you're qualified for the job. With that, you can apply for one of 27 visa types based on your skills (teaching, business, IT, etc.), with approval taking up to 2 months.



CHILE

While South America is a complex place, compared to many of its neighbours, Chile is relatively simple. It's well-known for its stable currency, democracy, legal system, ease of doing business, and strong economy – it's only had 2 years of negative growth in the last 25 years.

WHICH INDUSTRIES

Engineers are in major demand – there's a shortage of almost 3,000 engineers annually, just in the capital Santiago, with the average engineer (civil, electrical, mechanical, etc.), making around SGD\$6,000 per month, and even more in fields like biotech and renewable energy.

RED TAPE

Chile has various schemes, with certain foreigners under age 30 qualifying for a 1-year work holiday visa, or a work permit – renewable every 1-2 years – if you have a valid employment offer. Entrepreneurs can check out Start-up Chile which offers tech-oriented seed-funding programmes to successful applicants, including equity-free funding, mentorship, and local market assistance, with specific schemes for female entrepreneurs and seed funding for existing, scaleable businesses.

CANADA

Canada's economy is hugely diverse, from aerospace and biotech, to digital media and mining. Add to that its famously friendly people (regularly ranked some of the friendliest in the world), and it's easy to see the appeal – despite the potential drawback of -20°C winters. It's also multi-cultural, and not just in French-speaking Quebec; Toronto was named the world's most diverse metropolis in 2016, with 51% of residents born outside Canada, including over 200 nationalities.

WHICH INDUSTRIES

Given its vast size vs. small population, many of the best-paying roles aren't solely in finance, IT, etc. Primary and secondary school teachers often make more than PR and marketing managers, while pharmacists average CAD\$100K/year vs. software engineers at CAD\$80K+. Generally, depending on your skills, there are opportunities in almost any industry.

RED TAPE

Canada has various visas, including Open Work Permits, allowing you to work in most fields, and Employer-specific Work Permits (allowing you to work for a specific company), and youth schemes like Working Holidays, Young Professionals and International Co-op Internships, open to specific nationalities (ages 18-35), depending on the programme.



MIDDLE EAST: UAE, QATAR

Many people would never consider the Middle East, but what they're missing is that the region is extremely diverse. Think places like Abu Dhabi, Doha and Dubai – they're all bustling, rich metropolises. The recent low oil prices have only accelerated their push to diversify from oil, into everything from banking and IT, to the arts; Qatar is famously becoming the home of the world's largest, most valuable collection of fine art.

WHICH INDUSTRIES

With small populations, they are used to foreigners in all sectors of the economy, from admin and education, to engineering and marketing. And in many cases, salaries can easily top \$100,000/year. Given how highly globalised they are, you don't even need to speak Arabic, and foreigners pay zero income tax.

RED TAPE

All foreigners in Qatar require a local Qatari sponsor (usually their employer) and a job offer, after which work permits are granted for up to 2 years. In the UAE, you also need a local sponsor to apply for a residency visa (valid for 3 years), and a labour card allowing you to work at that specific company.



Reaching For The Sky!

An Engineer's Trajectory

When you think about it, there are few careers (or degrees) that are truly more "global" than aviation and engineering. Aviation is one of today's fastest-growing industries - not surprising given how much everyone (and every product) travels these days - and despite the ups and downs in the global economy, the construction industry remains one of the world's biggest. This is also not surprising, given that we literally never stop building things.

Whether it's building up, or flying high, sectors like construction and aviation are some of today's fastest-growing industries globally - yet few schools (locally) specialise in them.

Below are some of the schools offering highly-specialised degrees in these areas, allowing you to study locally, for two of the fastest-growing careers globally.



Aviation

Last year alone, 3.7 billion passengers took to the skies, evidence that aviation is a big industry. Today, airlines are seeing their longest stretch of profitability ever, and Asia-Pacific is leading the way, having increased 8% in 2016 alone.

Not surprisingly, there are job opportunities in literally every corner of the aviation industry - from pilots and air crew, to engineers and technicians, to back-room operations in specialised areas like aviation-specific business development and management.

A select number of schools worldwide specialise in aviation-related studies, with the most prominent being Embry-Riddle, which offers programmes in specialisations such as Bachelor of Business Administration in Aviation, Bachelor of Science in Aeronautics, and even an aviation-specific MBA through its Asia campus here in Singapore.

Alternatively, Singapore Polytechnic also runs aviation-related programmes - including a diploma in aeronautical engineering, and certificates in Aviation Management - for those interested to train as an aircraft maintenance engineer, or potentially gain direct entry into Y2 of Mechanical Engineering at NUS or NTU.

Construction

It may not seem as sexy as banking or IT, but construction (for better or worse) is never-ending. We've already got over 4,300 high-rise buildings in Singapore, with new projects going on every week. Add to that massive projects like the MRT line expansion or land reclamation literally everywhere, and it's easy to see why the (construction) crane is practically our national bird.

