

how to ROCK your COLLEGE EXPERIENCE



A GUIDE TO GETTING COLLEGE READY BROUGHT TO YOU BY CARA CREDIT UNION & CAREER AHEAD



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COLLEGE READY?

Starting college is an exciting time, yet many leaving cert students, apart from paying a deposit for accommodation, prepare very little for the move.

That's why Cara Credit Union have partnered up with Mary Lucey, Education and Career Consultant and Founder of Career Ahead, to give you all the top tips to make sure you rock your college experience.



Mary Lucey

Education and Career Consultant and Founder of Career Ahead

Email: MaryLucey@careerahead.ie

CareerAhead.ie | Contact Number: 0879338941



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In College, the learning is **self-directed** which means simply – you are responsible for managing your own learning and getting all the work assigned to you completed.

Nobody is going to check if you are attending your lectures, tutorials or submitting your assignments. This will be a shock to your system especially when there are so many rules and regulations in secondary school.

TOP TIP:

A good tip is to get a copy of your course schedule. This will show week by week, when assignments are due, exam dates etc. Use this as a tracking device to ensure you keep up with the workload and do not miss any deadlines. Keep a good balanced approach between work and socialising. College is a time to have great fun but not at the cost of your exams.



HOMESICK

feeling



Even though many leaving certificate students are dying to move away from home and start college, it is normal to feel a little homesick in the very beginning. Usually, this feeling starts to disappear as you get used to the new routine.

For some however, it continues to be a problem and some people find it extremely difficult living away from their families and friends. It is a major change and people react in various unexpected ways and this needs to be kept in mind.

TOP TIP:

A good tip is to agree with your family to ring/text/facetime them every day, or a couple of times a day, just to get you over the difficult settling-in period. You should aim to reduce the number of times/days you make contact on a gradual basis as each week passes. Another tip is that you could always make a trip home mid-week (if feasible) until you get used to the new changes.

TOP TIP:

A good tip is to aim to make friends with just one other person in your class. At least then you have someone that you can sit with in the lectures and/or the college canteen.

Join clubs and societies – here you will be meeting people who have the same interests and hobbies as you have so you will make friends very quickly.

Lots of new students worry about whether they will find it easy to make friends in college.

Coming from secondary school, where you know almost everybody, to suddenly being surrounded by complete strangers, often away from home, can be scary.



TIGHT BUDGET

managing a

6



TAKE CARE
OF THE CENTS



Understand that you know the difference between your “needs” and your “wants”. You need money for food, heat, electricity, travel and socialising.

You may want to go out four nights a week but don’t need to! Mind your spending at the beginning of the week. Budget and see how much you can afford to spend each day. Don’t spend all the week’s money before Wednesday and then you are broke for the remainder of the week. If travelling home at weekends; purchase weekly/monthly return tickets. Shop wisely, bring a packed lunch to college. Use student ID cards to avail of all student discounts. Get a part-time job - a huge financial and personal development benefit.

TOP TIP:

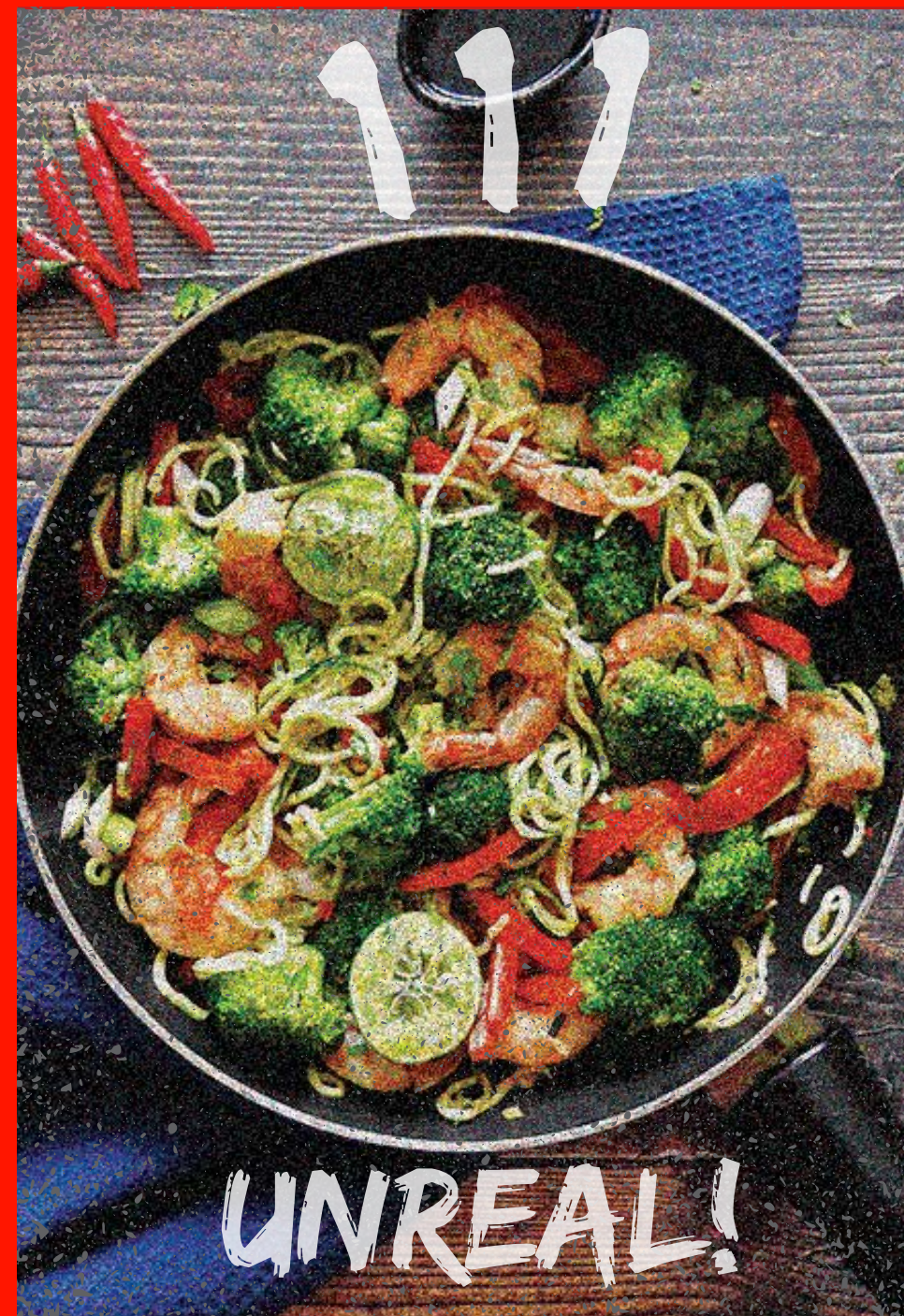
Sign up for a Cara Credit Union account, allowing you to access your Cara Credit Union account from anywhere in the world.

