

Being Well, Living Well

Glossary

Term	Definition
Consent	<p>Giving agreement to do something, or permission for something to happen. Consent is a vital component in all forms of social and physical interaction.</p> <p>Sexual consent must be asked for and received; it cannot just be assumed. Affirmative consent is when the verbal and physical cues a person is giving show that they are comfortable, in agreement, and want to continue (remember, consent requires freedom, capacity and choice).</p>
Credit score	Lenders use your credit score to decide whether to give you credit or lend you money.
Financial counsellor	A provider of information, advice and advocacy to people in financial difficulty. They provide a free service and can be found in some students' associations and community organisations.
Grants	Contributions of money that do not have to be repaid. Grants may be awarded on the grounds of academic excellence, sporting excellence, financial hardship or to students with disabilities. All students, including domestic, Indigenous and international students may be eligible.
HELP	A loan to help pay for tuition fees and amenities fees when attending university, or an approved higher education provider. These loans do not cover additional costs, such as accommodation or text books.
Internal monologue	We all 'talk' to ourselves and what we 'say' has an influence on how we feel and behave. This is often called 'self-talk'. Think of your internal monologue as a script in your head; we all follow different scripts for different occasions. These scripts often become so ingrained that we say to ourselves "I did this before so I must do the same again".
Legumes	Plants (such as peas, beans and lentils) that are a great source of proteins, carbohydrates and fibres.
Loans	Money that is borrowed and needs to be repaid over a specified period, almost always with interest (an additional amount accrued on top of the original sum).
Mid-point blues	A common experience where the excitement of the first year has worn off and the endpoint of the doctorate seems to be far away. This is a very common occurrence and is experienced by many doctoral students.
Molecules	The smallest chemical structure, which is composed of atoms that can take part in a chemical reaction.
Neurons	Cells that specialise in transmitting information throughout the body.
Neurotransmitters	Chemicals that neurons use to communicate with each other.

Payday loans	Also called a small amount loan. You can apply online or in-store, and borrow up to \$2000. Depending on the terms, repayments need to be made anywhere between 16 days and one year after taking out the loan. Lenders can't charge interest, but do charge high fees, usually 20% establishment and 4% service fee per month.
Personal loans	A payment where a bank lends you a set amount of money, with a requirement that you make fixed monthly repayments.
Phishing	A scam where victims are sent an email or receive a phone call that appears to be from a legitimate company, and are asked to provide sensitive information. This information can then be used to take money from their bank account, or in some way impersonate the victim.
Positive bystander	Someone who notices a situation that causes them concern, and does something about it.
Psychoactive substances	Substances that alter perception, decision-making, mood, cognition and behaviour.
Recreational drugs	Drugs that are consumed for leisure.
Safety plan	A written plan of action detailing support options for when someone feels very low or suicidal.
Self-care	The practice of taking an active role in protecting our physical, emotional and mental health, and general sense of wellbeing. This is particularly important in times of stress.
Sleep patterns	How people normally sleep, which is informed by genetic, environmental and behavioural factors. Sleep patterns are not fixed and can change when behaviour and environment are addressed.
Stigma	A mark of shame or disapproval that sets a person apart from others. These labels are assigned to the person or group against their will, and can perpetuate negative attitudes and discrimination.
Wholegrains	Cereals or foods that contain the entire grain seed. These are associated with better health outcomes in comparison to more refined grains and cereals.