All this means that Singapore is always in need of trained civil and mechanical engineers. In fact, 2 of the hottest jobs by 2020 will be Building Services Engineers and Railway Engineers - not surprising given the expansion of the MRT network, the new high-speed Singapore-Malaysia train, and the dozens of other major projects in the pipeline.

Generally, a BA in building and civil engineering-related fields from a reputable school where you'll study topics like water engineering (like digging an MRT tunnel?), sight surveying, costing, feasibility and eco-sustainability, would be required to land a good job. And unlike many industries, a Master's isn't required to advance to the highest levels.



Not surprisingly, engineering grads have little trouble finding good work fast. For instance, 89% of engineering grads from the University of Newcastle, Australia (UON) found work in under 4 months. Locally, schools like UON offer highly specialised degrees, ranging from Bachelor of Construction Management (Building) to Bachelor of Civil Engineering.

THE LIST

TOP CITIES IN THE WORLD

TOP 5 LIVEABLE CITIES

These cities were selected on a number of different criteria. The connectivity on a global and regional scale, their economic, social, cultural and environmental competitiveness, their attractiveness as a tourist destination and their unique traits which differentiates them from others.

1. Vienna
2. Zurich
3. Auckland
4. Munich
5. Vancouver

Becoming an adult is no easy feat, so here are a few lists to help spot trends in cities across the world. Whether you are deciding where you want to study, or figuring out where best to find work, these lists will help you cross reference different cities and how they compete worldwide.



TOP 5 MOST EXPENSIVE CITIES

We all know Singapore is the most expensive city in the world. But expenses are all relative depending on what you earn and how you live. Here's a comparison of the 4 next most-expensive cities in the world, based on a combined cost-of-living inclusive of housing, food, transport, and basic goods:



1. Zurich

Due to the high average salaries in Switzerland prices here are inflated to match the salaries earned.

2. Hong Kong

Government policies cause the housing market to be very expensive. Policies were set up to stop the property market crash during the financial crisis but have never been revoked.

3. Geneva

Expensive pricing in Geneva is due to the same reasoning as Zurich.

4. Paris

Paris is one of the world's most visited cities and therefore the inflated prices are aimed at tourists. Other cities outside of Paris are more affordable and won't burn a hole in your pocket.

5. London

London prices continually escalate because the demand keeps on growing with the growth of the population whilst the supply cannot keep up.

TOP 5 STUDENT CITIES

If you are planning your future you may want to take into account which cities best suit your needs. These rankings consider the student affordability, desirability, and employer activity. An added bonus is that all these cities have quite lively nightlife for when those university lectures get stale.

1. Montreal
2. Paris
3. London
4. Seoul
5. Melbourne

Top Student City Montreal



TOP 5 POPULATION GROWTH CITIES

The following 5 cities are some of the fastest-growing cities in Australia, US, Japan and Canada among 18-35 year olds. And if you take that fast growth to mean their local economies are doing well, then these are some of the best potential places to look when it comes to finding a job or starting a career.

1. Tokyo - 3.4%
2. Brisbane - 3.3%
3. Austin - 3.15%
4. Vancouver - 3.1%
5. Melbourne - 2.7%

Top Population Growth Tokyo



Information sourced from Mercer, Economist, topuniversities.com and worldpopulationreview.com

ADULT BUYING DECISIONS

How we decide what to eat and buy

Adulthood. It is an exciting phase of life where many lifestyle choices become one of critical decision-making, and for millennials, this marks the transition from the reliance on parents for pocket money to one of seeking financial independence. However, along with this newfound purchasing power comes the

responsibility of making informed choices that will hopefully improve the quality of our life through our choice of diet, clothing and nifty tech gadgets intended to make our life more organised and efficient; but really, what are we buying into?

1 WHY WE EAT WHAT WE EAT

With a plethora of diets bombarding our lives through social media newsfeeds, it is no surprise we feel confused as to whether we are consuming the appropriate food groups in adequate amounts, while at the same being mindful that our food choices do not harm the environment.



Take for instance, the rise in popularity of 2 fundamentally different diets: veganism and the paleo diet – both have led many into a spiral of confusion between adopting a dairy-free, meatless, plant based lifestyle that advocates “saving animals from mistreatment”, or going on a caveman diet based on whole unprocessed foods such as grass-fed meat, free-range poultry, wild fish, grains and nuts.

Supermarket chains have long known that consumers follow current trends and will stock their shelves with products claiming to be “organic”, “probiotic”, “fat-free” and so forth. However, consuming foods that are deemed the “healthier choice” or “ethically-

sourced” sold at a premium market price does not always equate to lifelong vitality. How do we know we are spending our money on foods that heal us, and is it necessary to pay a premium to maintain an optimal healthy lifestyle?

