



**Teachers
Mutual Bank**

We put you first

WORK HARD

STUDY HARDER

A very little, but very useful,
guide to balancing school and work

Getting the balance right

Unless you're lucky enough to have an army of clones at your disposal, you can only be in one place at a time.

So, while keeping the money streaming in will keep you in the latest threads and help your

savings tick over, it's way more important that you're staying on top of your schoolwork. This little guide is all about achieving ninja-like balance for study, sleep, exercise, social time and work.





Get organised

Organisation, blah, blah, blah.

You've already heard your parents and teachers stress the importance of organisation.

Being a little bit organised upfront will save you a heap of time and stress. This way, you will actually have the time to study, keep active, have a life with your mates and get to enjoy some of your earnings!

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, social and sporting activities and you'll be able to avoid any conflicts by planning ahead.

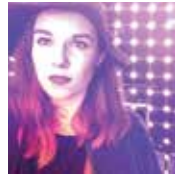
Get your priorities sorted

It sounds super obvious, but one of the best ways to reduce stress and have a fun and hassle-free school/work life is to know what is most important.

School has gotta be your number one priority. Make sure you allow plenty of time for schoolwork and assignments – you don't want to be doing everything at the last minute.

Work should be number two but it is still important to meet the responsibilities of your job.

Finally, once you have your school and work commitments under control, set aside a bit of time to hang out with your friends and have fun.



Saying no is often the go

You're busy, hence we made this guide teeny-tiny, and we all have times where we freak out about our schedules.

So we suggest saying no in advance to work shifts (if you can) or social events if you have too much on. Unfortunately, you can't change due dates for schoolwork, so change the things you can control.

It may only be for a week or so, and you'll be glad you did it. Then, next week, once the dust has settled, you can resume as normal.

If you get to the point where you feel like you've constantly got too much on, then it may be time to reassess your schedule. Talk to your family or your support crew to help you prioritise what's important.

If you do too much, you're going to end up run down, sick and not the most awesome version of you. A little balance goes a long way – which means a good mix of all of these:



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

Set up your support crew

Juggling the demands of the final couple of years of school, a part-time job and the rest of what's going on can be tricky. One of the best ways to keep on top of things is to have a support crew of family, friends, teachers and workmates around you.



Your support crew can help you with:

- Advice and support.
- Prioritising your time.
- Rides to and from work.
- A yummo meal before you start work or in between school and study.

So, what's next?

For more info on getting the balance right 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

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Any questions? Ask away.

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