TOP TIP:

Learn how to cook three nutritious and cost-effective meals before you move away from home. Remember if you cook and eat well, you will be better physically, mentally, and financially and will perform better academically in college.

Learn how to cook. Cooking proves a major problem for lots of students. They either survive on one or two items - such as eggs or cereal - or else, on the other extreme, expensive takeaways.

You won’t have the money to order takeaways daily, so both these options are neither feasible nor healthy.



UNREAL!

LEARN TO COOK

7

HIGH FIVE FOR NOT
'BORROWING' MY MILK!



It is important to care for your personal hygiene and appearance when you move away from home.

Keep your accommodation clean and tidy and respect boundaries – i.e. don't take your housemates food/drink, don't be hosting parties if you know exams are coming up etc.

TOP TIP:

You will be living with effectively a bunch of strangers, so it is important everybody pulls their weight and tries to get along with each other. Personal boundaries need to be respected at all times.

TOP TIP:

If continuing in third level is not an option, ensure you withdraw officially from the college prior to the cut-off date (normally 31st October, but this date needs to be confirmed by **YOU** for each college).

After a few weeks, you will know quickly if you have made the right course choice. If on the wrong course, then rapid action needs to be taken. Contact the college Admission's team to see if it may be possible to move to another course in the same college (if there is a vacant place and you have sufficient CAO points).

Following the correct process means you should not be penalised financially in relation to college fees/SUSI grants going forward if you wish to return to third level college again in the future.



I picked the
WRONG COURSE



Look up the bus/dart timetables and routes. Check the walking route, and how long it takes, from your accommodation to college, both by day light and if it is safe by night.

Find the nearest taxi rank and get the number of a local reputable taxi firm.

Locate the closest supermarket chain where you can buy food on a tight budget.

TOP TIP:

Familiarise yourself with popular student places to eat and socialise – they will offer student discounts.

TOP TIP:

For the first week of classes, you should check the location of lectures and tutorials in advance of each day, this will ensure you will very quickly get your bearings on campus.

Lots of you will not know the physical layout of the college very well, apart from visiting on an Open Day. Try and arrange an in-person visit during the summer, when the campus is quiet, and you can investigate the surroundings yourself.

Check out the canteen, lecture rooms, students' union office, library, bar etc. When college starts, ensure you attend ALL induction sessions. Lots of first years do not bother attending the induction week and really miss out on a lot of useful information. Maps of the buildings are normally provided at this stage too, which can be saved on to your phones.





CHECK IF YOU CAN GET FINANCIAL ASSISTANCE

The very first thing you need to do is check if you are eligible for a student grant. Citizen's Information is a great first stop <https://www.citizensinformation.ie/>. There are other financial supports that may help you to access or stay in college. For example:

THE STUDENT ASSISTANCE FUND –

provides financial support to students who find themselves in financial difficulty while attending college

THE FUND FOR STUDENTS WITH DISABILITIES –

provides for the supports and equipment that students with disabilities may need to participate on an equal basis with other students

BURSARIES AND SCHOLARSHIPS, such as, **THE 1916 BURSARY, CARA CREDIT UNION EDUCATION AWARDS** and **THE SOCIETY OF ST VINCENT DE PAUL EDUCATION AND TRAINING BURSARY FUND**.

REVIEW YOUR INCOME

After the initial buzz, comes the costs...accommodation, paying registrations fees, buying books, equipment and so on. Hopefully, you and/or your parents/guardians, have planned for this and already have some savings set aside. However, this is not always the case.

Either way you'll need to be careful how you spend your money.