We can take simple steps towards adopting a healthy diet without a costly expense to both our wallets and the environment. First, selecting local produce from fresh markets will ensure your produce did not entail the use of a truckload of fuel to get your food across borders. Secondly, choosing sustainable by referring to the Sustainable Seafood Guide will cut down the demand for over-exploited wild fish. Thirdly, choosing a diet high in organic fruits and vegetables and cutting out processed foods ensures you are reducing consumption of preservatives and unwanted chemicals while at the same time, supporting small-scale farmers with your purchase choices.

As consumers, we need to take charge of information handed to us – whether via a TV ad, a magazine or through word of mouth – and ask serious questions about the product origin, the nutritional content, as well as the environmental impact.



OUT WITH THE OLD, IN WITH THE NEW

The latest sleek smartphone has hit the market and just about everyone you know is talking about it and clamouring to purchase one. Even when cheaper smartphones are available in the market, why do we opt for the pricier options? Are we simply succumbing to the herd effect or is our purchase a rational and logical one?

As consumers, we are captivated by flashy launches, high-spec products and slick ad campaigns. Many of us know this, but it is a timely reminder that China has been the manufacturing heartbeat for not only global giants like California-based Apple and South Korea's Samsung, but also homegrown brands such as Huawei and Xiaomi. Why are we willing to pay more for Apple and Samsung products yet hesitate over purchasing the cheaper, more affordable counterparts from Huawei and Xiaomi when they are all manufactured in the same factories in China?

As a young adult faced with a plethora of product choices and a financial budget to stick to, we need to identify tech gadgets that supply basic features for communication, a reliable internet network and unique features of a product we feel will improve the way we live and work.

However, it seems that consumers prefer smartphones with unique features and clear graphical interface for touch screen interactions. In addition, social influence through peers and social media interactions on Facebook and Instagram shape our perception in product selection.

3 FASHION AND CONSUMERISM

The Great Singapore Sale (GSS) is an annual affair for many locals,

where signs for 50% discounts are prominently displayed outside shop fronts to lure prospective buyers into their stores. Is it the success of media advertisements and product placements that drives the desire for young adults to purchase clothing they look or feel good in? Or is it peer pressure that leads one to procuring luxury goods beyond an individual's purchasing power just to be socially accepted and satisfy an emotional craving?



Furthermore, even as young adults know their first jobs provide minimal wages and allocating a budget for various aspects of life is vital, acquiring branded clothing with hefty price tags seem to be high on the priority list in gaining social acceptance amongst peers.

Findings show that quality and price are major influential factors in consumer purchasing decisions since buyers consider a better quality product the one with a higher price. Additionally, when we hear the term “emotional-buying”, it refers to purchasing fashion based on emotions (how they feel about it) rather than facts like the product features; emotions are the primary reason why we prefer brand name products.

Amidst the lustre of glamour associated with luxury labels like Prada, Louis Vuitton, Yves Saint Laurent and many others, we have lost ourselves to material desires over essential needs, and have failed to consider sustainable clothing as an alternative to the luxury fashion industry. Furthermore, many of us do not know that since the 1980s, many family-owned luxury businesses have sold out to big corporations that have taken advantage of well-established brand names and slapped that label onto not only clothing, but also trinkets that are not worth the price tag.

On the flip side of the high end price tag, fast fashion brands like H&M and Mango are capitalising on the youth market thanks to their incredibly low pricing. Since fashion is something that is not trademarkable, these fast fashion companies have successfully infiltrated the market with cheaper versions of catwalk cuts – something that the young have quickly caught onto. With the lower price tag, consumers have no qualms replacing their purchases very frequently, throwing their 1-month-old threads into charity bins without a thought for the resources that went into producing them. Not only does this habit burn a bigger hole in your wallet in the long run, it's also destructive to the environment and encourages unethical production methods.

Let us take a moment to consider ethical, sustainable fashion as an alternative. Companies such as Patagonia, who rolled out the “Common Threads Initiative” committed to “reduce, repair, recycle, reimagine”, promotes the habit of reducing post-consumer waste and encourages a sustainable model of consumerism. In addition, Singapore has a number of local brands – like Etrican and Matter – which are conscious of transparent sourcing and ethical production.

KNOWLEDGE IS POWER



Now that we have a clearer picture of factors that affect our buying decisions, we can take charge of what we choose to purchase and make conscious, informed decisions about the choice of clothing, food and lifestyle gadgets we consume.

It is a comfort to know that it is not the big retailers or companies that hold the purchasing power, it is us. We can change the way the future of consumerism is going, one purchasing decision at a time.

HOW TO NOT SCREW UP AT YOUR FIRST JOB: FROM INTERVIEWS TO THE FIRST DAY

All too often, people unknowingly ruin their shot at landing their dream job or jeopardising the possibility of a promotion at a new company. If you're fresh out of school and haven't got a clue, fret not! We lay down some of the most common mistakes people make, so you'll know what NOT to do in order to seize that golden opportunity.



