

FOURTH EDITION

THE STUDY SKILLS BOOK

**YOUR ESSENTIAL GUIDE
TO UNIVERSITY SUCCESS**



DR KATHLEEN McMILLAN

THE STUDY SKILLS BOOK



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THE STUDY SKILLS BOOK

Your Essential Guide to University Success

Fourth edition

Dr Kathleen McMillan



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ABOUT THE AUTHOR

Dr Kathleen McMillan was formerly Academic Skills Adviser and Senior Lecturer, University of Dundee and continues to work as a consultant on all aspects of academic writing and university learning.

This book represents a synthesis of experience based on 40 years of teaching. Dr McMillan has taught at all levels – including middle school, upper school, further education, undergraduate, postgraduate as well as within academic staff development. She has supported students in a wide range of topics from biology to dentistry, architecture to orthopaedic surgery, history to social work, information and communication technology to English as a foreign language and law to accountancy. She has a deep understanding of the learning and study challenges that students meet at university.

To produce this book, the author has drawn on her own experience lecturing in political science, presenting many tutorials and lectures on diverse subjects, and running numerous workshops and courses preparing students for undergraduate and postgraduate study. In working with fellow academics to develop subject-specific study skills including extensive courses in academic writing, she has identified the core skills that underpin a wide range of disciplines. The ideas and tips in this book have been tested in classrooms, workshops and staff development training.

This fourth edition of *The Study Skills Book* is based on earlier editions written with Dr Jonathan Weyers as co-author. He was formerly Director of Quality Assurance, University of Dundee and is now a freelance author specialising in books on learning and writing in higher education.

Kathleen McMillan and Jonathan Weyers are also co-authors of Pearson's *Student Planner and University Diary*, which publishes annually.

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Jonathan Weyers and I have collaborated in writing 10 books as well as 14 planners and university diaries, covering different aspects of student learning and the diverse skills that help students succeed at university. Several of these titles have been translated into other languages. It is humbling to think that we may have helped students across the world to work successfully towards achieving their academic goals. Unfortunately, Jonathan was not able to join me in writing this fourth edition of *The Study Skills Book* and so I dedicate this edition to him. He has been a stalwart and inspirational colleague as well as a valued friend and I would like to acknowledge the contribution he has made to developing the 'Smarter Student' concept and our series of books.

In addition, I would like to offer sincere thanks to the many people who have influenced me throughout my professional teaching career, and who contributed in one way or another to the production of this book – from my first pupils in Rheindahlen, Germany, to the many undergraduate and postgraduate students I have had the privilege to teach. Over the years, these pupils, students and also colleagues in the United Kingdom and beyond have helped to test the ideas in this fourth edition of *The Study Skills Book*. To each one I extend my personal thanks, for in many respects you taught me much about learning, and together I hope we made learning a challenge but fun.

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PREFACE

Higher education has changed significantly in recent times and, whether you're already a student or are completely new to university, your university will be very different from the traditional form that you have probably come to expect from that learning journey. The aim in *The Study Skills Book* is to guide you through this evolving university landscape and, at the same time, help you to equip yourself with the skills and knowledge to empower you to learn, understand and thrive as an independent and successful learner.

Now more than ever, you'll have to develop your skills for successful study in ways that you might not have envisaged. Facing new and increasingly demanding learning challenges will take your understanding to ever-higher levels. You'll need to refine and grow your techniques for study, learning and production of work. *The Study Skills Book* will give you the insights to help you do this.

Developing your study skills is not just something for new students – it is an area where all students can develop and enrich their technique. Therefore, the intention of this book is to provide you with a resource you can dip into in time of need at any point in your university studies.

If you're just starting out on this next phase of your education, then identifying how to conform to the standards that universities expect takes time to work out, partly because there is so much to learn how to do. Often assumptions are made that students will understand what these standards are, but experience shows that this is frequently not the case. New students are encouraged to build on previous learning, but less is made of the fact that the contexts and demands are different. Thus, strategies that worked well for gaining entrance qualifications or in other learning environments might be less successful for you at university, and so new approaches to learning will have to be explored and old ones adapted.

If you're returning to university to continue your studies, this is the time to build on your earlier university experience, but you will also face new, different learning challenges as the course content becomes more specialised and complex. This means ensuring that you have adequate understanding of the strategies required to meet those higher standards. For many students, this is often less about command of the course content and more about knowing how to demonstrate ability and knowledge in coursework and other forms of assessment.

The Study Skills Book presents a framework that will help you achieve this understanding of standards by guiding you towards successful learning outcomes. Suggestions are given as to how you can adapt and adopt new or different approaches to coursework and other learning activities – lectures, tutorials, laboratory and practical work – that have been tried and tested by many students. This provides comprehensive insights into core study skills required for university, the concepts of academic writing, oral and written assessment and exam taking, in addition to the social and interpersonal skills you'll need as a graduate.

In a changing university world, students will be learning not just for course and degree success, but also for the construction of the building blocks and development of qualities that employers

will seek in future graduates – that is, employees who have developed a positive mindset thus bringing personal growth and confidence in their own abilities. You'll be seen as a person who is well organised, can assimilate and process information, present this in oral and written forms for a range of purposes and so contribute effectively to the enterprises for which you hope to work. *The Study Skills Book* will help you to become that person. Moving from working out how you learn best in both conventional and newer contexts, it helps you to embrace blended learning – that is, a mix of face-to-face teaching and virtual learning using digital technologies, as well as directed independent learning.

I wish you the best of times at university and hope that *The Study Skills Book* will help you to grow and learn so that you can enjoy the challenges of an evolving university with integrity, resourcefulness and confidence.

Kathleen McMillan

INTRODUCTION

1

HOW TO USE THIS BOOK

The Study Skills Book is divided into seven sections and a total of 60 chapters, each providing you with tips for a specific set of skills. The seven parts cover self-care, essential university learning skills, academic writing, assessment, exams, career planning and a quick reference section. The aim is to provide comprehensive but concise coverage of each topic that will allow you to find and digest relevant material as easily as possible.

At the start of each chapter there is a brief introduction to the topics covered, then the core material divided into appropriate sections. Additional tips, definitions, examples and illustrations are provided in three different types of tip boxes (as shown in this chapter). Some of these points are repeated in different chapters where this is justified on grounds of relevance, bearing in mind that the book is likely to be consulted on a chapter-by-chapter basis.

The core material in each chapter is as concise and straightforward as possible. It is laid out in numbered lists and bullet points wherever appropriate. Figures and tables are used to provide examples and to delve into 'deeper' or more detailed issues separately from the main text. Blank versions of some tables are included in the Appendix, in case you may wish to use these. Copyright on these forms is waived, so you can copy them for personal use as required.

Many cross-references to other chapters (**Ch**) have been included to avoid duplication of material and thereby save space. Any text references to other sources within chapters are collated in the 'References and further reading' section at the end of the book. At the end of each chapter there is a set of practical tips that supplements the advice presented within the text.

SUPPLEMENTARY BOXES AND PRACTICAL TIPS

The boxes are of three types:



Smart tip boxes emphasise key advice to ensure you adopt a successful approach.



Information boxes provide additional information, such as useful definitions or examples.



Query boxes raise questions for you to consider about your personal approach to the topic.



At the end of each chapter, there's also a **Practical tips** section with additional pieces of advice. You should regard this as a menu from which to select the ideas that appeal to you and your learning personality. The final chapters of the book comprise a quick reference section to consult on grammar, punctuation, vocabulary and spelling, as well as number and core Maths skills.

You should treat all these elements as items on a menu from which you can select suitable ideas and approaches. You can adopt those you feel will fit with your needs and personality but, at the same time, consider experimenting. If you're already using some of the tips successfully, take confidence from the fact that you're probably doing the right thing. If ideas are new, please keep an open mind and give them a try – they may work better for you than some of the approaches you've used in the past.

