FOREWORD

Time flies. We are approaching the end of the year and almost ready to welcome 2016 in less than three weeks. As we bid farewell to 2015, I hope most of you have been productive in the past year and previous semester... nonetheless, it’s time to unwind a little during the term break before getting geared towards the new semester.

My team and I received several responses from readers last month, and it is especially heartening to us, considering that it was our first publication of the academic year. For those who participated in our giveaway and offered feedback on how we can improve The Union Herald, we thank you from the bottom of our hearts.

If you missed out on the fun in the previous issue, fret not! This issue, we are also offering a small token of appreciation to our readers, so don’t forget to check out The Back Page. Also, suggestions and comments are always welcomed at su-pe@e.ntu.edu.sg

This issue, apart from the usual events that the Students’ Union has organised to bring the Nanyang Technological University community together, our News Editor also had the opportunity to play a role in the ASEAN Para Games that took place last month. Do flip to Page 08 to read more about her personal experience.

The Union Herald team cannot wait to bring you more happenings on the Students’ Union next semester, so sit tight, and enjoy the ride with us!

Till next time,
Tan Li Fang, Jolin
Chief Editor
On October 23, penultimate students arrived in their best attire for the UBS Interview Challenge. For yet another year, the UBS Interview Challenge aims to give participants a chance at proving themselves — six outstanding chosen ones will be given the opportunity to fast-track their careers by being guaranteed next-round interviews for the prestigious UBS Summer Internship (Operations and Technology).

Students had to undergo three rounds in the challenge: The Elevator pitch (a one-minute pitch for participants to impress the judges and audience), case competition and panel interview.

Not only that, there was also a session where the audience could vote for their favourite contestant. After a three-hour intensive evening of showing their prowess, Nanyang Business School student Widiyanto Kang emerged victorious (see box).

We ask Widiyanto Kang about his thoughts on being crowned champion at this year’s UBS Challenge.

Why did you take part in the UBS Challenge?
I was searching for a summer internship. By becoming one of the finalists, I am ensured a place in the next stage of the selection process in the UBS Summer Internship.

What did you learn from it?
I learnt more about the UBS assessment centre as the UBS challenge is a simulation of it. I also had the chance to interact with the judges to find out more about UBS. After I won the competition, I had a phone interview from UBS and I am preparing for the actual assessment centre in January.

What were some of the difficulties you faced? And how about the preparation work you did?
One challenge I encountered was finding ways to stand out to be the champion. Also, I spent many hours just to craft the one-minute elevator pitch. As for the preparation, I attended the UBS operations workshop, I also attended the case workshop organised by Nanyang Business School career services.

What do you think was one of the factors that led to your win?
In my elevator pitch, I said something like, I came to Singapore about 10 years ago to further my studies. Looking back, I am grateful that I did because it has trained me to be independent and adaptable at a young age. Also, being Corporate Outreach Director in the NTU Students’ Union requires me to speak to various companies for sponsorships and partnerships. In the process, it has trained me to be an effective communicator.
Every semester, the Students’ Union puts together a welfare pack for all of us stressed out by the exams. It’s almost like a drill that everyone knows: You join the queue, flash your matriculation card to the friendly NTUSU members, and collect your welfare pack filled with food, stationery and vouchers. This year, U-Study was held at two locations — Pavilion @ TCT Lecture Theatre and Southspine & LKC Terrace — making it easier for students to collect their goodies. On November 3, queues started forming way before the start of the event at 12.30pm, and more than 6,000 welfare packs were given out by the time the event ended at 3.30pm. As they queued under the sweltering heat, students were also rewarded with a variety of thirst quenchers: Ice cream, bubble tea and yoghurt. | Photos by NTUSU Photography Team
Passion never fails to gather people. Indeed, it was passion that drove young entrepreneurs to haw their wares at the U-Flea Market organised by the Students’ Union.

Held from November 2 to 3 at the alley between the North Spine and South Spine, buyers were treated to a sight of a variety of products, such as jewelry, handmade cards and pouches, as well as secondhand clothes.

Despite a bustling noontime crowd, the business-makers soon realised that the entrepreneurial world is not a bed of roses. While some managed to sell their handmade goods, those with secondhand clothes saw a lack in customers.

Tiffany, who sold handmade pouches with a traditional cultural flair, said she had only sold three items by noon. She attributed this to the venue — while the location drew crowds, not many students stopped to take a look, perhaps because they were rushing to classes.