THE GOLDEN TICKET: THE RESUME

Your resume is your golden ticket to seizing an interview opportunity with a potential employer. Be sure to include your top achievements and awards, as well as community involvement and valuable work experiences, especially if it's related to the

industry you're applying for. It'll give them an idea of your personality. That being said, don't make the resume too lengthy: your potential employer is not going to be impressed by that star pupil badge you earned in Primary One. Keep things up-to-date.

THE NERVE WRACKER: THE INTERVIEW



We all know that first impressions count, so you'll want to avoid making any blunders during your first encounter with a potential employer. A job interview is not only the first step of socialisation into a company, but also a screening tool that help employers distinguish the best candidates to fill the vacancy.

During a job interview, portray yourself as best as you possibly can. Employers are highly unlikely to favour an arrogant candidate. Though you may have the documentations to justify your claims, avoid showing off too much during an interview. Instead, present yourself as an individual of a humble disposition and willingness to work hard, and allow your actions to speak for themselves.

On the flip side, it certainly reflects poorly on a candidate when they appear to be under-informed about the company. Failing to

do your homework on a potential company is definitely a no-no. Apart from knowing what the company does, pay attention to their current directions and how you can make meaningful contributions towards their goals.

Never speak ill of your former employers at all costs. Potential employers would not want to run the risk of you bad-mouthing their company at your next job, so always provide an objective answer in a neutral tone, and steer clear from personal attacks.

For instance, in a situation where you might be asked "Why did you leave your previous job?" refrain from making nasty remarks such as "Manager X was a total control freak". Instead, respond with something along the lines of "I felt an opportunity for career progression and personal growth".

THE REAL DEAL: THE ACTUAL JOB

Everyone makes mistakes – it is human to err, after all. Not surprisingly, fresh graduates do make mistakes on their first jobs.

Entering a new organisation can be pretty intimidating and one might feel apprehensive about asking colleagues or supervisors for help. As such, new employees often make the mistake of being too afraid to ask questions.

Doing so often leads to miscommunication and in fact, one might even commit more mistakes without clarifying his or her doubts about the instructions given. Compared to turning in unsatisfactory work and facing severe repercussions, the fear of asking for assistance pales in comparison.

The most effective way to kickstart your new role is to create an organised 'to-do' list, keep track of

all the tasks you have on hand and make sure to let your supervisors know once you're done.

Avoid being a passive member; once you're done with the work allocated to you, take some initiative and ask your colleagues, supervisors or boss if there's anything you can assist them with. Employers usually appreciate a proactive worker, and it definitely leaves a good impression.

While it is great to be friendly with your co-workers, it may not be the best idea to grant them access to your social media platforms right away – especially your boss. Imagine being tagged in a photo on Facebook or Instagram where you look far from sober, and having your boss see it. It's always a good idea to draw the line between your personal life and work, especially at the first step of your career.



OF THE BODY

You have trouble sleeping



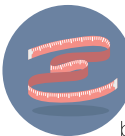
It is common for adults in the general population to be afflicted with insomnia every now and then. However, if your condition has been ongoing for a prolonged period and you are constantly running low on energy levels, you should consult your doctor.

You hate going to loud places



A recent study by Ohio University found that one's tolerance for loudness decreases with age. This explains why your grandmother often complained about the music being too loud when it seemed to be at a reasonable volume to you. It might also explain why going to a bar with loud music and teenagers annoys you more than it used to.

You find it harder to lose weight



And as a matter of fact, it is. As you get older, your metabolism slows down and your muscle mass begins to replace itself with fat. So the next time you're craving that cup of Koi, think again. But not to worry too much, because...

You actually crave less junk food



Researchers at Columbia University found that unlike children, adults associate high-sugar foods with sugar crashes and tummy aches. This might explain why you outgrew honey stars and milo balls cereal.

But these signs are not necessarily bad – it just means that you have to start taking care of yourself better. Cut down on junk food, go to the gym, take up yoga; not only do these activities help you keep fit, they also strengthen the mind!

OF THE MIND

You are more cost conscious



Calculating how much you spend at the end of every day and always looking out for the best deals, you become more responsible for your own expenditure. You might even start hunting for promotion codes and packing lunch to school/work.

You find yourself getting excited over:



Groceries

You can't say no to 3 packets of cookies for the price of one. Oh, and don't forget the cereal that comes with a free lunch box!

Home appliances

You can't stop talking about the new vacuum cleaner your mum bought last week. It just cleans so well!

Furniture

Nothing gets you more pumped up than a trip to IKEA and looking forward to assembling your own furniture together.

You are more interested in worldly affairs



Be it reading the newspapers, books, online websites or watching documentaries, you find yourself with a thirst for knowledge to understand the world better.