Consider the following:

- Getting a part-time job to support yourself
- If you need to borrow, check out Cara Credit Union low interest rate, student loan.
- Review your spending

MAKE A BUDGET

If you are attending 3rd level education and have to move away from home, accommodation will likely be the highest cost you incur. We do have some practical info before you start your search for a perfect pad. Some areas are going to be more costly than others, but you will need to weigh up the benefits of nearby transport and amenities etc.

Make sure you reach out to your contacts, and see if they know of any rooms to sublet or even just to get advice. If you don't know anyone, join student forums: reach out to your perspective college, ask them if they can involve you with bodies or students that might be able to give you advice.

Watch out for dodgy student accommodation deposits. The Gardaí, the Union of Students in Ireland (USI) and Banking and Payments Federation have warned of recent scams in which victims have been tricked into paying a deposit for a property that does not exist. Students are being warned to always view the property first and liaise directly with the advertiser.

Be cautious of student accommodation rental agencies' hidden fees. Some letting agencies can charge fees for unneeded 'administration.' Look out for inflated credit fees, inventory fees, insurance fees, checking out and cleaning fees.

Consider student digs. With the market so crammed, and with more and more students renting, the Union of Students in Ireland have launched www.homes.usi.ie, encouraging landlords and homeowners to list spare rooms, apartments and digs to students across the country. Although not ideal, digs are affordable and high quality, so shouldn't be ruled out.

Happy hunting!

GET HELP IF YOU NEED IT

Don't let money problems be the reason to drop out of college. As a student, you will probably struggle from time to time. But rest assured there is help at hand. Do not allow debt to build-up, and try to minimise the use of credit cards.

If you need help call to your Student Support Services.

Talk to **Cara Credit Union** on

066 712 2373

Or get in touch with **MABS** by calling

0818 07 2000

STUDENT LOANS

5.9% (6.05% APR)

AMOUNT	TERM	260 WEEKLY REPAYMENTS	TOTAL COST OF CREDIT	TOTAL AMOUNT PAYABLE
€10,000	5 year	€44.43	€1,546.72	€11,546.72

Information correct as of 13/04/2022

VISIT US AT CARACREDITUNION.IE

Loans are subject to approval. Terms and conditions apply. If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future. Cara Credit Union Limited is regulated by the Central Bank of Ireland.



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BY DR. BRIAN WHITE
FARRANFORE MEDICAL
CENTRE, KERRY

COMMON INFECTIONS & WHAT YOU SHOULD KNOW:

FYI: Almost all sexually transmitted diseases are easily preventable by wearing a condom during sex whether with a male or female partner. Condoms do not just prevent pregnancy, they protect you too!

CANDIDA (THRUSH)

- Fungal infection picked up during sex
- Women who have candida infection may have no symptoms
- Causes red, sore penis or pain in the penis internally
- Treated with cream or oral medication

CHLAMYDIA

- Caused by bacteria transmitted during sex
- 50% of men infected show no symptoms, but it can cause pain in penis or testicular swelling
- If your female partner gets chlamydia, it can cause illness, and can lead to infertility
- It is diagnosed from a urine sample & treated with antibiotics

GENITAL HERPES

- Caused by a virus transmitted from close contact during sex
- Symptoms develop between 3 days and 2 weeks when the virus is contracted.
- You get itch, tingling and redness first; then you get little blisters (like a cold sore)
- You can then get a small abscess, pain passing urine, discharge (fluid) from the penis, swollen glands in the groin or sore throat
- They can spread to other areas on the skin nearby or to buttocks, fingers, or eyes
- Rarely, they can cause meningitis or other serious complications
- Treated with anti-viral medication

GENITAL WARTS

- Caused by Human Papilloma Virus (HPV)
- The time taken between catching the virus and the warts appearing is 3 months on average but can range from 3 weeks to 8 months
- Warts are growths on the skin – they can be flat or bumpy
- Sometimes you can get pain, itch, pain passing urine, or bleeding from warts
- HPV also causes cancer of the cervix in women/ cancers of the throat or anus (bottom) in men.
- You may give the virus to someone before you see any warts on yourself. This can have serious consequences.
- Treated by freezing or creams

GONORRHOEA

- Caused by bacteria transmitted during sex
- Can get infection in penis, rectum (bottom), throat
- Usually within 2-5 days, symptoms such as pain in the penis with a discharge/pain passing urine, red/inflamed penis or testicular swelling/soreness
- Rectal infection can show no symptoms, but you could get a discharge or pain in the bottom
- Sometimes can cause fever, painful joints and muscles and widespread rash
- Sometimes can lead to infection in testicles or prostate which can be difficult to treat
- It is diagnosed by taking a swab from the penis or bottom & is treated with antibiotics

HEPATITIS B

- Caused by virus transmitted during sex
- Very serious illness, causes fever, itch, joint pain or jaundice (yellow skin) in early stages but can lead to liver failure in later stages
- Requires hospital treatment

HIV

- Caused by virus transmitted during sex
- Stands for Human Immunodeficiency Virus
- Attacks your immune system and requires life-long treatment with medication
- Can lead to AIDS (acquired immunodeficiency syndrome) which is potentially fatal

PUBIC LICE (CRABS)

