



**Teachers  
Mutual Bank**

We put you first

**MAKE YEAR 12**

**WORK FOR YOU**

How to study, work and  
have a good time this year

# It's the final countdown

**You've made it all the way to your final year at school, while probably holding down a job and boasting a pretty healthy social life.**

This little book offers up a few handy things we've learnt over the years which we hope will help you have a top year and save for something like a car or an end-of-year adventure.



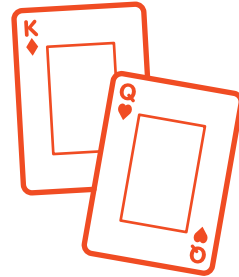


## You've gotta have balance

**You're probably the king or queen of having ten things going all at once.**

This year will take it up a whole other level (and then multiply it by fifty or so!)

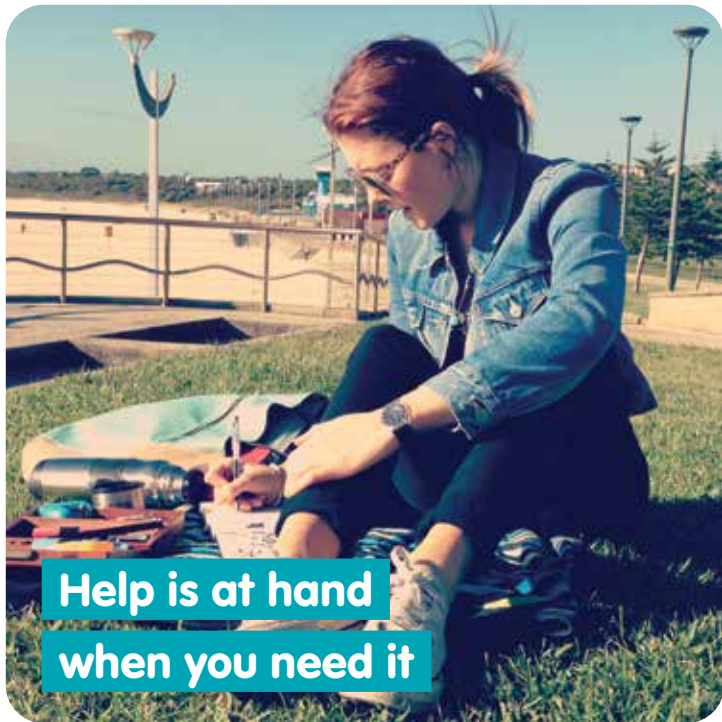
All you have to do is just make sure that you have your A, B and C game ready when it comes to balancing school, study, work and, most importantly, hanging out with your mates.



# Life balance in a nutshell

- ✓ Have a healthy diet
- ✓ Exercise regularly
- ✓ Avoid the sugar rush
- ✓ Drink plenty of water  
and less soft drinks
- ✓ Sleep! You need 7-8 hours  
every night





**Help is at hand  
when you need it**

## Don't do it on your own

**What you're attempting to do – study, work and have a life outside of that – is no easy feat.**

It's going to take all of your skills and then some. Which is why you shouldn't try to do it on your own.

Make sure you keep talking to your parents, your friends, your teachers and anyone else you trust.

It's a great way to get perspective and relieve stress. They can help you with:

- Advice and support
- Organising your time
- Rides to and from work or school
- Keeping you fed and healthy.

# Get it together

## The best way to have a great final year is to get organised.

This way you'll be able to map out your year and have enough time to study, work and enjoy some of the memorable experiences your final year at school brings.

Probably one of the cheapest, and best, ways to stay on top of things is

to buy an old school diary or use the calendar app on your smartphone. Plug in your work hours, exam and assignment dates, along with social and sporting activities and you'll be able to avoid any conflicts by planning ahead.



# Big goals need big plans

**This is a big year in some really awesome ways.**

Getting your licence and buying a car could be one big goal this year. Planning an end-of-year adventure with your mates or travelling overseas might be another.

Whatever it is that you're saving for this year, you're going to need to plan big to make it all happen.



**Here are 5 super simple ways to make it happen:**

- 1 Set a goal – you've got to name it to claim it, and once you know what it is, you'll know what it costs.
- 2 Set a budget – work out how much you can set aside from every pay once everything else is covered.
- 3 Set a time – work out how long it will take to save the money you need.
- 4 Reassess – at regular intervals work out if you're on track to reach your goal.
- 5 Save smarter – setting aside the money in a savings account can stop you spending it.

# No can do

**You can't do it all.  
No one can. Not even  
Kanye (although he does  
tend to think he can).**

If you are balancing school and a part-time job, most employers are really understanding and, believe it or not, were once at high school themselves. Just let them know when you

have big exams coming up and organise to have time off work to concentrate on your schoolwork.

Don't worry too much about your savings goals, taking on a bit more work over the school holidays will help boost your savings.

# So, what's next?

For more info on making this year count and the ways in which Teachers Mutual Bank can help you, visit us at the URL below.

If you need help with anything, let us know. Call 13 12 21 8am-7pm weekdays, 9am-3pm Saturday or email [enquiry@tmbank.com.au](mailto:enquiry@tmbank.com.au)

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**Any questions? Ask away.**

**Call 13 12 21**

8am to 7pm, weekdays

9am to 3pm, Saturdays

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00852S-U18-1220-Year12-17yr