

# AFTER SCHOOL QUESTIONS

## NO ONE ASKS.

*“Self-awareness is all about questioning one’s own truths, analyzing them and choosing only those truths that are beneficial to our inner self.” — Dr Prem Jagyasi*

The most important question to ask yourself today is, if Higher Education Students’ Loans Board (HESLB) stops giving you loan (boom), for how long can you survive financially? Or to put it in simple words; what is the source of income for you to survive as a student? What if this source of income will not be available anymore; how will your life be? To what extent have your thoughts contributed to bring forth that income? (Do you have any part to play in that income?)

These are among crucial questions a university student needs to evaluate as far as picturing life after campus is concerned. Sadly so many university students never question themselves these questions. No wonder you will find that majority are not prepared. As a result, many graduates are struggling financially as soon as they graduate; meanwhile they had the necessary resources to do something while they had a chance to do so.

It is at the time of unexpected event that so many graduates for the first time are forced to face the truth of where they are and how long they can survive. What we are trying to evaluate here is, as soon as you graduate, it means, there will be no sponsorship from the government for those who luckily got loan (boom). It means the cash that used to flow in your bank account each semester will no longer be there. It will be the time for you to repay back the money owed to the government. For how long will you be able to survive financially? Assuming, you will maintain the very same lifestyle.

As per the formula laid down by Kim Kiyosaki, you can calculate your wealth number by dividing your available money with your monthly expenses. The formula can be summarized as follows;

$$\text{Your Wealth number} = \frac{\text{Your Available Money}}{\text{Your Monthly Expenses}}$$

Now; your wealth number is normally measured in terms of time i.e. in months. If your wealth number let's say equals to 18, it means if HESLB stopped giving you boom today, you will be able to survive 18 months even after they stop giving you that boom. After knowing your wealth number, what follows is to take necessary steps to rescue your situation before it is too late.

Many wait until the person is uncomfortable, that they begin to take action. The earlier the better they say, so do I emphasize. Move! Do something different. It really doesn't matter your wealth number you may currently be having. I won't be surprised if some of you have zero point something as your wealth number. That really doesn't matter. It's just a number. What matters right now is what necessary steps are you taking to rescue the situation? That is what I am so much concerned about.

You have that opportunity to take action and change your financial situation in case you decide. It all starts with making a choice. Just set goals for yourself. The good thing about setting goals is, once you are clear on what you want and work towards making it real, miracles often happen. In simple words, God will send you opportunities. One thing I want to share with you is this, when I started setting goals, I wasn't sure how I would achieve it. But, as I kept working towards my goals, I learned new strategies that in the long run sped up the process tremendously.

It is very possible to be financially independent when you are still in college, same applies even as soon as you graduate. It is just a matter of making the decision to be financially independent and taking necessary steps to make sure you make your goal real. Financial independence means having money to live the life you want, not just having enough to survive. The first key to financial success is taking a good, hard and truthful look at where you are now.

Once you know your starting point, you can plan a strategy on how to move forward. It all starts with your commitment to keep holding your goal of being financially independent. To keep moving beyond the obstacles, not to quit, keep going even in times of doubt. It is all about an agreement with your inner self to do whatever it takes to reach your financial dreams while at college or as soon as you graduate. It is about you being true to who you are and going for what

you want. Being true to yourself is a must in reaching your financial independence. It has to be your dream and not someone else's as it will help you bounce back even after facing some challenges and setbacks.

It is possible to move from where you are to where you want to be financially. What you need to remember is, accomplishing any valuable and meaningful goal, takes all of you. Achieving requires action, and action will open doors you never anticipated. If you aren't satisfied with your current situation, take action. This rule is applied in every dimension of our lives.

For example, let us consider a student who is not satisfied with the marks that he scores in his modules. What is next? It is for him now to take action to rescue the situation. Whether the action will be attending the lectures, group discussions, or studying hard. But what is so much important here is this student has decided to take the necessary steps to rescue the situation. That's where the issue is.

It all starts with taking action then, other things will be at their place. You cannot have what you want unless you do something. And here is where some problems emerge. People want to have things without doing something. That won't work my friends. It will just end up being a day dream.

In order to accomplish goals that you have set for yourself, it all starts with doing something. Let's say you have desires like spiritual purity, success, wealth, health, joyous relationships and many more. In order to accomplish any one of those goals requires you to do something.

Success requires accomplishments. We cannot tell if somebody has succeeded without tracing his or her accomplishments. It's through tracing the accomplishments that's where we can conclude whether a person has succeeded or not. And one cannot accomplish anything unless they do something. Whatever you *have* is a result of what you *do* or what you did.

The problem with university students is, the issue of financial freedom is so much ignored thinking like that is not the right time for them to learn such stuffs, rather they wait until they graduate, which in some cases becomes too late.

Majority think they are not the ones responsible with such issues. They just lie to themselves like, *“let’s not be so much concerned with such issues, everything will be alright.”* The government will fix it. Somebody will come to their rescue. They live in hope and do nothing related to their own financial situation. When it comes to money, many university students are lazy. It’s not that they are not working hard, some of them do. It’s that they are too lazy to learn something new. No wonder the types of businesses done are almost the same while there are other more paying opportunities available out there.

If you are looking for that financial savior my friend, no one else will do than you! It all begins with you. It all starts with making decision. That is the truth. Without commitment and determination, you probably won’t get there because financial success requires making hard choices. Usually that means giving up what you want now, for the opportunity to have something better down the road. That’s hard I know. But think about the reward, financial success (i.e. being able to do what you want, when you want, without having to worry about how to pay the bills.)