- Insects transmitted during close body contact
- Causes itch
- May see adult lice in pubic hair (brown, shaped a bit like small crabs) or nits which are shiny, white and the size of a pinhead
- Treated with a lotion

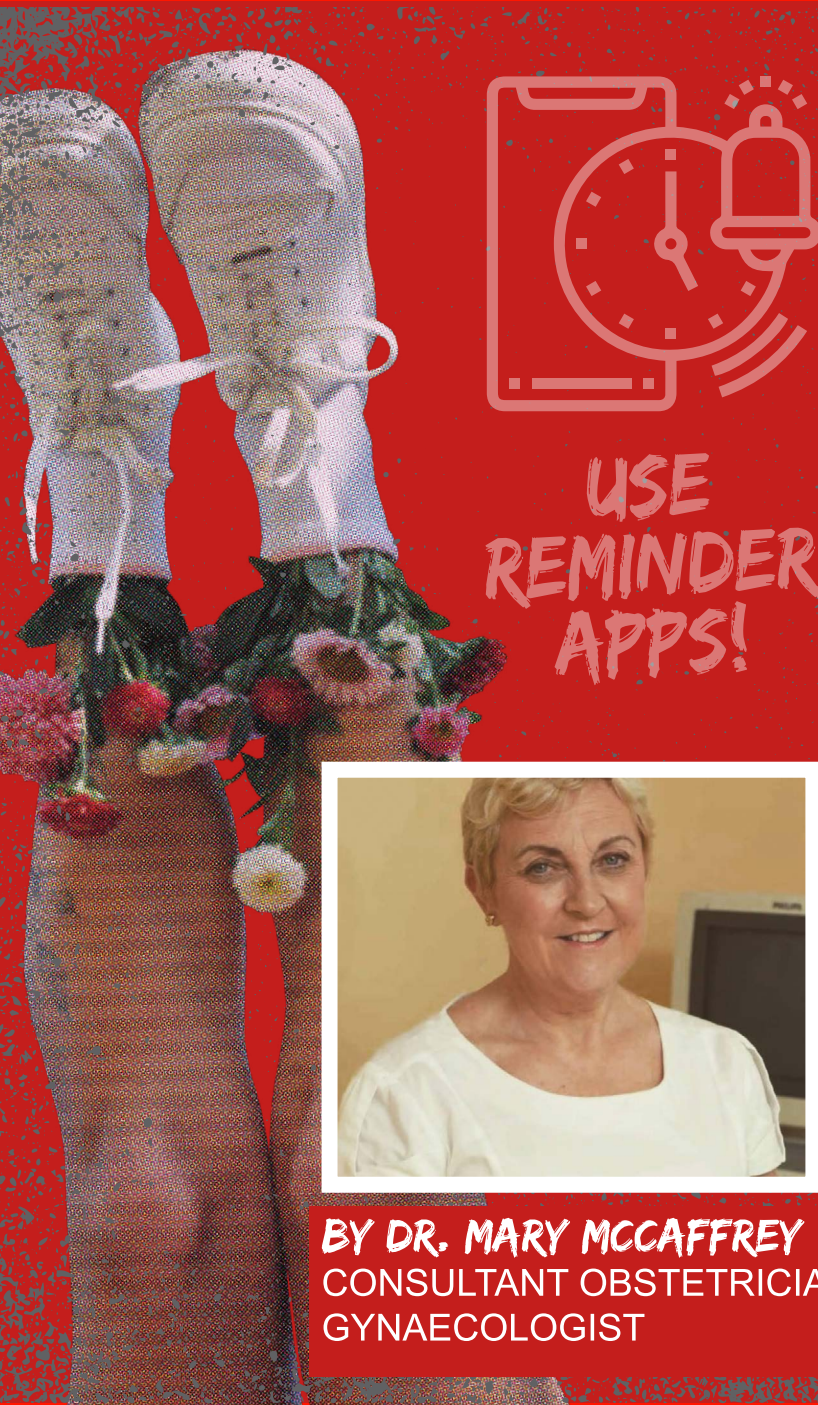
SCABIES

- Insects transmitted by skin-to-skin contact
- Insects that burrow under the skin and lay eggs causing red spots and severe itch all over
- Treated with lotion

SYPHILIS

- Caused by bacteria transmitted during sex
- Minor early illness with sores on the penis or in the mouth, lasting 4-12 weeks
- Fever, rash, or sore throat in the secondary stage which lasts 3-4 months
- There is an inactive phase lasting for years, where you still have infection but there is no sign of it.
- After 10-13 years, 1/3 of cases get severely ill, with organ failure, nervous system problems and even death.
- Treated with antibiotics but must be taken early to be effective

MANY COLLEGES HAVE MEDICAL CENTRES SO YOU SHOULD CALL IN THERE IF YOU HAVE ANY WORRIES.
FOR A LIST OF HSE STI SERVICES IN IRELAND, GO TO WWW.SEXUALWELLBEING.IE



BY DR. MARY MCCAFFREY
CONSULTANT OBSTETRICIAN
GYNAECOLOGIST

Starting college is a fabulous time in your life. Although it might be hard to imagine yourself in 60 or 70 years' time, taking care of your health now, can be the foundation to good health for the rest of your life!

