February was definitely the month of love, and more love. After the Chinese New Year festivities, students received a mini welcome back with snacks and goodies scattered around the study areas as part of the #fromUtoU initiative.

International Day of Love was held in the spirit of Valentine’s Day as we came together to celebrate love and friendship. The spreading of love and kindness also extended to the people who play an essential role in keeping the campus running smoothly on a daily basis. We showed our appreciation by giving goodie bags to cleaners, food vendors, bus drivers and school staff.

In this issue, we also received a special submission from a reader, who shared with us her unique relationship story. Turn to Page 06 for her personal tale of love.

The arrival of recess week also marks that we have survived the halfway mark of this semester. I hope all of you get a tiny well-deserved break before chugging forward for the next lap ahead!

As we look forward to Celebrate NTU!, the annual campus party, feel free to share with us your photos of the event on March 8. Turn to The Back Page for more details. And, as usual, suggestions and comments about this issue are always welcome at su-publications@e.ntu.edu.sg

Till next time,
Tan Li Fang, Jolin
Chief Editor
Organised by the Students’ Union’s Students Integration committee, International Day of Love was held on Feb 17 and 18 at the North Spine Canopy Stage. In the spirit of Valentine’s Day, booths were set up for students from different backgrounds to learn more about other cultures and write messages to express their love. One booth that proved to be a hit was one where participants could learn more about Singapore English through a simple matching game. There was also an interesting shadow photo booth for visitors to take silhouette pictures, and stomachs were filled with free ice cream, brownies and cookies giveaways. The Students’ Fund committee sold adorable animal foil balloons, with proceeds going to support financially needy students. Many came together with their friends to show appreciation towards one another. During the radio dedication session, there was even a couple from Turkey who danced in front of the stage after the husband dedicated to his wife their wedding song. | Photos by NTUSU Photography Team
APPRECIATING OUR UNSUNG HEROES

Passing the kindness along with goodie bags for those who help keep NTU running

By John Tan

As busy students going through the daily grind, we often rush about campus for our lectures and tutorials. Often, the thought of people who keep the university running smoothly slips our mind.

Yet, if we pause to think, there are many unsung heroes at every nook and cranny of the North Spine and South Spine: The food vendors at our various canteens who keep our stomachs filled, the cleaners who work tirelessly to keep our surroundings spotless, the shuttle bus drivers who give us a ride so we don’t have to walk under the sweltering heat or pouring rain.

On February 24 and 25, students could head down to the benches outside the Lee Kong Chian Lecture Theatre to collect thank you cards and a “resource pack” as a gesture of appreciation for the unnoticed, silent heroes.

Rachel Yeo was one of many who went to collect a goodie bag. She was motivated to do so because, “these people make it possible for us to get the quality education we receive. Without shuttle buses that run smoothly and a clean environment, NTU would be a very different place”.

The Year 2 Sociology student, who usually hangs out at the South Spine, said she eventually shared her tiny gesture with a cleaning lady at The Hive.
To welcome students back after the Chinese New Year festivities and as a form of tiny encouragement for the upcoming midterms, the Students’ Union surprised the NTU community with snacks scattered around the study areas and benches on February 15 to 17. There was a wide variety of tidbits, such as cereal bars, potato chips, Pocky, Cheezels and Mamee noodle snack.

Teo Xian Zhong Augustine, a Year-2 Aerospace Engineering student, said he spotted “piles of stuff” on the benches outside the lecture theatres and went to take a closer look out of curiosity. He was surprised to see “free snacks for anyone and everyone to take,” especially so when it included his favourite Pocky snack.

He added that: “The initiative is a great idea that gives a boost to a student’s hectic and stressful day.”

However, he suggested that, perhaps fruits could be given out in the future, as he personally felt that he was “already munching on too much tidbits”.

As for Tee Chin Yue, a third-year student from the School of Computer Engineering, he shared with a grin as to how he munched on the snacks in his classes to stay awake because his timetable was usually packed on Tuesdays. He said he was “happy to know that the SU was sparing a thought for the students.”

SNACK ATTACK!
#FromUtoU: Tidbits placed around the campus as tiny encouragements for midterms

By Jolin Tan
#foreveralone. Valentine’s Day always seems to be that time of the year when not only love fills the air but complaints about singlehood get tossed about. And it doesn’t help that Chinese New Year is just around the corner, when relatives get to shamelessly hound you about your relationship status.