You prioritise spending time with your family and close friends



It can get tiring keeping up and socialising with people. Not only does it require lots of energy and time, it can be an expensive activity too. As you get older, you start to appreciate your parents more, and see the value of spending time with those who truly matter.

signs you are ENTERING ADULTHOOD



BY VIOLET KOH

GONE ARE THE DAYS YOU SPENT AT CLUBS, BARS AND BASICALLY JUST HAVING LATE NIGHTS OUT. THESE DAYS, ALL YOU WANT TO DO IS HEAD HOME, SNUGGLE INTO BED WITH YOUR COMFY PAJAMAS, GRAB A BAG OF CHIPS AND PUT ON YOUR FAVOURITE TV SHOW. BUT THAT'S NOT ALL; HERE ARE MORE TELL-TALE SIGNS OF THE MIND AND BODY THAT YOU ARE GETTING OLDER.

Island of the Cirques Réunion Island:

Mention France, and images like the Eiffel Tower, berets, and baguettes come to mind. But did you know that France also consists of several islands scattered around the world? These French overseas regions are part of the EU, and adopt French as their official language.

One of the most interesting of these is undoubtedly Réunion Island.

Set adrift in the vast Indian Ocean, it's actually closer to Madagascar (and Mauritius) than it is to anywhere in Europe. And as an island destination, its selling point is not about sandy beaches or stilted chalets above the water – this is because Reunion has what other islands lack: adventure.



Landscape

The best way to see the true majesty of the island is from a helicopter (Corail; €210, 25 mins) – as you rise to the mountain ridgeline, nothing can prepare you for that first glimpse of this geologic wonder. Rugged mountain scenery is interrupted by the occasional canyon where waterfalls reside, and isolated villages sprinkled onto random plateaus.

From the air, you can actually see that much of Réunion Island owes its creation to volcanoes, with the most impressive being Piton des Neiges (also Réunion's tallest mountain at 3,069m) that created 3 breathtaking cirques (bowl-shaped craters) in the centre of the island.

These 3 interconnected cirques look like a 3-leaf clover from the air, each encircled by a ridgeline of tall cliffs (*remparts*). The cirques are heavily forested, dotted with tiny hamlets that redefine the word 'remote'. A number of footpaths and hiking trails access the cirques, where hikers can overnight in *gîtes* (dorms) along the way.

While Piton des Neiges is dormant, Réunion's only other volcano happens to be one of the most active in the world: Piton de la Fournaise.

Cirque de Mafate

The most remote of Réunion's cirques, Mafate is surrounded by jagged remparts, criss-crossed with deep ravines, and studded with waterfall ridges. Thanks to its topography, there are no roads here; the sprinkling of hamlets that are scattered in this giant extinct volcano are only accessible on foot (or helicopter).



Cirque de Salazie

Salazie is the 'flattest' of the 3 cirques, and the road journey offers vistas of soaring cliffs sliced by rivers and thundering waterfalls, like the incredibly scenic, 640m-tall Cascade Blanche.



Salazie is also home to the pretty village of Hell-Bourg, a member of Les Plus Beaux Villages de France ('The most beautiful villages in France'). Surrounded by rugged mountains, this cutesy village consists of 26 restored pastel-coloured Creole villas (most from the 19th century), complete with verandahs and quintessential Réunionnais details.



Culture

Thanks to the island's location in the Indian Ocean – between Africa and South Asia – the island is a true melting pot of many different ethnic origins. Réunionnais are descendants of the early settlers who came from places like China, India, Madagascar, and Europe; today, anyone born on the island is referred to as Creole.

Everyone speaks French (the official language), and Réunion Creole (a mixture of French and other languages like Hindi and Portuguese) is used in informal settings.

Creole food is as mixed as its population. Lunch buffets with dishes like curries (*carri*) – of pork, mutton, or even tenrec (a hedgehog-like mammal) – are commonplace, and street stalls offer samosas (*samoussas*) which come in fillings like cheese, fish, or pork. Most meals start with tumblers of *rhum arrangé*, a fruit and spice-infused rum.



Shopping

Other than a fridge magnet, here are some other unique souvenirs from Réunion:



Vanilla

Did you know that vanilla is the world's second-most expensive spice after saffron? This is because it's the most labour-intensive plant in the world – it takes 18-36 months to flower, and then it needs to be pollinated by hand to get the beans, which need to grow for 9 months before the harvest. The beans then go through a curing, drying, and resting process for 8 months.

This is why 1kg of aged vanilla costs around €1,000! Luckily, you can also buy vanilla by the pod, or as syrups, powders, or infusions starting from €4.

Vanilla was first cultivated outside of its native land (Mexico) in Réunion, in 1822. It was also here that a 12-year old slave, Edmond Albius, invented manual pollination in 1841 – a delicate process that's still used today.