SEXUALITY AND GENDER

This is often a time when people start to question their sexuality or gender. It may be something you have been considering for a while, while people are much more open now, some people find the subject difficult to discuss. If you are not comfortable talking to a family member or GP, then organisations around the county, such as Jigsaw, can be a good place to start the discussion. In a college environment, there are normally medical health practitioners and dedicated counsellors who will happily discuss the subject with you.

PROTECT YOURSELF FROM SEXUAL TRANSMITTED DISEASES

Almost all sexually transmitted diseases are easily preventable by insisting that a condom is worn during sex and/or sexual activity. Condoms are not just for avoiding getting pregnant, they protect your health too!

CONTRACEPTION

There are so many good, reliable, methods of contraception available - once used properly. Ensure you discuss what

your options are and what suits you best with your GP/College health practitioner. Options containing hormones may be taken. You can take a daily pill, use a weekly patch, or use a vaginal ring - which you change, once a month. One issue you need to be aware of with the pill, if you have vomiting or diarrhoea or forget to take a dose; it is not reliable as a contraceptive! There are reminder apps for your phone, that can be downloaded, to help you to take it on time. A newer coil is now available for young women, called Kyleena. This stays in for five years, so you do not have to remember to take a pill or change a patch; this is becoming very popular and worth checking out.

HPV VACCINE

Most students starting off in college will have received the HPV vaccine. The Human Papilloma Virus is linked to cancer of the cervix (neck of the womb), vagina, throat, and anus (back passage) and having the vaccine significantly reduces the risk of getting these cancers. If for any reason you missed out on getting the vaccine, and are concerned, you could talk to your GP or College medical practitioner.

PERIOD PROBLEMS

Many people worry about their periods if they think they are too heavy or too painful. They worry this will interfere with college and social life. There are always lots of solutions to help with this situation. Don't suffer in silence, get advice and help.

HORMONES AND YOUR BODY

Hormone imbalances are very common. The most common condition we see is PCOS (polycystic ovarian syndrome) which can be linked to a combination of significant acne, facial hair, thinning head hair, irregular periods and problems with your weight and mood. Solutions exist, including lifestyle changes or hormone treatments – so seek help early rather than worrying about it. Women of all ages can be very critical of their bodies. Images on social media are almost always photoshopped so never benchmark yourself to any of these.



BY KAY LYNCH
BA IN COUNSELLING STUDIES.
EMDR THERAPIST.
CONTACT: 087-9359498

STARTING A RELATIONSHIP?

WHAT SHOULD A HEALTHY RELATIONSHIP FEEL LIKE?

- Each person should be caring and compassionate, and not afraid to show a weakness.
- Each person should respect each other and their boundaries.
- Each person should want the best for one another.
- Each person should be committed to creating and maintaining a happy, healthy, and joyous relationship.
- Each person should ensure they look after and care for themselves as well as the other person in the relationship.
- Affection should be mutually enjoyed.
- Differences should be respected, without judgement.
- Communication should be open and honest.
- Each person should be treated as an equal.
- Each person should feel their life is richer because of the relationship.
- Both should share the same dreams and hopes.
- Both should both feel a real connection with each other.

WORRIED IF YOU HAVE ANXIETY OR DEPRESSION?

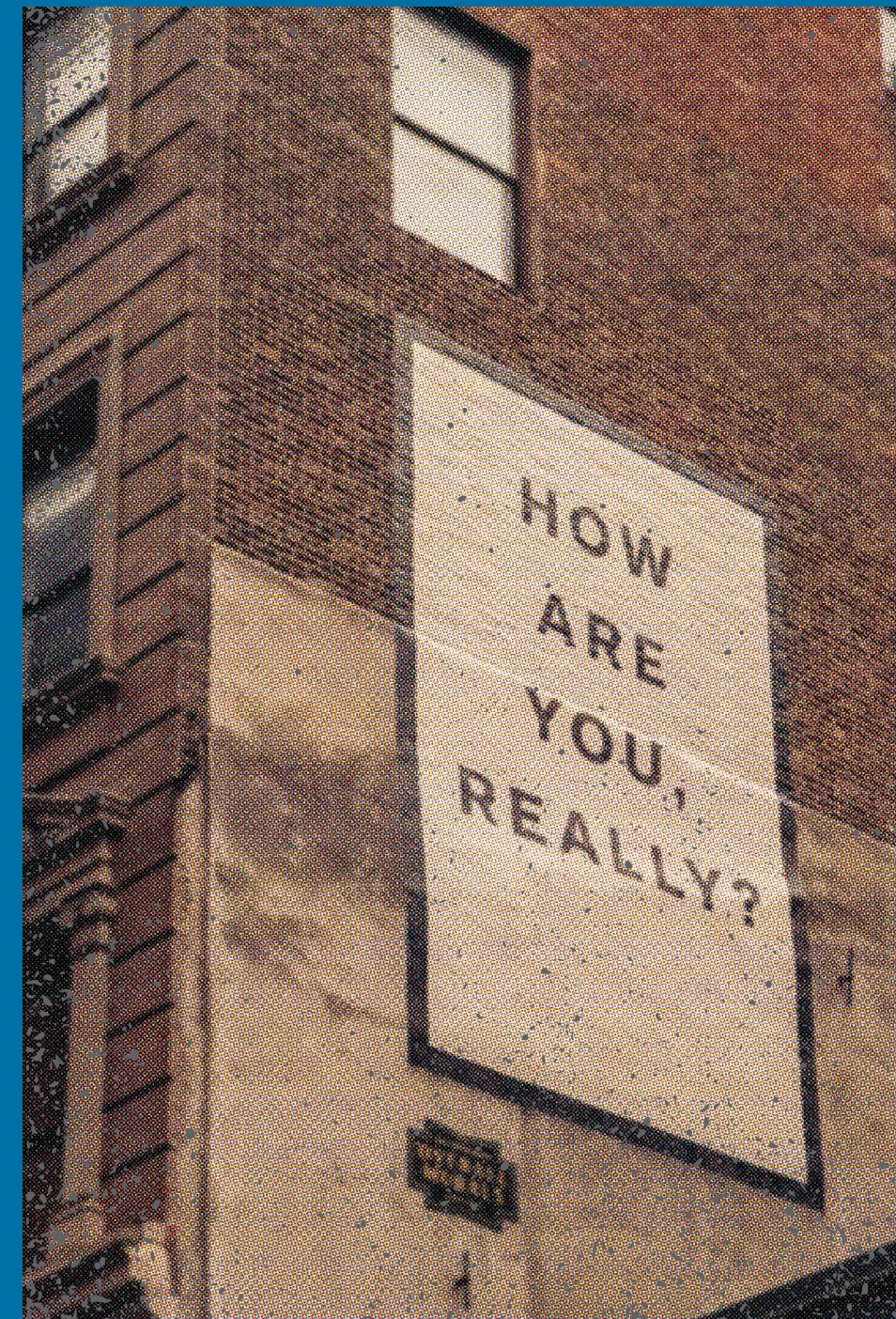
Symptoms of Anxiety?