Note to teaching staff

This book is intended to be one that students can return to many times over their undergraduate and possibly even their postgraduate studies. Each of the seven sections provides a separate focus on different aspects of learning and completion of course assignments at university level. You may find it useful to refer students to the appropriate sections or chapters within each section, relevant to the learning cycle of the academic year. For example, you might wish to recommend relevant sections to students as a preliminary to completing assignments so that they can avoid some disappointing grades; equally, recommending appropriate sections to students after their assignments have been graded may help them to modify their approaches so that they perform more effectively in future coursework and exams.

2

WHAT UNIVERSITY INVOLVES

How to settle into the university system

Universities are large organisations, frequently with long histories and traditions that have evolved over many generations. However, altered global circumstances have prompted changes as universities have moved, in part, from their traditional practices to modes of teaching dependent on innovative technologies. This revised system – a mix of face-to-face and distance learning – will possibly contrast with your earlier learning experiences. This chapter outlines some of the current features – both old and new – contrasting them with your earlier education so that you know what is expected of you.

The academic community of a university functions like a mini city, consisting not only of the lecturing staff who teach you but also administrators, cleaners, janitors, secretaries, technicians and a team of specialist staff who work behind the scenes providing a range of services that support learners. You'll be part of that community and have an expectation that your studies will take place within that environment. This remains the case, but some teaching may be provided online rather than in face-to-face situations and you may be studying at a distance rather than on campus. This means that, in many respects, you'll find things very different from what you've experienced before and what you had expected to meet at university.

To get an overview of what some of these contrasts might be, look at Table 2.1. This contrasts characteristics from the past at school/college against key features of university education and then relates these features to your future employment. Some aspects are broadly similar, but others differ significantly in the detail. This greater detail in the university column shows what makes university education distinctive from the beginning of your studies and will help you to be aware of these differences on a daily basis. It also shows that university is a stage of your education that potentially leads to employment, where university conventions will provide you with a starting point for your further career development.

Table 2.1 provides a snapshot of the processes that you'll experience over the course of your studies in any subject. We shall go back to different elements on this table in later chapters. In the first instance, you need to establish how you fit into the university system. This process begins as soon as you accept your university place; it's important to be organised from the start.

Table 2.1 What makes university different. This shows characteristics of four environments where learning takes place – three educational institutions and the fourth a notional employment environment; each has a role in education and training of participants.

Aspect	Secondary school	Further education college	University ('higher education')	Workplace
Control	<ul style="list-style-type: none"> Directed by teaching staff 	<ul style="list-style-type: none"> Directed by lecturers 	<ul style="list-style-type: none"> Directed by each college/faculty/school/department 	<ul style="list-style-type: none"> Directed by management at department level
Attendance	<ul style="list-style-type: none"> Mandatory and monitored 	<ul style="list-style-type: none"> By choice and monitored 	<ul style="list-style-type: none"> By choice and selection, with varying degrees of monitoring dependent on discipline 	<ul style="list-style-type: none"> By choice and selection
Classes	<ul style="list-style-type: none"> 40+ minutes per lesson 	<ul style="list-style-type: none"> 60+ minutes per lesson 	<ul style="list-style-type: none"> Multiples of one hour per lesson (typical lecture/tutorial 50 minutes) 	<ul style="list-style-type: none"> Meetings: 15 minutes to 2–3 hours
Communication	<ul style="list-style-type: none"> Daily bulletins and announcements Noticeboards Some electronic 	<ul style="list-style-type: none"> Handbooks Classroom announcements Noticeboards Some electronic 	<ul style="list-style-type: none"> Largely electronic: Web pages Virtual learning environments (VLEs) Electronic newsletters Online/hard copy subject handbooks 	<ul style="list-style-type: none"> Largely electronic: Web pages Circulars Electronic newsletters Staff handbook
Learners in class	<ul style="list-style-type: none"> One of a few Small classes Pupils generally known by name 	<ul style="list-style-type: none"> One of a few Smallish classes Students generally known by name 	<ul style="list-style-type: none"> One of many Large classes, maybe in hundreds Students generally not known by name 	<ul style="list-style-type: none"> Individual – people at different stages in organisation
Preparation required	<ul style="list-style-type: none"> Regular homework for submission; finishing off class work 	<ul style="list-style-type: none"> Regular homework for submission; finishing off class work 	<ul style="list-style-type: none"> Preliminary reading, researching around topic Largely self-directed 	<ul style="list-style-type: none"> Reading minutes, relevant papers Sometimes, preliminary discussion to identify position

Aspect	Secondary school	Further education college	University ('higher education')	Workplace
Teaching input	<ul style="list-style-type: none"> Teacher-controlled Feedback provided 	<ul style="list-style-type: none"> Lecturer-controlled Feedback provided 	<ul style="list-style-type: none"> Lecturer-controlled in lectures Less controlled in tutorials, practicals and labs on campus; greater input via VLE, blogs, chat rooms or web communication such as Zoom Feedback dependent on mode of delivery 	<ul style="list-style-type: none"> Company-controlled In-house training programmes, not necessarily delivered by those trained to teach
Teaching strategies	<ul style="list-style-type: none"> New learning presented, checked, revised and reinforced Consolidated in subsequent lessons 	<ul style="list-style-type: none"> Interactive dialogue in lectures 	<ul style="list-style-type: none"> Traditionally, little dialogue in lectures Little time to answer questions In tutorials and labs, less formality and more interaction Potentially more interaction via online tutorials 	<ul style="list-style-type: none"> Open learning On the job: peer-mentoring
Learning requirements	<ul style="list-style-type: none"> Pace slow Memorising information One-word/short-response answers Teacher confirms correct response 	<ul style="list-style-type: none"> Medium pace Dialogue in lectures Often information transfer rather than critical thinking Opportunities for questions 	<ul style="list-style-type: none"> Driven by declared learning outcomes for the course Pace very rapid as assumption of base knowledge and, thus, building on the known Students need to think for themselves 	<ul style="list-style-type: none"> Pace varies Continuing professional development requirements dictated by annual appraisal or personal ambition
Written work requirements	<ul style="list-style-type: none"> Repeat what has been taught in class Less need for original thinking 	<ul style="list-style-type: none"> Repeat what has been taught in class Interpret questions and respond with syllabus content 	<ul style="list-style-type: none"> Evidence required of syllabus knowledge and understanding Independent analytical thinking expected, especially at higher levels Originality expected 	<ul style="list-style-type: none"> Graduate skills of critical thinking, ability to write appropriately to context and to explain things clearly and concisely
Presentational requirements	<ul style="list-style-type: none"> Expressive Often less emphasis on spelling, punctuation and grammar 	<ul style="list-style-type: none"> Presentation expected to be neat and correct in the main Less monitoring of grammatical errors 	<ul style="list-style-type: none"> May be penalties for poor spelling, grammar and punctuation Word-processed document may be mandatory 	<ul style="list-style-type: none"> Following house style and expected to be 100 per cent accurate in content and presentation Sloppy work may be returned for revision

continued overleaf

Table 2.1 (cont'd)