In spite of all that, Tiffany felt that the event was a good opportunity for her to brush up her business skills and showcase her items. When asked if she would join similar events in future, she said she was keen to do so. This is precisely the epitome of a business spirit — always learning, staying optimistic and not giving up.

Photos by NTUSU Photography Team


TAKING A CHILL PILL

At Chillax Lah!, teams battle it out in console games

By Muhammad Dhyaksa Ariadi
Photos by NTUSU Photography Team

Before the exams kicked in in full force, some students gathered on November 5 at the Student Activities Centre to take part in Chillax Lah!.

Teams could compete in three console games — Xbox Kinect Dance, Wii Tennis and Wii boxing — and winners would walk away with a S$100 prize.

Lee Hui Ling, the chairperson of the Students’ Union’s health committee and person-in-charge of the event, said Chillax Lah! was organised with the intention of allowing “people to have fun while taking a break from studying”. The third-year Business student added that the games were chosen “because they made people move and made both the mind and the body relaxed”.

For the players, Wii boxing was arguably the hardest. Andy, a Year 3 student from the School of Electrical and Electronic Engineering (EEE), felt that it was hard to see the opponent clearly. Furthermore, he said he was not very familiar with the specifics of the game.

Oaken, a Year 3 student from EEE, said he participated in Chillax Lah! to chill and take a little break from studying.

Although he did not expect to walk away with the winning title, Oaken and his teammate Wayne eventually emerged champions. For Oaken, the Xbox Kinect Dance game was an easy feat, because “dancing is my life”.

Planning for life after University days

Brought to you by AIA Singapore

Life in school may be a bed of roses for many as you do not need to worry about supporting your parents, paying the monthly household bills or raising a family — simply because you are not earning an income.

However, as your graduation day draws near, the thought of taking on the responsibility seems daunting, isn’t it? You start to think about whether you can get a good-paying job, how much you need to set aside every month for the necessities, saving for rainy days, and perhaps a few indulgences here and there, such as going on holidays, buying the latest gadgets, or saving up for a car or a house when wedding bells ring.

Before the responsibilities start to weigh you down, here are a few tips that you can consider to ensure that you are well prepared for life after University days.

**DURING UNIVERSITY**

Good financial planning should start before you graduate. In fact, start as early as you can for a good headstart.

**Set financial goals**

- Determine the financial goals that you would like to achieve by the end of your university days. For example, you can aim to have S$X in your bank account to tide you over for a period of three to six months while job hunting.
- Decide how much you need to put aside every month to achieve your goals. Rule of thumb: do not spend every single cent of your monthly allowances.
- Take note to include inflation rate into your calculation.
- Review every six months to ensure you are on track.

**Start a disciplined savings and/or investment plan**

- After you have set your financial goals, start a disciplined savings plan.
- Set up a separate dedicated bank account to save up for future use. You can set a standing instruction in your current bank account to auto transfer a fixed sum to your dedicated savings account every month.
- Another way to achieve your goal is via an investment-linked plan, where you ride on the potential upside of your investment-linked funds to accumulate returns — a long term investment horizon is required.

**Consider getting basic protection plans**

- Accidents and illnesses strike without warning. Take care of your protection needs so that you are not financially strapped should the unfortunate happen. Generally, you can purchase a personal accident plan at an affordable premium.
- If you have a CPF account, consider purchasing a hospitalisation and surgical plan payable via MediSave.

**ENTERING WORKFORCE**

Review financial goals

- Review the financial goals that you set earlier to include your new priorities.
- Consider having long-term, medium-term and short-term goals to meet your needs such as saving up for property, a car or for emergency use.

**Increase protection coverage**

- With your income, you can consider increasing your protection coverage to ensure that you and your loved ones are not in financial distress should an accident or illness strike. This is especially important if you are planning to get married and start a family too.
- Consider getting insurance plans that provide coverage for death, total and permanent disability and critical illnesses.
- If you already have a hospitalisation and surgical plan paid via MediSave, you can consider upgrading the plan for more comprehensive coverage.
- Disability Income plan is also important which can protect your income should you suffer a disability and unable to work.

**Increase monthly amount that you put into the savings and/or investment plan that you started during your university days**

- As a rule of thumb, you should save at least 10% of your monthly income and as usual set a standing instruction to auto transfer it to your dedicated savings account.
- When you receive bonus, you can park more to your savings or channel it to your investment-linked plan to potentially boost the returns. Investment-linked plans, while giving you a potential return, may also provide you with valuable insurance protection.
What better way to unite people than with sports? Students of various nationalities came together on November 6 for Sports Beyond Boundaries, an event organised by Student Integration Committee of the Students’ Union.