This year I’ll be spending Valentine’s Day alone, yet again. Not because I’m single, but because this year, my significant other lives in India. I’ve never really thought about how people in my position felt during Valentine’s till this year.

How do people with their significant other not being physically around — whether they are nobly serving the country like United States soldiers, busy working hard in another country, or simply not being around anymore — overcome this day of extreme longing for their loved ones to be in their arms once again?

He constantly reminds me he is here with me, but sometimes thinking that makes it even worse. How am I to imagine him being here when I obviously can’t feel him? What makes things even more miserable is that I don’t even know when the next time I can see him will be.

It might be four months, six months, or a year later. I don’t know. Sometimes, I wonder what made me head-dive into something like this when I knew so clearly it would be a long-distance relationship.

I miss so dearly the Silk Cadbury chocolates he used to give me when I would sneak out in the evenings after dinner to meet him. My mum would just be clueless, busy playing Candy Crush in her own room in our yoga school. I miss the scooter rides in the Himalayas (pronounced as HE-MAH-LEE-YAHS, not HE-MA-LAYERS), along the Holy Ganges. I miss his hiccups and the sweet smell of his jacket. I miss him demanding the noisy stray dogs to chup. Yes, I’m feeling the love; so much this year and it hurts pretty bad.

But maybe things happen for a reason and God is telling me something. Maybe he is telling me to do something about this situation, to choose what I really want, to work for what I really want, to be patient, to be stronger, to be trusting, to communicate better. Or maybe he just wants me to focus on my studies first.

Whatever the reason, love seems to be teaching me a lot of things this year. So thank you love, thank you Saint Valentine.
**DID YOU KNOW?**

**ABOUT UNION COUNCIL**

School Club Presidents are part of the NTUSU Council
They represent and fight for our interests, together with the EXCOs, presidents and vice-presidents of NTU Sports Club, Cultural Activities Club and Welfare Services Club.

NTUSU Council is led by a Council Chairperson
He is elected by all council members and is responsible to guide the council in fighting for our interests.

Every month, the NTUSU Council discusses and raises our concerns to the NTU management
We get to influence NTU policies and decisions. Your feedback and suggestions have power.

**ABOUT POLICY CHANGES**

Orginally, students could only exercise S/U option before exams
In 2012, the Union voiced our concerns and discussed it with the Academic Office. In 2013, the S/U option was eventually extended to close three days after exams.

Services and products at the North Spine Plaza are brought in based on students’ feedback
They are intended to meet our essential needs and improve the vibrancy of the area.

All 24,000 undergraduate students are part of the Union! That includes you!
The Union represents our interests in areas of academic, transportation and tender meetings, and strives to represent our interests faithfully.

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**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 $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.

With any financial planning, it is advisable to start small to cultivate the habit and thereafter build on it to create a more robust plan. This is especially so if you have not had any financial plan. Do speak to an insurance adviser if you need help to get started as he/she will be able to review your financial needs, and thereafter advise and recommend plans to help you meet your financial goals.
Following our coverage of the new offerings at the North Spine, including the U-Shop having a place to call its own, the U-Shop was officially opened on February 16, with a ribbon-cutting ceremony. Many dropped by to the place to take a look at the merchandise, and activities included a “live” band and an ice cream cart. The “Frames of Unity”, comprising tee shirts from the various NTU schools and clubs, was also unveiled. | Photos by NTUSU Photography Team
CELEBRATE NTU!, SNAP, AND SHARE

STAND A CHANCE TO WIN
ONE OF THREE STARBUCKS CARDS with S$20 value EACH!

The annual campus party, Celebrate NTU!, will be back on March 8, Tuesday. It will be a day of activities at Nanyang Auditorium and The Quad as we come together to recognise and celebrate the achievements of the university, colleagues and students. Share the fun with us! Take a selfie (or wefie, since the more the merrier!) at any Celebrate NTU! activity, upload it on Instagram and hashtag #celebratentu2016 to win!

Winners will be chosen based on quality and creativity of submissions. All judges’ decisions are final.

THE EDITORIAL

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