Aspect	Secondary school	Further education college	University ('higher education')	Workplace
Materials	<ul style="list-style-type: none"> ● Colourful, visually explicit ● Less text ● Encouragement in earlier stages especially to use text word for word ● Limited library facility 	<ul style="list-style-type: none"> ● Visually explicit, low on dense text ● Class notes ● Some use of more complex texts ● Modest library facility 	<ul style="list-style-type: none"> ● Traditional texts as books/online ● Journal resources ● Web-based resources, presentation slides/class notes ● Extensive on-site library with online journal access ● Increasing use of digital media 	<ul style="list-style-type: none"> ● In-house library or records ● Open-learning or distance-learning packages ● Increasing use of digital media
Assessment procedures	<ul style="list-style-type: none"> ● One-word/short responses ● Teacher feedback expected and given 	<ul style="list-style-type: none"> ● Extensive feedback ● Opportunities for multiple submissions before final assessment 	<ul style="list-style-type: none"> ● Multiple modes of assessment – written and oral ● Little preliminary review of written work ● One-time-only submission ● Mark not negotiable 	<ul style="list-style-type: none"> ● Annual review or appraisal ● May impact on promotion or salary increases
Examination strategy	<ul style="list-style-type: none"> ● National level: repeat what has been taught in class in response to syllabus ● Little need for original thinking ● Externally moderated ● Coursework forms part of assessment ● No resits in same year 	<ul style="list-style-type: none"> ● Generally follow national exam format(s) ● Local/national level: internally and externally moderated ● Coursework forms part of assessment ● Resit possibilities 	<ul style="list-style-type: none"> ● Internal examination: may contribute to final degree award ● Moderated internally with oversight by external examiner ● Continuous assessment may be included ● Resit possibilities at early levels of study 	<ul style="list-style-type: none"> ● External exams may be a requirement of professional bodies

ORGANISING YOUR UNIVERSITY EMAIL ACCESS

The key to becoming university organised is to establish your university email identity. Most students are keen to continue their communication networks and therefore want email access as early as possible.

Before you arrive:

- **Email:** as a new student, you may have been given limited access to university email functions so that you can receive updates and other information from the university, school, department or student union. Returning students may need to renew their university email accounts.
- **University information:** you may receive a lot of information whether you are a new or returning student. This may be printed and online. Make a point of reading it as it may contain vital information about what you have to do once you are registered (or re-registered if a returning student). It will probably contain information about key dates and appointments.

Once you begin your course, whether on-campus in person or present virtually:

- **Email:** your access will be extended and all e-messaging from the university authorities will use this rather than your personal email. Therefore, it is essential that you check your university email account regularly for course material and course information.
- **University information:** again, take time to sift through further literature you receive for the start of your course, separating the social publicity from the substantive university information that will help you to begin or recommence your studies. Keep it all in a spare hardcopy file or download electronically as appropriate and then, if you need the information later on, it will be there for you. Be sure not to discard information as just more of the same or similar material to that you received before arrival; hidden among this new material may be key information about where to register and link up with your department or your adviser of studies.

ENGAGING WITH UNIVERSITY REGULATIONS

After you've established yourself on the university electronic system, you'll be able to do a lot of the administrative tasks that the university requires of you. In addition, university staff will have an efficient method of communicating with you directly.

Like all organisations, the university has some regulations that it must follow – in this case, in accordance with the university's charter. You need to conform with these regulations to establish yourself as a genuine student, for example by:

- registering (sometimes called matriculation or enrolling) on the date and time given if you are expected to do this in person, or online if that is the way that the university runs this; you will be given this information in your letter of acceptance, whether in hard copy or online;
- carrying your student identity card with you at all times on campus. When you have registered, you will receive your student identity card, which you will need to access a range of university facilities. Presentation of this card may also permit you to pay discounted student rates for certain purchases or using certain facilities in the community.

Among your other obligations as a student, you are responsible for:

- informing your college (universities use different terminologies so this may be your faculty, school or department) or your course organiser of absence through illness and providing medical certificates to cover any absence beyond the normal self-certification period;
- letting the university know as soon as possible if you change address or other personal details;
- notifying your college/faculty/school/department/course organiser if you find yourself having to cope with exceptional personal circumstances that mean you will be absent for a period of time – for example, bereavement of a close relative;
- responding to written or electronic communication as required;
- conforming to university regulations, for example on plagiarism and attendance.



University attendance rules

A condition of passing your course is that you are expected to attend all lectures, and attendances may be recorded electronically but not always. Where a professional body has requirements that need to be met to achieve professional recognition of your qualification, then attendance is monitored and recorded. Where lectures are presented using lecture capture technology, there may be a facility to note your 'attendance' but this may vary from one institution to another. Note that UK legislation requires further and higher education institutions to monitor the attendance of international students. If the 'expected contacts' within a course are missed, the university is required to report the student to the UK Home Office (www.ukcisa.org.uk at 16 October 2020).

COMMUNICATING WITH YOUR DEPARTMENT

Once you have been added to the university system, the next step is to register for courses with your department. If, during the course of your studies, you have a query relating to your course, or are unsure of what you need to do and when, then your department will be the first place to visit or contact. If you are on campus, you need to identify and locate your department so that you know where to go to get this information. On or off campus, it is important to be able to communicate with your department when necessary by identifying the correct individual or group or generic email address(es) you might need to use.

FINDING OUT SUBJECT INFORMATION

At university you'll be directed, probably by email or a 'welcome' letter, to your course handbook for information on the course. This may be provided in hard copy through your course adviser or your department, but increasingly key information is provided on school, departmental or course websites, often through the virtual learning environment (VLE). This is not only expedient, it saves using scarce and costly paper resources.

Your 'real' or 'virtual' course handbook will usually provide the following information.

1 Course information relating to:

- lecture topics, numbers of lectures, names of lecturers;
- reading lists for tutorials, labs, practicals or written work;
- learning objectives/outcomes for your subjects within a course;
- details on marking criteria ([Ch 49](#));
- some guidance on essay or report-writing as required on your course;
- some guidance on subject-specific or preferred referencing styles ([Ch 27](#)).

2 Timetable information including:

- dates, times and venues of lectures;
- dates and venues of tutorials, practicals and labs.

Note all important dates in a student diary, such as the *Student Planner and University Diary* which is an academic diary that runs from the start to the end of the academic year rather than the calendar year and provides semester/term, monthly and weekly plans. From this you will be able to work out how much time you will have for independent study, other activities and commitments.

Once your course begins, you'll be given access to your subject portals on the university's virtual learning environment (VLE). Information about any timetable changes will usually be communicated through the course VLE or school/departmental website. Note that the VLE is the holding place for all course/module information and you will be inducted into its use by staff members who can troubleshoot any access problems that may occur initially. You must ensure not only that you have access to all the VLE portals required for your course(s)/module(s) but that you visit them regularly ([Ch 8](#)). For example, if you have three different modules running at the same time, you may have three VLE portals to work from. Note that this may vary according to how your university operates this aspect of learning.

UNIVERSITY SERVICES

Sometimes things can happen outside your course, on campus, in the community or in your home that cause you concern. There are places in the university where you can go for information, advice or support. Universities are not as anonymous as they might seem on the surface and, if you feel that you could do with some help, there is usually someone to whom you can turn for advice or support. Note that such university services are generally free and always confidential. Seeking support before an issue becomes a problem is the wisest course of action and a mature decision in problem-solving; approaching a university support service does not 'go down on your record' and your department will have nothing to do with this. You'll find information about these services from noticeboards, your university's website and from information leaflets that will be displayed in prominent places in university buildings.



Typical services available in most universities

Note that the names of the units involved in these services may be different in your university or college.

- **Academic skills/advice service:** providing support for academic writing, learning strategies, exam techniques and coping with academic issues.
- **Advisory service:** covering finance, hardship, tenancy issues, leases and other matters relating to day-to-day life.
- **Careers service:** offering careers advice, often along with 'job shop' information for finding part-time work, placements and internships, and vacation employment.
- **Chaplaincy centre:** welcoming people of all faiths and those who do not subscribe to any particular faith; the chaplaincy usually provides a range of facilities and activities not necessarily related to religion.
- **Counselling service:** supporting students with personal emotional problems such as stress, being homesick or loneliness.
- **Health service:** providing on-campus health care and advice, including mental health issues.
- **Information technology service:** providing help with software and hardware issues, email access and digital technologies such as the virtual learning environment.
- **International service:** providing cultural activities and care support for international students.
- **Library:** providing a range of services to support studies and offering advice on plagiarism and referencing, as well as online searching ([Ch 12](#)).
- **Residence service:** dealing mainly with university accommodation, but may also have information about other property available for rent.
- **Sport and well-being centre:** for keeping fit, playing sports, meeting people and generally unwinding.
- **Students' union:** run independently of the university but apart from the usual social amenities, also usually offering support to students through a welfare office. Some students prefer to approach this as they perceive it as a less formal source of assistance.