Aimed at forging friendships among students from diverse backgrounds, various teams — made up of at least two different nationalities — had to compete with one another in sports sessions that lasted for one-and-a-half hours.

In all, sportsmen and sportswomen could participate in three sessions, each with a different array of games. For example, in a particular session, the games included: Three competitive games (Basketball, Captain’s Ball and Frisbee) as well as two traditional games (Keropok Race and Sack Race).

If you haven’t heard of either the Keropok Race or Sack Race, here’s a short gist of them. In the Keropok Race (named after the traditional cracker, of course), a piece of Keropok is tied to a string and participants have to jump to bite off the crispy snack until it is finished. As for the Sack Race, players have to jump in a sack until they reach the finish line. If that’s not enough of an adrenaline rush, upbeat music was played in the background throughout the event to liven up the atmosphere.

To appreciate those who came together for such a meaningful affair, everyone received goodie bags, which included fast food vouchers and a traditional bookmark with batik decoration. For all the sweat and effort they put in, participants were duly rewarded with a free flow of fruit punch.

Natalia Darmaja, a Year 2 Computer Science student who hails from Indonesia, said she participated in Sports Beyond Boundaries to expand her social network. She felt that, through the games, not only was she reminded of her home country, but she also managed to develop her friendship and teamwork with students of other nationalities.

As the games drew to a close, members of the organising committee and participants did not let it end there. As the night went on, they continued deep into their conversations — a sure sign of new friendships forged.
AGAINST ALL ODDS
Gaining inspiration from a once-in-a-lifetime experience as part of the ASEAN Para Games

By Heng Hui Mei

As the 8th ASEAN Para Games — held for the first time in Singapore from December 3 to 9 — came to a close, I felt a sense of loss.

I am still suffering from what is popularly coined, the “withdrawal syndrome”, which means I don’t want it to end. The few days hosting and announcing at the Games seemed so surreal as the setup at the venue was torn down.

I had been blessed with the opportunity to present for archery, one of the 15 sports at the Games. I was doing what I truly loved, to present and host. And for that, this didn’t feel like it was just a job.

It was a whirlwind of emotions when I saw the archers at Kallang Cricket Field. In my eyes, they were nothing short of “superhumans” — they were physically and mentally strong. Their disabilities did not hinder them from living their lives to the fullest. Their strength was visible from the moment they drew their bows.

The weather was unforgiving as rain started pelting down, and when it wasn’t raining, the heat from the sun was intense. While I was mostly safely sheltered under a tent, the archers had nothing but their caps or towels while they were shooting.

Despite such conditions, their spirits were kept high. They cheered their teammates on — even if one did not get to the next round, all would hug each other for support. At that instance, I was so glad to have this opportunity to witness these magical moments.

The journey definitely had not been easy for the athletes with disabilities, but what I saw was the twinkle in their eyes as we greeted one another in the mornings. I have never seen happier people than them. I didn’t have a chance to talk more to the archers to know them better, but their willpower and high spirits were infectious.

Why do we impose limits on ourselves when the possibilities are endless? Is giving up the way to go when we fail in something? Do we quit in the pursuit of our dreams when the going gets tough?

Just like university, I know the four years will have its fair share of ups and downs. Life will not be life if everything is smooth sailing.

Besides picking up life lessons from the archers, I also learnt a great deal from working with the people in the purple T-shirts — the army of volunteers. They had multiple tasks, including setting up the place, making the audience and archers feel welcome and pulling the arrows from the target boards for the entire competition period.

Many volunteers were not there just because “my school forced me to do this”. They were there because they wanted to give back to the community and be part of such a meaningful event. They dedicated their time under the hot sun and in the heavy rain. They gave without expecting anything in return.

This makes me think of projects in university where we sometimes have group members who may not be as enthusiastic as we want them to be. At times, we just have to give (maybe more than them).

The hours were long, the ground was muddy, my co-host and I had to carry umbrellas and entertain the crowd.

But I would gladly do it again. The archers made me believe that nothing is impossible. They have inspired me to go against all odds to fulfill my dreams.
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3) Send a screenshot of your “like and share” to su-pe@e.ntu.edu.sg by January 6 for a chance to win!

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