Rum

Agriculturally, Réunion Island is blanketed by swathes of sugar cane plantations, and with this raw resource comes the production of rum. First distilled on the island in 1704, today there are three rum distilleries that produce the famous Rhum Charrette. You can get both dark and white rum, as well as premade Rhum Arrangé.

Practicalities

To get to Réunion Island, fly to Mauritius (7 hours), from where there are regular services to Réunion (1 hour). For more on Réunion, visit www.france.fr/en.reunion.fr.

Air Mauritius (www.airmauritius.com) will celebrate its 50th anniversary this June, and is currently the most convenient way to access the islands of the Indian Ocean (like Réunion) and countries of eastern and southern Africa.



Cirque de Cilaos

There's also a sprinkling of hamlets in Cilaos, but unlike Mafate, it is accessible via the RNS – a major road that snakes steeply up to the cirque from the coastal town of St Louis, taking you around over 400 twists and turns for an unending stream of Instagram moments.



Piton de la Fournaise

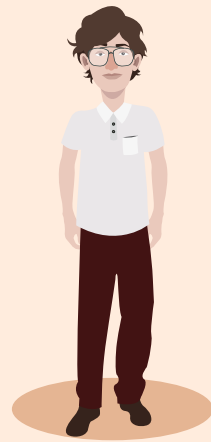
Also known (aptly) as The Volcano, it last erupted in January this year. Situated within a UNESCO-protected national park, the volcano takes up most of the eastern portion of the island. The most impressive aspect of this region is its drastically different landscape – Piton de la Fournaise is reminiscent of a red-earthed moonscape which is occasionally draped in cloud. The crater itself, though still active, is accessible to hikers (there also is a carpark with a viewpoint).



Le Grand Brûlé

If images of a burnt dessert comes to mind, then you get the idea of this place. When Piton de la Fournaise erupts, the lava flows through this area before hitting the ocean. The road that runs through this area has to be rebuilt every time the volcano erupts. There are several stops along the road where you can walk on the hardened lava that flowed here as recently as this January.

AGES YOU PEAK AT EVERYTHING THROUGHOUT LIFE



BY YIN LOON

As a student, you may be at the peak of your life, and everything can seem daunting from hereon. However, a wealth of scientific studies have found that youth isn't all that it's cracked up to be – because we tend to peak at different things well into our older years.

So this means that even if you're not excelling at things you wished you were, it doesn't mean your opportunity is gone or that life is a downhill slide from youth. Here's what scientists have found through controlled trials:

YOU CAN BEST REMEMBER UNFAMILIAR NAMES

When you're 22, it seems that you can remember unfamiliar names more easily (according to a 2010 study). A handy talent when you'll most likely be on Tinder at this age.



YOUR BRAIN PROCESSING POWER PEAKS

A study in 2016 showed that across all age groups, 18-year-olds fared best at a digit symbol coding test – a code-based exercise to test your brain's processing power.



LIFE SATISFACTION FIRST PEAKS

At age 23, lots of things happen: you have just finished uni, you're at your first job, you've got a million options regarding what to do with your life. It's the age of possibilities.



YOUR STRENGTH PEAKS

You are your strongest at 25 when your muscles are at their peak. However, for the next 10-15 years you can still easily maintain (or improve) your strength via resistance exercise.



THE AVERAGE AGE OF AN ELITE MARATHONER

A 50-year analysis of marathons found that those aged 28 had the highest chance of completing a marathon in just over 2 hours.



MEDIAN AGE TO SETTLE DOWN

By now, you'd have met enough people that you may start pairing off. A recent study also cites that divorce rates are the lowest for couples who married between 28 and 32.



NOBEL PRIZE WINNERS MAKE THEIR BIG DISCOVERY

The average age of Nobel Prize-winning research is 40, so even if you haven't achieved big status yet, the National Bureau of Economic Research found that people tend to do their most outstanding work in their middle age.



YOU'RE BEST AT LEARNING NEW FACES

While you've already peaked at memorising names 9 years earlier, your ability to quickly and accurately recognise faces of strangers peaks at 32 (making you an excellent witness!).



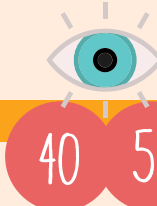
YOUR BONE MASS PEAKS

Contrary to popular belief, your bones are still strong until you're 30 when it's at its densest. You can keep your bones healthy by keeping your calcium and vitamin D intake high.



YOU UNDERSTAND OTHER PEOPLE'S EMOTIONS BEST

Scientists have found that people in their 40s and 50s have the best ability to correctly identify emotions based only on the eyes.



REGARDING NUMBER



People who were 29, 39, 49, or 59 found that they were more likely to make a big life change, whether it's running a marathon for the first time, following a different diet, committing to a relationship, or more.

Among all age groups, they found that those who were above 60 fared the best when asked to respond to a conflict. They were able to see from another perspective, anticipate change, consider multiple turnouts, and search for compromise.