The next section, Part 1, helps you to be aware of how you can take care of yourself in new university settings.



PRACTICAL TIPS FOR SETTLING INTO THE UNIVERSITY SYSTEM

- **Recognise that going to university is like moving to a new community.** A university has its own culture and conventions. Although it might seem confusing at first, the information you need is usually available somewhere. A good starting point is the university's web pages. From the home page, you can usually find what you want, using the search facility or A–Z index.
- **Act for yourself.** University is not like school in that generally there will be no one behind you to tell you what to do or when; nor do you have to 'follow the group' if you don't want to do

that. Therefore, it is up to you to organise your time and to follow the necessary procedures explained in your course handbook in order to fulfil the course requirements.

- **Manage your time carefully.** This is vital to your success. You need to balance your social life and any employment commitments with your study. (There's more about this in [Ch 4](#).)
- **If you have any queries about your course, ask.** If you don't know who to approach or are in doubt about what needs to be done and when, ask the departmental secretary or administrator who will usually be a mine of information. If you feel that the course or module choice(s) are not working for you or are not as you expected, then discuss this in the first instance with your course adviser/director of studies or personal tutor. If regulations allow, you may be allowed to change modules, although only within the first few weeks of the course beginning.
- **Seek support at an early stage.** If you find that personal issues are beginning to interfere with your studying, then seek advice from the support service that seems most appropriate. It is better to ask for confidential advice while things are low-key than to wait until the issues escalate into big problems.

PART 1

CARING FOR YOURSELF

3

MONEY MATTERS – TIPS FOR UNIVERSITY

How to plan and budget

Many students report that keeping to a budget is one of the hardest parts of student life, but this does not have to be as arduous as it sounds if you take a positive approach to planning your income and expenditure. This chapter begins by helping you to predict likely costs, and then offers tips on keeping costs down and what to do if your budget isn't working out. It also lists additional sources where you can obtain detailed information on money matters for students that applies to your own particular circumstances.

Since first having any money of your own, you will have been working out how to spend or save it. Therefore, it would be insulting to suggest that you don't know how to manage your budget at this stage in your life. However, university presents different kinds of expenditure and sets of needs that need to be considered in order to tailor what you have to what you need. Being at university will almost certainly result in a change in your financial status. Much depends on your personal circumstances and, in particular, the degree of support your family is able to provide, but being a student will probably restrict your earning potential and almost certainly alter your expenditure.

Useful sources offering money management information specifically for students



Below are recognised sources that may give you information suitable for your personal situation, including special information for new undergraduate school leavers as well as mature students. In alphabetical order, these are:

www.gingerbread.org.uk (UK charity offering student finance advice to single parents)
www.gov.uk (UK Government website under 'Education and Learning' under Student finance)
www.moneyadviceservice.org.uk (UK Government-sponsored free advisory service)
www.ucas.com (Universities and Colleges Admissions Service, follow the links about managing money under 'Student Life')

CREATING A BUDGET

In creating a budget you're trying to plan your income and expenditure over a set period so that you can:

- get a realistic view of the costs of being a student, particularly unexpected expenses;
- be less likely to overdraw your bank account past any agreed limit, thus avoiding penalties;

- forecast expenditure on essentials, thereby estimating surplus available for low-priority or luxury items;
- possibly reserve sums of money for anticipated costs;
- be better placed to borrow an appropriate amount and negotiate a more advantageous interest rate, if you predict ahead of time that you will need to take out a loan;
- feel more confident that any debt you do incur will be controlled.

The photocopiable table in the Appendix on page 439 can be used as the basis for a budget over weekly, monthly or yearly periods. To predict your costs, you should:

- use past expenditure as a guide, adding a suitable amount for inflation;
- consult student-focused financial websites for current typical outlays (see information box);
- make a well-educated guess, based on discussions with other students or family members.

If you feel that budgeting over short periods is inappropriate for you because your expenditure is irregular, you could try working to an annual cycle, dividing infrequent but large outgoings by 12 to give average monthly costs. You can then create a budget for each month, but should take care to carry over any monthly surplus, rather than spending it. You can also use direct debits to smooth out costs over the year.



A spreadsheet could help with budgeting

If you're familiar with this kind of program, consider using a spreadsheet to set up your budget as on page 439. You will be able to adjust the income and expenditure headings to suit your circumstances. You can also monitor your income and outgoings more easily by updating with real values. By doing this, you may be adding the use of electronic spreadsheets to your skill set – an advantage for later studies and employment.

BANKING AND LOAN OPTIONS

Setting up a bank account or reassessing your existing one

As a student you may find that banks are keen to offer incentives to new student customers because of their relatively stable careers and future earning potential. Thus, there may be advantages in changing to another bank so that you get these more favourable conditions. You should therefore shop around to find the best bank and the best type of account to suit your needs. You can speak to representatives of different banks who attend Freshers' Week fairs in the early stages of the new academic year. On larger campuses there may be a 'students' branch', where you could seek out information in person. As well as the well-known town-centre banks, many building societies offer current accounts with similar facilities. Alternatively, you can make online comparisons of bank account offers by visiting the websites of banks in the UK banking sector (but note that some offers may *not* apply to students).

Here are some important aspects to consider when choosing a bank account.

- **Convenience and facilities.** Is there a branch or cash dispenser/automated teller machine (ATM) on campus, or is a good telephone or internet banking facility available?
- **Cash versus cards.** Would you like associated debit or credit cards? With cash it is easier to keep an eye on your expenditure; bank cards are more convenient but difficult to monitor expenditure.
- **Costs and potential gains.** Will your account be free to run? Will you incur large charges if you accidentally go overdrawn? Might you gain interest when, however briefly, your account is in credit?
- **Overdraft facilities and interest rates.** How much will the bank lend you? What will it cost in interest (if anything)? When will you have to pay your debt back? Some matters, such as overdraft facilities, are decided at branch level and you may find it useful to be able to talk face to face with staff when arranging such facilities.
- **Incentives.** What will the bank give you if you choose to join them?

International students

International students may have additional banking needs, such as the ability to transfer funds from abroad. Banks may ask for additional identification and/or deposits before they set up an account for non-UK nationals and may levy charges for money transfer.

To set up an account, you will need to provide evidence of your identity and status. Typically, a bank will ask to see your birth certificate or passport, evidence of your address and some indication of your student status, such as an acceptance letter or matriculation card. They may also require an initial deposit, such as a loan cheque.

Loan options

There are various options for borrowing money or receiving grants to finance your studies, including tuition fee loans, maintenance loans, bursaries and scholarships. Your ability to access these will depend on where you study and your personal circumstances. In most cases, loans will only need to be repaid after you graduate, and in certain cases only when you are earning in excess of a salary threshold. Some grants do not have to be repaid at all.

Ideally, of course, you will be trying to minimise the debt you carry into your later career – at that time you will have other priorities for your earnings, such as setting up a home. Two ways in which you can reduce your debt are by:

- taking on part-time work so you increase your income;
- budgeting carefully so that you reduce your outgoings.



How can I get the right work–study balance?

For most students, the clear priority should be degree coursework and not term-time employment. Conditions of your employment (timing and length of shifts, for example) may tend to affect your studies, your attendance at lectures and other parts of your course, as well as your health. You should avoid this conflict if at all possible.