- Difficulty concentrating.
- Fearing the worst could happen.
- Feeling edgy or irritable.
- Dizziness, nausea, sweating, dry mouth.
- Heart palpitations – strong, fast heartbeat.
- Pins and needles in hands and legs, wobbly legs. Restlessness, needing the toilet more, or less often.
- Panic attacks - feeling sick, dizzy, faint, breathlessness, pain in chest or stomach, shaking, shivering, feeling hot or cold, feeling not connected with your body.

Symptoms of Depression?

- Sad, tearful, upset.
- Restless, irritable, anxious.
- Tired, no energy.
- Numb, empty, sense of hopelessness and helplessness.
- Worried.
- Changes in appetite and weight.
- Finding it hard to go to sleep, waking early.
- Aches and pains unexplained.
- Moving slowly, speaking slowly.
- Self-harm, suicidal.

If you feel you are experiencing Anxiety or Depression. Please speak with your doctor.





- Use a buddy system when going out. Plan, in advance, not just how you are getting there, but how you are going to get home safely too!
- Tell someone where you are going, who you will be with, and what time you will be back. (It shouldn't be a state secret.)
- Have a code word agreed with your friends in case you need back-up, find yourself in an uncomfortable situation or need to make a quick exit.
- Use cash machines during the day, if possible. Never write down your PIN.
- Mind your valuables! Keep your cash and ATM card separate – know your card details so it can be quickly cancelled.
- Be vigilant when using your mobile phone – if it is stolen, contact the Gardaí, informing your network provider asap.
- Do not leave drinks unattended and NEVER accept drinks from strangers.
- Do not argue with an intoxicated, drunk, or aggressive person – there is never a winner here!!!