DON'T WORRY IF YOU
HAVEN'T ACHIEVED WHAT YOU WANT TO ACHIEVE
– YOU PROBABLY HAVEN'T PEAKED YET.



AFTER GRADUATION: What's Next?

by Dishu Gautam

Are you ready to put your newly-acquired degree to use in the real world? Whether you're a fresh engineering graduate, a law student looking for an internship, or an aspiring freelancer, the following tips and tricks can help you land the job you dream of.

Step 1: Get your resume ready!

Your resume is your Tinder profile for getting hired. It is what most hiring managers will base their first impressions on. Make sure it's a good one.



1. Make it a 20 second read

On an average, an HR personnel spends 20-25 seconds looking at each resume. Make sure you keep it neat and simple.

- Use clean and professional font (no fancy fonts and don't mix different fonts).
- Bolden and underline key word to catch their eye.
- Use bullet points to guide the reader.
- Refrain from adding pictures. They don't add anything of value to the document, unless you're an aspiring model.
- Don't include unnecessary information like home address, hobbies etc. Your recruiters are not your friends.
- Cater your resume to the job position you're applying for. Don't make a standard template to send out to every company.



2. Proofread

The worst mistake you can make is to send out a resume filled with errors. Check your document thoroughly for spelling errors, punctuations, and typographic mistakes. Make sure your contact information is accurate and updated.

Once you've finalised your resume, seek a second opinion. This will get rid of any errors or formatting blunders. Submit your resume in a .pdf file to ensure no changes in formatting when the recruiter views your work. Now you're set for step 2!

Step 2: Apply to jobs that interest you

Now that you have a resume, you're equipped to reach out to potential employers.



1. Network

- LinkedIn is a good place to start from. All you need to do is make a profile and you can view job openings, find prospective employers, and even connect with peers and mentors who could guide you in your journey to your dream job.
- Link up with headhunters and career services centres like e2i.
- Visit career fairs (like Careers@Singapore or STJobs) and networking events in your area to find your fit in the relevant industry.
- Get mentorship from platforms like NTUC's Youth Career Network.

2. Find a listing

- Do your research on what the latest job openings in that industry are. Check out Glassdoor for job reviews and opportunities.
- Look under the jobs tab on LinkedIn. You could also find related openings on sites like Monster.com, Indeed, and Jobstreet. There are dedicated job listing sites for fresh grads at BrightMinds, Glints, and GradSingapore.

3. Expand your horizons

If you're adventurous you can look for opportunities outside Singapore.



- There are plenty of international internship opportunities via sites like Global Experiences or GVI, but you'll have to pay for your experiences. If you're from NUS, NTU or SIM, you can apply via the Academic Internship Council, a non-profit global internship organisation.
- There are Facebook pages where users post for internships and jobs abroad.

Once you have applied to a job and have received an interview call, start preparing for step 3.

Step 3: Ace the interview

This is probably one of the most nerve-racking experiences if you're new to this.

1. Prepare

Most interviewers want to know these basic things about a potential employee:

- * Have you got the skills, expertise and experience to perform the job?
- * Are you enthusiastic and interested in the job and the company?
- * Will you fit into the team, culture and company?

The first may be easy, but prepare to answer the other two because they are just as important.

2. Stay Calm

Interviews can be stressful. Before the interview, take 10 minutes to calm yourself. Listen to music, drink water, practice deep breathing, dance (in private), do whatever works for you. It is imperative to go in with a positive attitude.

3. Ask questions

At the end of the interview, ask questions. It shows that you're eager to know more and join the company. But don't ask questions for the sake of it. You'll be better off not asking questions than asking foolish ones.

Now, get out there and make yourself proud.



Follow Your Passion!

It May Not Be Good Advice

by Nina Gan

You may have heard the phrase "the only way to do great work is to love what you do", which loosely translates to "follow your passion". Now, there's a lot of benefits to being passionate about your work.

However, in recent years, many people – from academics to entrepreneurs – have found that this is dangerous advice. Because nearly everything about following your passion can be wrong, or misunderstood.

Passion is selfish

Passion is a self-centred idea; it's not a stretch to imagine that if you saw someone who's labelled "passionate about their job" come off as a tad self-inflated like they're legends in their own minds.

This is because the first thing that comes to their mind is "I" – like "I want to do this" or "I represent that". If you find yourself craving affirmation, then you've fallen into the trap of this self-centeredness, even if your passion is about helping people.

However, if you have passion, you can redirect that "I" into a "we" – by creating a purpose. This automatically means you make everything you do about someone else, rather than yourself; instead of checking your own checklist, check other people's. It sounds simple, but it shifts the focus onto other people and causes you want to reach, serve, or help, making your passion more fulfilling, and seem less arrogant to others.

There is no shortcut with passion

We all love shortcuts, but passion only takes you so far. Sure, you may want to drive sports cars or be a rock star for a living, but you don't automatically get the keys or the audience you want, unless you're Trump or have tons of money to do so.