TERM-TIME AND VACATION WORK

Naturally, universities and their staff expect you to study hard to earn your degree. In fact, they expect you to put in the equivalent of a full-time working week. Not all of this is taken up in ‘contact’ with staff in lectures, tutorials and practicals, but it is expected that you read, revise and work on essays, reports and other assessments during the remainder of the time. If you take on term-time paid employment, this may affect your study effort and it may reduce time you would otherwise spend socialising or in sport, leisure or rest. The general advice is that students should undertake no more than 15 hours’ paid work per week.

Traditionally, university vacations have provided opportunities for longer, more intensive periods of employment, that could replenish student bank accounts without affecting their studies. Many of these opportunities might involve seasonal occupations, but some of these fall into the category of ‘internships’, which, while often less financially rewarding, may provide vital career-related experience. In straitened economic times, such opportunities may be fewer than before. Therefore, if you are looking for short-term vacation employment, whether local to your home, university or elsewhere, then it is important to ‘get ahead of the game’ by making use of students’ union or university career service ‘job shop’ vacancies well ahead of the vacation periods, so that you don’t miss out on whatever opportunities might be open to students.



Term-time and vacation work and your later employability

Remember to include on your CV any employment you have had during your time at university. Your term-time employers may also be willing to provide a reference for you. As your most recent employer, their support could be vital too as they will be able to confirm that you have a positive work ethic, experience and skills that could be valuable in a future career.

WHAT TO DO IF YOUR FINANCES SEEM OUT OF CONTROL

If your budget doesn’t seem to be working out, or if you are approaching or in danger of exceeding your authorised overdraft limit, it is vital to talk to someone about your finances. You might approach a family member, your university’s student finance/money adviser specialist (often working within student services), or people at your students’ union. Some universities

operate a hardship fund but financial assistance is not automatic and is only made under strict criteria. The money advisory service in your university will be able to provide information on this. Your bank adviser may be able to point you in the direction of additional sources of money (loans) or extend your overdraft facility. Most of these people will be sympathetic to your needs, perhaps surprisingly so, as long as you are open and honest with them.

If things go wrong. . .



Where debt is involved, banks and building societies generally use printed letters to communicate their concerns. Whatever you do, don't hide from the problem; the longer it is left, the bigger the problem becomes. React immediately by contacting the department that sent you the letter. Explain what you intend to do and take notes of the names of any staff to whom you speak, and what was said. Keep a note of times and dates of all communications. It may be possible, for example, to make special arrangements for disbursing (paying off) the debt. If it all seems too overwhelming, visit the money advisory service in your university who may be able to help you sort things out. They may also help you to work out an action plan that involves reassessing your expenditure along the lines of 'essential'/'nice to have/do'/'luxury' expenses.

Whoever you approach for advice and help, you should try at all times to maintain a good relationship with your bank and its staff and, in particular, develop or preserve your credit status. This will be important in later life when you may wish to take on a substantial debt such as a car loan or mortgage. Your credit rating may be at risk if you exceed debt limits or fail to make expected payments.

This chapter has provided an overview of things with regard to money that matter particularly to students. This is all about caring for yourself, and the next chapter makes some suggestions for effective ways that you can care for yourself by managing your time effectively to meet both your course and social responsibilities.



PRACTICAL TIPS FOR COST-SAVING AND BUDGETING

- **Actively control your weekly or monthly expenditure.** From your budget calculations (page 439), work out how much you should be taking out of the bank each week – and try to keep to this. Limit your 'pocket' money (the cash in your pocket or purse for day-to-day expenses); that way you will not be tempted to buy small treats, the cost of which add up. If you spend more than you planned in a given period, think of it as a loan from yourself and make do with less cash in the following week(s). Bear in mind that expenditure at the beginning of an academic session is always higher, and slows down as the year progresses.
- **Live within your means.** Another more rigid way to ensure that you don't overspend in a month is to run two bank accounts – one for your 'capital' and the other for living expenses. Set up a direct debit transferring a fixed amount each month from your 'capital' account to the second account to cover living expenses for that month. It's an artificial barrier, but one that could keep your finances in credit.

- **Bank smartly.** Yet another way to help you monitor your cash is to put your loan or other income that comes at the start of each term/semester or year into an interest-bearing account, so you can benefit from this. When borrowing, try to do this from as few sources as possible and at as advantageous an interest rate as possible. However, if you need to borrow, do so in instalments, so you are not tempted to spend too quickly any lump sum you receive. Shop around if possible and look for special deals. Move your debt if necessary. Credit cards differ greatly in interest rate and may have good introductory deals. Try not to use store cards as they generally have very high interest rates unless you pay off the entire balance each month.
- **Keep track of your account balance.** By doing so you can avoid going into the red or exceeding your overdraft limit. In particular, don't forget to take a note of how much you take out of the 'hole in the wall' (ATM) to top up your wallet or purse. Try to pay predictable bills by direct debit, so that you can have a better idea of your outgoings and will not receive a surprise bill – but make sure that you always have enough in your account to service these payments and remember to cancel them when your obligation to make these payments terminates.
- **Keep money back for known costs and contingencies.** When grant and loan money comes in, allocate some of this to known recurrent costs, predictable one-off expenses and 'emergencies'. Use only the remainder for day-to-day expenses.
- **Save on insurance costs.** It's always worth shopping around to find the best deal, and some companies have special policies for students. You should also find out whether your family's insurance policy for contents covers your possessions while you are away from home and under what circumstances and with what excesses. Likewise, check on your family's travel insurance policies. It may be cheaper overall if your family policy shifts to one that covers you too.
- **Shop smartly at the supermarket.** If you have to buy food, play the supermarkets at their own game to save money.
 - Don't shop when you are hungry. This sounds daft but it works, as you won't be tempted as much to stock up.
 - Find out which supermarket group is the cheapest for the goods normally on your shopping list.
 - Find out the times that perishable goods are taken off the main shelves to be sold cheaply before their sell-by date – and time your shopping trips to suit.
 - Check which cheap or own-brand items are acceptable and buy these, but note that some of these may represent a false economy, either because there's less in the packet or tin, or because the quality is significantly reduced.
 - Be aware of supermarket ploys to encourage impulse buying. When you visit, make a shopping list and stick to it.
 - Take advantage of two-for-one offers to stock up – but only if you would normally buy the product and/or would actually use all the items on the offer.
 - Use loyalty schemes and student discounts – for example, your student card may entitle you to special rates in some sports and entertainment venues, and a student travel card for bus or rail travel could be used to your advantage.

- **Gain full benefits from vacations and vacation work.** If you can get a job during the vacations, you may wish to consider the following.
 - Put a proportion of your earnings in an ‘untouchable’ account to cover your expenses for term time.
 - Take full advantage of any ‘perks’ of the job, such as free meals or cheap goods.
 - Save any tips separately for a treat or special item.
 - Ensure you aren’t being taxed at an inappropriate ‘emergency’ rate: contact your local tax office if unsure, quoting your National Insurance (NI) number.
 - When relatively flush with cash, do not be tempted to splash out on luxury items you don’t really need.
 - Remember that your student experience shouldn’t be a non-stop work–study routine; it’s equally important to think about your physical and mental health by doing some of the non-study things you enjoy on your own, with family and with friends. Vacations should be a time where you can do this enthusiastically and with a sense of freedom.
 - Numerous websites and other social media sources offer advice on student finance in its broadest sense. Be aware that not all the information offered is sound. In some cases, the sources are not always what they seem to be, and may involve scams.

4

TIME MANAGEMENT

How to balance study, family, work and leisure

Managing your time effectively is an important key to a fulfilling, successful university career and is an essential aspect of caring for yourself. This chapter provides ideas for organising your activities and tips to help you focus on important tasks.