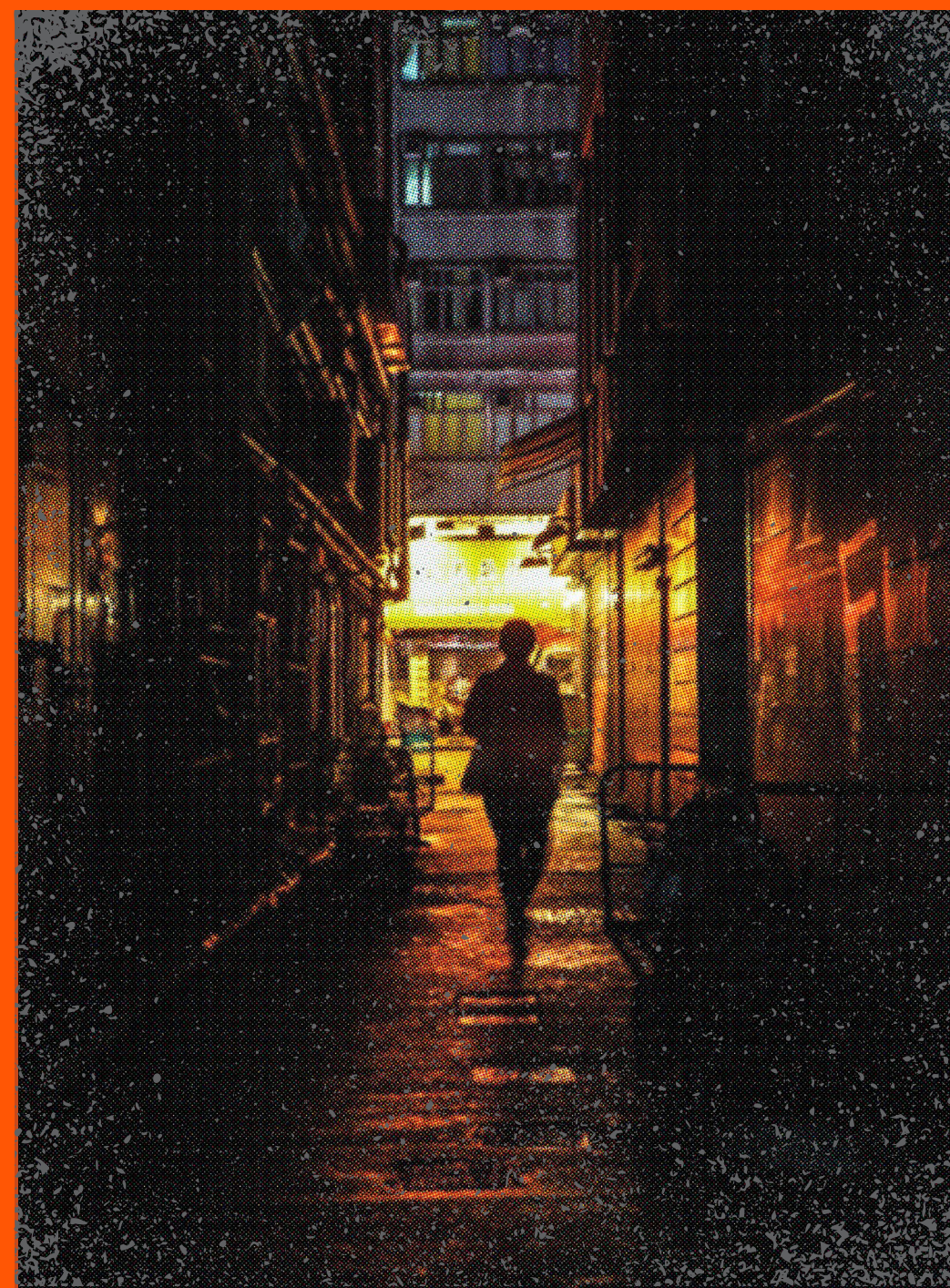
- Don't take short cuts through dark alleys, parks, etc.
- If walking, face the traffic, so a car cannot pull up behind you unnoticed.
- Always be aware of your surroundings and follow your INSTINCTS. If you feel you are being followed don't take any chances - call 999/112.
- Do not walk home alone and be an easy target – walk in groups at night, stay over with friends or travel by taxi. Remember that your safety is worth more than the cost of a taxi home.
- Use reputable taxi firms that you can trust. If you are unsure, ask for the taxi driver's license – a legitimate taxi will have this displayed in the vehicle.
- Have the keys ready as you approach the car/house so that you can enter quickly.

BY WHATIF?

(PERSONAL SAFETY & ADVICE TRAINING PROGRAMME)

WHATIFPERSONALSAFETY@GMAIL.COM

CONTACT: 085 7514313



Prawns and Greens Stir Fry

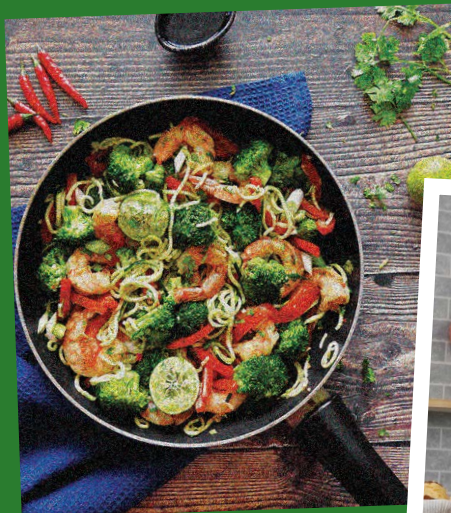
INGREDIENTS:

120g prawns
1 small onion
2 cloves garlic
1 thumb of ginger
3-4 mushrooms, sliced
80g green beans / mangetout
2 tbsp soy sauce
1 tsp Cumin, Curry Powder,
1 packet egg noodles

INSTRUCTIONS:

1. In a frying pan, lightly fry the onion, garlic and ginger for ~1 minute.
2. Add the prawns to the pan and fry for 2-3 minutes until colour changes to white and they begin to take a 'C' shape. Add the mushrooms, green beans to the pan.
3. Season with the cumin, curry powder and a pinch of salt and pepper.
4. Add the packet of pre-cooked egg noodles (or if you have to cook yourself, boil in a pot of water and add directly to the frying pan). Toss with the vegetables and prawn.

Cost €2.00 per person



BY EOIN SHEEHAN

TV Chef & Food Entrepreneur
Owner & Founder of Country Munch Ltd.