In short, you should "cultivate" your passion, not "follow" it. The key is practice. Even geniuses practise – Mozart didn't stop after composing just one symphony, and Hawking is still learning about the universe. If you're not a genius, then practising – and persevering – is absolutely necessary.

Ronaldo may be the rock star of football, but his talent only took him to a certain point – he's known to practise more than any of his peers, and his passion gave him the perseverance to succeed.

If you've developed an interest in something, you should devote yourself to master it. Because if greatness came down to just passion – or just genius – then it'd be only reserved for a select few. By practising, anyone can do great things.

Passion often ignores planning

When you're passionate about something, you become very optimistic. Suddenly, everything is possible – you can rescue 101 street dogs, or write the next Harry Potter series. But how are you going to do that, and what do you do after that?

Passion often clouds judgement – and your sense of the real world. You think you're going to be the next big author/banker/actor, but unless you have a solid real-world plan, you're just building castles in the sky. Remember to start with the facts, and then lay out your future plans before you embark on your passion. It's like this: you can't land on the moon without planning, just like you can't be a banker without studying finance.

Passion makes us myopic

Much like becoming self-obsessed, passion makes us look inwards. We tend to drop everything else to focus too intently on what we like, and often forget to look outwards for other opportunities.

Instead, we should do new things that we wouldn't normally do, to cultivate a healthy curiosity about the world. It could be as simple as reading books we don't normally read, or intentionally pursuing people who aren't what we think we want. It may surprise us and take us to a whole new level.

Where to go from here

So, if you don't know what your passion is, don't worry. Passion is something that's cultivated – because you haven't yet cultivated a passion, you should really focus on a small number of things and start this process.

STRESS RELIEF

Are you an adult or child? Below is a quiz based on different situations in order to see if you're adulting yet. No matter what you write down on paper, you can't lie to yourself!

YOU BUMP INTO ANOTHER PEDESTRIAN AND DROP YOUR IPHONE ON FLOOR, CRACKING THE SCREEN. WHAT DO YOU DO?

- A Immediately claim that the other person has to pay for it as it was not your fault
- B Discuss whose fault it was and come to an agreement on how to solve the issue

YOUR BEST FRIENDS ARE PLANNING ON SKIPPING CLASS AND ASK YOU TO JOIN. AS AN INDIVIDUAL WHO DOES NOT BELIEVE IN BREAKING THE RULES DO YOU:

- A Follow your friends, skip class, and hang out
- B Go to class and ditch your best friends

DO YOU COMPLETE YOUR NEW YEAR'S RESOLUTIONS?

- A No
- B Yes

DO YOU SET GOALS TO COMPLETE IN YOUR EVERYDAY LIFE IN ORDER TO BETTER YOURSELF?

- A No
- B Yes

In your relationships, are you the carer?

- A No
- B Yes

WHEN YOU'RE EXTREMELY BUSY AND OVERLOADED WITH WORK, DO YOU:

- A Complain to your friends and procrastinate your work
- B Figure out how you're going to work efficiently

YOU HAVE JUST COMPLETED A PIECE OF WRITING WHICH YOU FEEL VERY HAPPY WITH, BUT WHEN YOU SHOW IT TO YOUR PEERS THEY GIVE YOU SOME HARSH FEEDBACK. DO YOU:

- A Stand your ground and argue your point as to why you think it is good
- B Accept all the feedback and implement it into the edits of your work

WHEN YOU PICTURE THE WAY YOUR PEERS VIEW YOU, DO YOU:

- A Fantasise how they view you, e.g. you're the most popular friend
- B Understand and have truthful ideas of exactly how your peers view you

AFTER SETTING YOURSELF A GOAL TO LOSE WEIGHT, YOU COME HOME ONE NIGHT AND REALISE YOU HAVE TO EXERCISE, DO YOU:

- A Think of a reasonable excuse so you don't have to exercise
- B Exercise because you know that it's what you want and need

YOU HAVE BEEN SAVING UP FOR A NEW LAPTOP OVER THE LAST FEW MONTHS, AND A WEEK BEFORE YOU PLAN TO BUY IT YOUR FRIENDS ASK YOU TO COME ON HOLIDAY WITH THEM. DO YOU:

- A Get excited and book a holiday with your friends to Europe
- B Decline the offer as you know you need this laptop for university



A
CHILD

Mostly As:

You are classed as a child, even if you're over the age of 18.



AN
ADULT

Mostly Bs:

Your brain has developed to the emotional and intellectual level of an adult.

These questions were formulated using the guidelines of researcher Robert Firestone (PhD) to determine whether or not your brain is at the level of a child or an adult. Refer to page 2 for the full article.



OPEN HOUSE

2017

20 May 2017, 11am-4pm

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Activities:



Campus
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