Successful people tend to have the ability to focus on the right tasks at the right time, the capacity to work quickly to meet their targets and the knack of seeing each job through to a conclusion. In short, they possess good time-management skills. Time management is a skill that can be developed like any other, and it is one that will be essential in your future career. Here are some simple routines and tips that can help you improve your organisation, prioritisation and timekeeping. Being able to organise yourself and your time will have a beneficial effect on your sense of motivation and general sense of well-being. Weigh up the following ideas and try to adopt those most suited to your needs and personality.

As a student, you will need to balance the time you devote to study, family, work and social activities. Although you probably have more freedom over these choices than many others, making the necessary decisions is still a challenging task. Table 4.1 demonstrates just how easy it is for students' study time to evaporate.

DIARIES, TIMETABLES AND PLANNERS

Organising your activities methodically is an obvious way to gain useful time.

Diaries and student planners

Use a diary or planner to keep track of your day-to-day schedule (for example, lectures, sports activities) and to note submission deadlines for university work.

- Work your way back from key dates, creating milestones such as 'finish library work for essay' or 'prepare first draft of essay'.
- Refer to the diary or planner frequently to keep yourself on track and to plan out each day and week. Try to get into the habit of looking at the next day's activities the night before, and the next week's work at the end of each week. If you use a diary with a 'week-to-view' type of layout, you will be able to see ahead each time you look at it.
- Number the weeks, so you can sense how time is progressing over longer periods, such as a term or semester.
- Consider also numbering the weeks in reverse 'count-down' fashion to key events such as end-of-semester/term exams and assignment submission dates.

Table 4.1 Some ways in which students' study time can evaporate. Do any of these situations sound familiar?

Personality type	Typical working ways. . . and the problems that may result
The late-nighter	Lukas likes to work into the small hours. He's got an essay to write with a deadline tomorrow morning, but just couldn't get down to doing it earlier on. It's 2.00 a.m. and now he's panicking. The library's shut and he can't find an e-reference to support one of his points. He's so tired he won't be able to review his writing or correct the punctuation and grammatical errors, and he feels so shattered that he'll probably sleep in and miss the 9.00 a.m. deadline. Oh well, the essay was only worth 25 per cent – he'll just have to make up the lost marks in the exam. . .
The extension-seeker	Eveline always rationalises being late with her assignments. She always has good reasons for being late, and it's never her fault. This is beginning to wear rather thin with her tutors. This time her printer packed up just before submission, last time she had tonsillitis and the time before she had to visit her granny in hospital. She's asked for an extension, but will lose 10 per cent of the marks for every day her work is late. It's only a small amount, but as she's a borderline pass in this subject, it could make all the difference. . .
The stressed-out non-starter	Shahid has to give a presentation to his tutorial group. Only thing is, he's so intimidated by the thought of standing up in front of them that he can't focus on writing the talk. If only he had his PowerPoint slides and notes ready, he'd feel a whole lot more confident about things, but he can't get going because of his nerves. Maybe if he just goes out for a walk, he'll feel better placed to start when he comes back. . . and then, maybe another chat with a friend. . .
The last-minuter	Ling is a last-minute person and she can only get motivated when things get close to the wire. She produces her best work close to deadlines when the adrenaline is flowing. However, her final-year dissertation is supposed to be a massive 10,000 words. There's only a week to go and she hasn't felt nervous enough to get started until now. . .
The know-it-all	Ken has it all under control. The lecture notes are all on the internet, so there's really no need to go to the lectures. He'll catch up on sleep instead and study by himself later on. Then he'll just stroll to the exam looking cool, get stuck in and amaze everyone with his results. Trouble is, the professor gave out a sheet at her first lecture changing the learning outcomes and missing out one of the topics (which Ken has revised carefully), and told the other students that the exam format now involves two compulsory questions. . .
The perfectionist	Gabriella signed up for a vocational degree and plans a plum job on graduation. Her course uses blended learning, so lectures are delivered online and practicals are the only time that she has to attend in person. She finds it hard to keep up with her self-directed study time and with coursework. She's procrastinating by doing all sorts of other things in her flat instead of an essay that's 50 per cent of her continuous assessment. She just can't phrase the introduction right – she's tried 15 different ways and crossed them all out. Time is running out now. . .
The juggler	Jeff is a mature student and is working part-time to make ends meet. Although it started as 10 hours a week, it's now up to 25. He's juggling his shifts so he can attend lectures and tutorials, and might be able to do a bit of coursework in the breaks at work, providing the staffroom is empty. He can't get into the library to work on the short-loan material, so he'll have to miss that out. And he's so tired at the end of each day, he just can't summon the energy to read the core texts. He doesn't know how long he can keep this pace up. . .



Choosing a diary or planner

Some universities and many bookshops sell academic diaries that cover the year from September to August. Alternatively, some sell academic planners with diary features, such as the *Student Planner and University Diary* (see References and further reading), which provide templates for planning that allow you to keep track of assignment dates, plan for exam revision as well as providing reviews of key points of grammar, spelling, punctuation and maths, along with other planning resources to help you organise your studies.

Timetables

Create a detailed timetable of study when you have a big task looming (such as before exams, or when there is a large report or literature survey to write up). The use of revision timetables is covered further in [Ch 46](#), and the same principles apply to other tasks. You could:

- break the task down into smaller parts;
- space these out appropriately;
- schedule important activities for when you generally feel most intellectually active (for example, mid-morning).

One advantage of a timetable is that you can see the progress you are making if you cross out or highlight each mini-task as it is completed.

Wall planners

These are another way of charting your activities, with the advantage, like a timetable, that you can see everything in front of you.



Advantages of being organised

If you organise your time well, you will:

- develop a routine for self-directed study, even if you're studying off-campus;
- optimise online learning opportunities through your module VLE;
- keep on schedule and meet deadlines;
- reduce stress caused by a feeling of lack of control over your work schedule;
- complete work with less pressure and fulfil your potential;
- build your confidence about your ability to cope;
- avoid overlapping assignments and having to juggle more than one piece of work at a time;
- be developing a motivational skill that will prepare you for future employment.

Being organised is especially important for large or long-term tasks because it is easier to put things off when deadlines seem a long way off, especially if you're having to study independently.

LISTING AND PRIORITISING

At times you may run into problems because you have a number of different tasks that need to be done. It is much better to write these tasks down in a list each day, rather than risk forgetting them. You will then have a good picture of what needs to be done and will be better able to prioritise the tasks.

Once you've created a list, rank the tasks by numbering them from 1, 2, 3 and so on, in order from 'important and urgent' to 'neither important nor urgent' (see Figure 4.1). Your 'important' criteria will depend on many factors: for example, your own goals, the weight of marks given to each assessment, or how far away the submission date is.

Each day, you should try to complete as many of the listed tasks as you can, starting with number 1. If you keep each day's list achievable, the process of striking out each task as it is completed provides a feeling of progress being made, which turns into one of satisfaction if the list has virtually disappeared by the evening. Also, you will become less stressed once high-priority tasks are tackled.

Carry over any uncompleted tasks to the next day, add new ones to your list and start again – but try to complete yesterday's unfinished jobs before starting new ones of similar priority, or they will end up being delayed for too long.

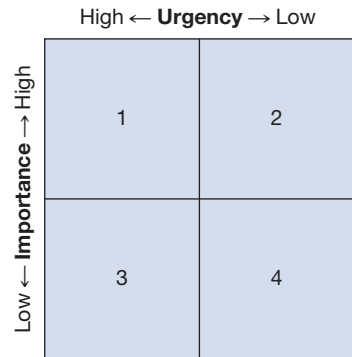


Figure 4.1 The urgent–important approach to prioritising. Place each activity somewhere on the axes in relation to its importance and urgency. Do all the activities in sector 1 first, then 2 or 3, and last 4.

Deciding on priorities

This involves distinguishing between important and urgent activities:

- **Importance** implies some assessment of the benefits of completing a task against the loss if the task is not finished.
- **Urgency** relates to the length of time before the task must be completed.