Vegan Stew



BY MEGAN DOYLE

Third level college student from Dublin,
studying in the Munster Technological
University Kerry Campus

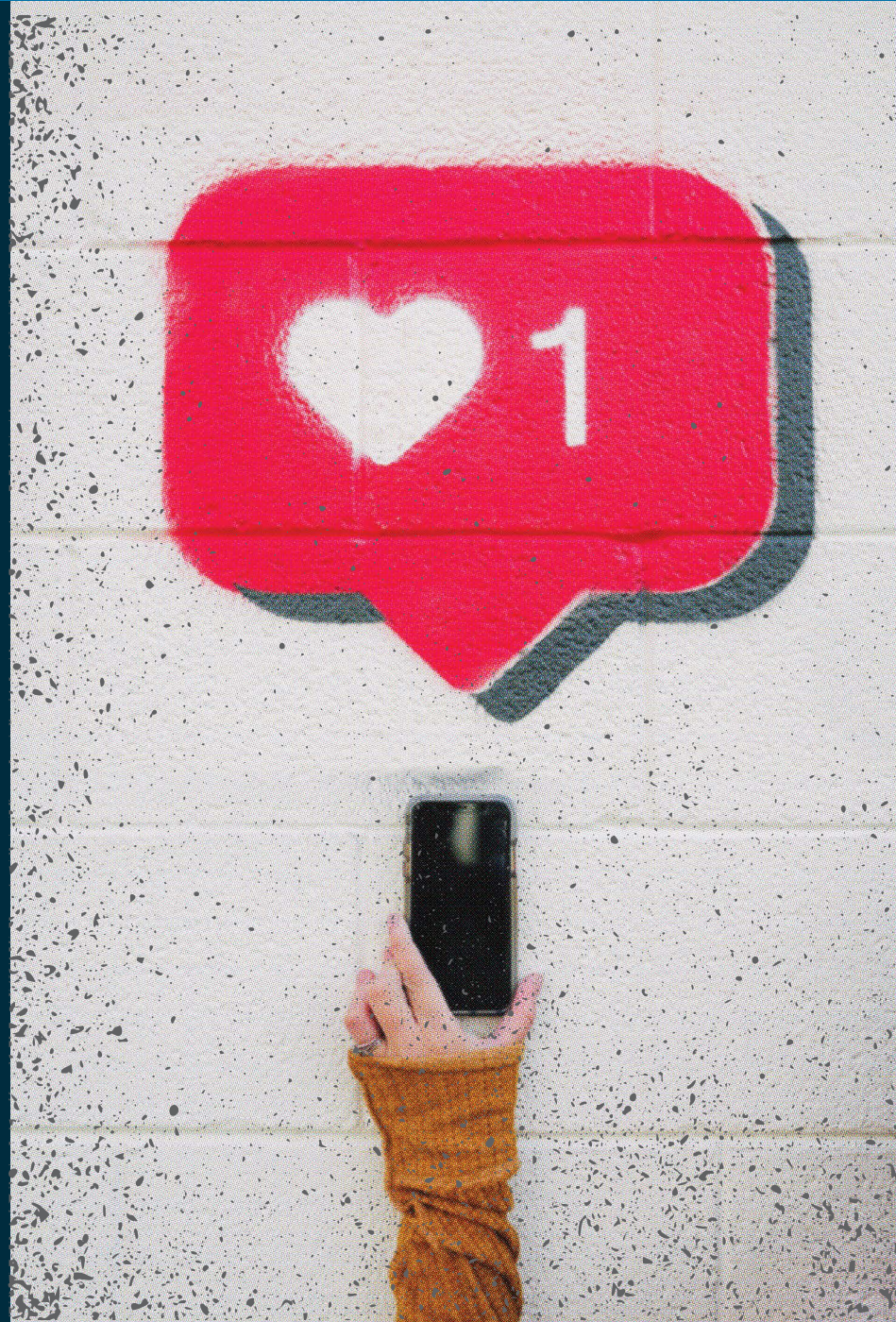
€1.55 PER MEAL!!!! 8 WHOLE PORTIONS IN THIS DISH!!!

Daily basics chopped tomatoes €0.39
Oxo vegetable cubes €1.82
Supervalu boil in the bag long grain rice €0.69
Supervalu chick peas €0.39
Supervalu Mixed herbs €0.35
Supervalu vegetable oil €1.29
1 Aubergine €0.59
1 carrot €0.40
1 garlic €0.49
1 courgette €0.89
1 butternut squash €0.89
1 green pepper 1 yellow pepper (Supervalu 3 pack) €1.50
1 red onion €0.47
1 pack of spinach leaves €1.09
fresh parsley €1.19

TOTAL COST: €12.44

This makes a Huge pot of Stew that lasts for 4 Days, Super Value!

Cost €1.55 per meal



Mens Aid
01 554 3811

Aware
1800 80 48 48

Citizen's Advice
0818 07 40 00

Crime Stoppers
1800 25 00 25

Crime Victim Helpline
116 006

Drugs/HIV Helpline
1800 45 94 59

Garda Confidential Line
1800 66 61 11

Garda Emergency
999 or 112

Irish Family Planning
Association Contraceptive Helpline
0818 49 50 51

Irish Family Planning
Association Pregnancy Helpline
0818 49 50 51

Jigsaw
066 7186785

Mental Health Support Helpline
01 2841166

National 24-Hour Sexual Violence Helpline
1800 77 88 88

Pieta House
1800 24 72 47

Rape Crisis Centre
1800 77 88 88

Samaritans
116 123

St Vincent de Paul
01 884 8246

Traveller Mental Health Support
01 8721094

Woman's Aid
1800 34 19 00

REMEMBER:

Calls to **1800** numbers are **FREE**, and calls to 0818 numbers cost the same as calling a landline number.



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Apply for a great value
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STUDENT LOAN



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