For example, in normal circumstances, doing your laundry will be neither terribly important nor particularly urgent, but if you start to run out of clean underwear, you may decide otherwise. Hence, priorities are not static and need to be reassessed frequently.

ROUTINES AND GOOD WORK HABITS

Many people find that carrying out specific tasks at special periods of the day or times of the week helps them get things done on time. You may already do this with routine tasks, such as doing your laundry every Tuesday morning or visiting a relative on Sunday afternoons. You may find it helps to add work-related activities to your list of routines – for example, by making Monday evening a time for library study to work on your next assignment.

Good working habits can help with time management.

- **Set yourself a daily timetable.** Whether you're working on- or off-campus, have an outline plan for each day. Identify routine tasks, such as consulting your VLE account to keep up with course-related online events and group activities.
- **Plan important work for when you're at your most productive.** Most of us can state when we work best (see Figure 4.2). When you've worked this out for yourself, timetable your activities to suit: academic work when you're 'most awake' and routine activities when you're less alert.
- **Make the most of small scraps of time.** Use otherwise unproductive time, such as when commuting or before going to sleep, to jot down ideas, edit work or make plans. Keep a notebook with you to write down your thoughts.
- **Keep your documents organised.** If your papers are well filed, you won't waste time looking for something required for the next step.
- **Make sure you always have a plan.** Often, the reason projects don't go well is because there's no scheme to work to. Laying out a plan for an essay, report or project helps you to clarify the likely structure behind your efforts. Writing out a fairly detailed plan – not just a few headings – will save you time in the long run.
- **Extend your working day.** If you can deal with early rising, you may find that setting your alarm earlier than normal provides a few extra minutes or hours to help you achieve a short-term goal.

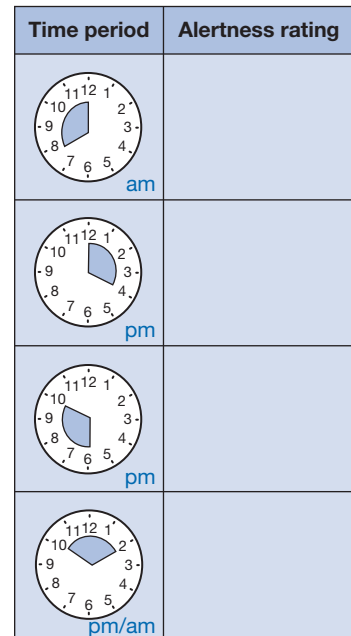


Figure 4.2 Are you a morning, afternoon, evening or night person? Rate yourself (marks out of 10) according to when you find yourself most alert and able to study productively.

HOW TO AVOID PUTTING THINGS OFF

One of the hardest parts of time management is getting started on tasks. Procrastination is all too easy, and can involve the following:

- convincing yourself that other, low-priority work is more important or preferable;
- switching frequently among tasks, and not making much progress in any of them;
- talking about your work rather than doing it;
- planning for too long rather than working;
- having difficulty starting a piece of writing (having 'writer's block');
- spending too long on presentational elements (e.g. the cover page or a diagram), rather than the 'meat' of the project.

Definition: procrastination

This is simply putting off a task for another occasion. As the poet, Edward Young, wrote: 'Procrastination is the thief of time'.

A particular type of procrastination involves displacement activity – doing things that help you to avoid a difficult or distasteful task. Consider the following questions.

- Do you really need to check and answer all your texts and emails or update your status on your social networking site before getting down to work?
- Do you really need to watch that TV programme or have another spell at that computer game?
- Why are you cooking tonight, rather than eating fast food and getting down to your studies much quicker?
- Why are you drawing such a neat diagram, when creating a less tidy one will let you get on to the next topic?
- Why are you so keen to chat to your friends rather than go to the library?
- Why are you shopping today, when you could easily leave it until later?

The first step in preventing the syndrome of procrastination, and especially displacement activity, is to recognise what your subconscious is doing. You need to make a conscious effort to counteract this side of your personality by analysing your behaviour and possibly setting yourself time or other targets, with 'rewards' to tempt you into meeting these. For example, 'I'll take a break when I've written the next section, 200 words. . . '.

You might also make a list of things that need to be done and prioritise these into 'immediate', 'soon' and 'later' categories. Convince yourself that you will not start on the 'soon' and 'later' categories until you have fulfilled all those items on the 'immediate' list. And don't be tempted to think that if you get the smaller things out of the way that will free up your mind for the bigger issues – all that will happen is that more lower-category issues will creep into your attention.

Delaying completion of a task, in itself a form of procrastination, is another aspect of time management that many find difficult. It's a special problem for those afflicted by perfectionism. Good time managers recognise when to finish tasks, even if the task is not in a 'perfect' state. At university, doing this can mean that the sum of results from multiple assignments is better, because your attention is divided more appropriately rather than focusing on a single task at the expense of others.

Tips for getting started on tasks and completing them on time are provided in Table 4.2.

Table 4.2 Ten tips for starting academic tasks and completing them on time

<p>1 Improve your study environment. Your focus and concentration will depend on this.</p> <ul style="list-style-type: none"> ● Create a tidy workplace. Although tidying up can be a symptom of procrastination, in general it is easier to start studying at an empty desk and in an uncluttered room. ● Reduce noise. Some like background music, while others don't – but it's generally other people's noise that really interrupts your train of thought. A solution might be to go to a quiet place such as a library. ● Escape. Why not take all you need to a different location where there will be a minimum of interruptions? Your focus will be enhanced if the task you need to do is the only thing you <i>can</i> do, so take with you only the notes and papers you require.
<p>2 Avoid distractions. If you are easily tempted away from tasks by your friends, you'll have to learn to decline their invitations politely. Hang up a 'do not disturb' sign, and explain why to your friends; disappear off to a quieter location without telling anyone where you will be; and switch off your phone, TV or email. One strategy might be to say to friends, 'I can't come just now, but how about having a short break in half an hour?'.</p>
<p>3 Work in short bursts during which your concentration is at a maximum. After this, give yourself a brief break, perhaps by going for a short walk, and then start back again.</p>
<p>4 Find a way to start. Breaking initial barriers is vital. When writing, this is a very common problem because of the perceived need to begin with a 'high impact' sentence that reads impressively. This is unnecessary and starting with a simple definition or restatement of the question or problem is perfectly acceptable. If you lack the motivation to begin work, try thinking briefly about the bigger picture: your degree and career, and how the current task is a small but essential step to achieving your goals.</p>
<p>5 Focus on the positive. You may be so anxious about the end point of your task that this affects your ability to start it. For example, many students are so nervous about exams or speaking in public that they freeze in their preparation and put the whole thing off. One way to counter this would be to practise – perhaps through mock exams or rehearsing an oral presentation with a friend. Focus on positive aspects – things you do know, rather than those you don't, or the good results you want to tell people about, rather than those that failed to provide answers.</p>
<p>6 In written tasks, don't feel you have to work in a linear fashion. Working online allows you to work out of sequence, which can help get you going. So, for a large report, it might help to start on a part that is 'mechanical', such as a reference list or results section. Sometimes it's a good idea to draft the summary, abstract or contents list first, because this will give you a plan to work to.</p>
<p>7 Cut up large tasks. If you feel overwhelmed by the size of a job and this prevents you from starting it, break the task down to manageable, achievable chunks. Then, try to complete something every day. Maintaining momentum in this way will allow you to whittle away the job in small pieces.</p>
<p>8 Work with others. By working in a small group, virtually or in person, you can spur each other on with sympathy, humour and a mutual sense of satisfaction that you're working through the study together. The social aspects of learning are important to everyone.</p>
<p>9 Ask for help. You may feel that you lack a particular skill to attempt some component of the task (e.g. maths, spelling, or the ability to use a software program) and that this is holding you back. Don't be afraid to ask for help. Rather than suffering in isolation, consult a fellow student, lecturer or skills adviser; or visit one of the many websites that offer assistance.</p>
<p>10 Don't be too much of a perfectionist. We all want to do well but doing your very best takes time – a commodity that should be carefully rationed so that all tasks are given their fair share. Perfectionism can prevent or delay you getting started if you feel your initial efforts need to be faultless (see point 4). Also, achieving fault-free work requires progressively more effort, with less return as you get nearer to perfection. The time you need to spend to attain the highest standards will probably be better used on starting the next task.</p>

This chapter has shown how managing your time can help you feel more in control of your studying commitments, with a direct and positive impact on your well-being. The next chapter outlines additional aspects of taking care of yourself with regard to stress-reducing strategies, your well-being and mental health.



PRACTICAL TIPS FOR MANAGING YOUR TIME

- **Invest in items to support your time management.** Helpful items could include a diary, wall planner, mobile phone with diary facility and alarm clock.
- **Investigate how you really use your time.** Time-management experts often ask clients to write down what they do for every minute of several days and thereby work out where the productive time disappears to. If you are unsure exactly what you waste time on, you might like to keep a detailed record for a short period, using a suitable coding for your activities. When you have identified any time-wasting aspects of your day, you can then act to cut these down (or out). Those of a more numerical bent might wish to construct a spreadsheet to do this and work out percentages spent on different activities. Once you have completed your time sheet, analyse it to see whether you spend excessive amounts of time on any one activity and may not have the balance right. As you think about this, remember that universities assume you will be carrying out academic-related activities for roughly 40 hours per week.
- **Create artificial deadlines.** Set yourself a finishing date that is ahead of the formal submission deadline for your assignment. That way you will have the time to review your work, correct errors and improve the quality of presentation.
- **Build flexibility into your planning.** We often end up rushing things because the unexpected has interrupted a timetable that is too tightly scheduled. To avoid this, deliberately introduce empty slots into your plans to allow for these contingencies.
- **Try to prioritise the items on your 'to do' list.** If you produce a daily list of tasks, spend some time thinking about how you wish to prioritise and order them through the day. You might adopt a numerical system or one using stars, for example.
- **Ask yourself whether your lifestyle needs radical adjustment.** You may find that little in this chapter seems relevant because your time is dominated by a single activity. This might be socialising, caring for others, outside employment or travelling, for example. In these cases, you may need to make fundamental changes to your lifestyle in order to place greater emphasis on your studies. In some cases, a student counsellor might be able to help you decide how to achieve a better balance across your commitments and activities.

5

WELL-BEING, STRESS AND MENTAL HEALTH

How to cope with the pressures of university life

Attending university involves a life-changing sequence of events. As a student, university can give you a sense of fulfilment and pride in the achievement of your goals. However, it is a demanding experience that can place pressures on students as they adapt to their new learning environment and strive to attain these goals. This chapter outlines aspects of well-being that are likely to be important to you and your friends and directs you to sources of support if you feel that you're under extreme stress or are suffering from mental ill-health.

Well-being is a state of mind as well as a physical condition. It can be defined as 'the state of being comfortable, healthy and happy'. People can strive to achieve this by adopting a positive outlook on life and being proactive in maintaining a balanced perspective on the challenges they may encounter. But this is not always possible; events can overtake us all at some point. Recognising the pressures that you may be under and how your body and your mind might respond to these goes part of the way to resolving some of the effects you may experience.

STRESS

Some of the things that typically push students into feeling stressed might be: adjusting to the new university environment; being unaccustomed to doing household chores; new and old relationships; loneliness; and personal issues of self-doubt as to being able to perform well enough at this level of study. More specifically, some students may find that difficulties with managing time ([Ch 4](#)) and coping with multiple deadlines alongside other personal, work and family responsibilities and circumstances can make them feel stressed. This can increase anxiety levels and affect learning.

In general terms, you may feel stressed when:

- outside influences are putting you under pressure to perform;
- too many things are being demanded of you at the same time;
- you are afraid of the consequences of failure;

- there is a difference between the way things are and the way you would like them to be;
- you have little control over events, but care greatly about the way they may turn out;
- you have been under low-level pressure for a long period;
- you run out of time and have a task to do in too-short a period;
- you fear that you will not achieve to your own high standards.

The stress calendar information box highlights typical stress pressure points in the study cycle.

The stress calendar: likely stress periods within each term or semester



First weeks (especially as a new student)

- being homesick
- difficulties fitting in
- new relationships
- encountering new teaching styles
- queries about new studies
- feelings of academic inferiority

Mid-term/mid-semester

- academic pressures – assignment deadlines
- lack of 'real' friendships
- financial problems
- self-doubt
- difficulty balancing social life/ domestic responsibilities and need to work

End of term/semester

- time-consuming extra-curricular activities
- lack of sleep due to studying, family responsibilities, partying or unsocial employment hours
- end-of-module exams
- more financial challenges, e.g. seasonal presents
- feeling low on returning home if you were living away

One person's worry is another person's challenge. Some people can compartmentalise issues and deal with things in a fairly measured way, others may agonise to the extent that their emotional well-being is affected. Recognising when you are under stress or anxiety, or likely to be so, is important because this can help you to take avoidance action to safeguard your mental health. Common typical physical symptoms associated with stress may include:

- breathing difficulties
- chest tightness
- comfort eating
- diarrhoea
- dry mouth
- fatigue
- feeling of panic
- food cravings
- headaches
- nausea
- muscle pains
- shaking hand
- skin rashes
- sweating

These may be accompanied by behavioural changes, such as:

- acts of hostility
- inability to think clearly
- loss of memory
- attitude changes
- irritability
- loss of motivation
- biting nails
- lack of humour
- poor concentration
- chattering
- loss of appetite
- poor driving
- displacement activity
- loss of confidence
- sleeplessness
- feeling of depression
- loss of libido
- withdrawal from company

You may recognise some of these conditions in yourself, and this might suggest a level of stress. However, where stress is short term and the effects are transient, some people adjust to compensate; this is a standard human reaction. Nonetheless, for others the stress that arises from significant life experiences becomes their 'norm', with potentially damaging effects on their well-being. It is important that this is recognised and addressed. Many online sites identify examples of events that induce high, medium and lower stress levels.

However, acknowledging such things is not necessarily a way to overcome them. If you, or someone you know, seems overly anxious and in low spirits, then there are ways that the extent of the stress being experienced can be assessed. A first step would be to look at either, or both, of these websites: www.nhs.uk or mind.org.uk. These provide self-assessment quizzes and follow-up significant information and guidance that may be helpful. Key search terms include: *anxiety; depression; fear; mental health; panic, stress; well-being*.

Personal professional help with these issues can be obtained, in the first instance, from your doctor (GP). If the stress you are under seems to be derived more from issues relating to your studies, then you should seek help through the Student Counselling Service or the mental health nurse (in some universities).

That said, you can take some self-directed action that may help you cope with pressures in a number of ways – by engaging with different approaches to dealing with life's ups and downs.

- **Mindfulness:** This is an approach that encourages you to think about 'living in the moment' – that is, being aware of what you're sensing and feeling at any moment without interpretation or judgement. It is a way of redefining your self-worth and recognising the positives in your life, drawing you out of negative feelings that can seem overwhelming, and is considered to be a way of helping with depression and other emotional health issues. Some of the things that you might find useful are located on the NHS website, offering a range of ideas and links to further information (visit www.nhs.uk and search 'mindfulness').
- **Growth mindset:** Reference is made directly and indirectly throughout this book to your awareness of the 'positive' ([Ch 7](#)). The concept of growth mindset has been integrated into other teaching levels to encourage more positive attitudes towards personal qualities; it can be equally effective at university. It's an approach that turns negative perceptions into positive