

Got job: What Now



Vidyarthi

VOLUME-02

STUDENT MAGAZINE

NOVEMBER-2021

WHAT DO YOU EXPECT INSIDE?

Expectation kills. We know that still, we like to expect something, that is where this article comes into role.

Often, people believe that getting a job is very difficult, but the truth is it's not if you know how to get a job. Then, what is the difficult part? You asked.

Post job, you read right. Post job is going to be hard, work pressure, professional vs personal life, company switch etc. are some difficulties you might face.

But the real struggle starts when you start messing with money, managing money is still a big concern for many.

Most of the things are learnable about managing money at any age, but often people don't want to learn. That's why I believe students age is best.

This eBook is a glimpse about money, you will learn about compounding, calculating packages, saving money for retirement etc.

The main motive of the creator is to give a glimpse of the real world to the student in all sectors from all perspectives. For this time money. We talk wide topic to discuss on which might hold your interest, for this you just need to be tuned.

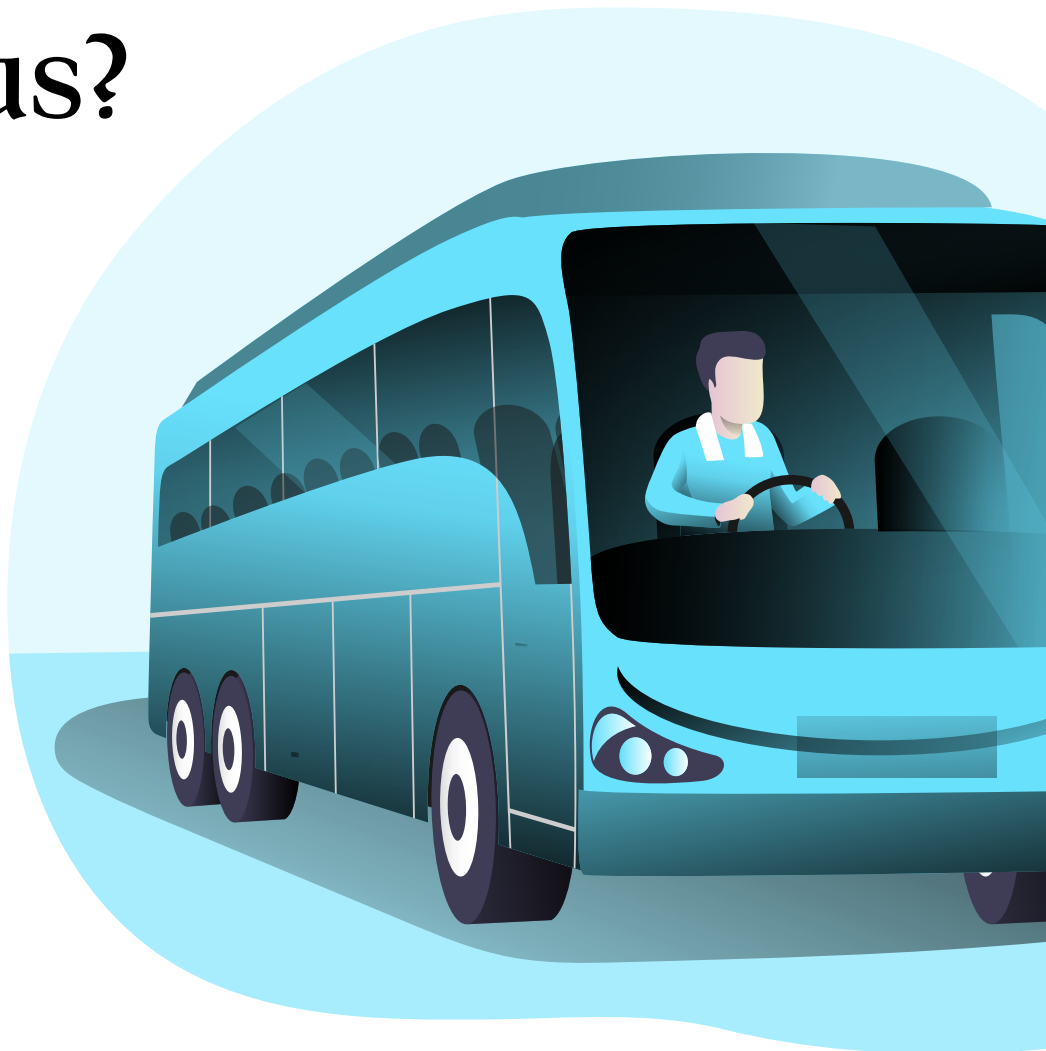
Along with the money, you will also see other topics which hold my interest during writing.

See you inside.

Aditya Pandey Along with Kirthatirtha Paul

01

Who is driving
the bus?



I guess heading is interesting in itself. Isn't it?

After reading the headline, what first comes to your mind?
Bus, driver, conductor, passenger, window seat etc.

We do not even know any of the drivers! But put faith in them and believe that they take us to our destination safely.

Before taking a ride on the bus, we make sure that we are taking the right bus. Otherwise, we would be in trouble, and no one wants to be in trouble. Ever.

The same things happen with our day to day life. Anomalous someone driving your bus, because unconsciously you don't know about this.

But here is the thing. You get to choose your driver! Now, who is the driver?

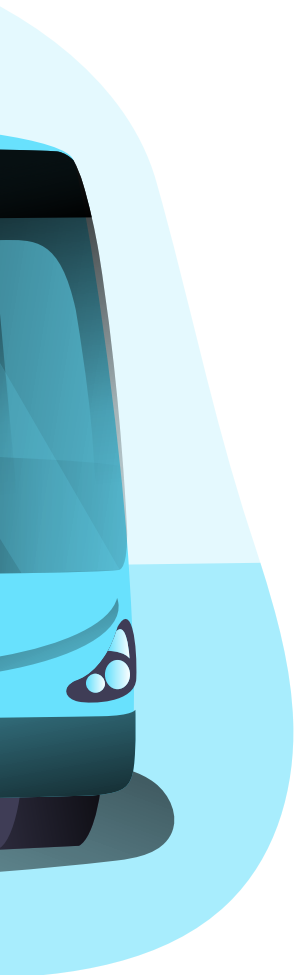
The people you follow and the content you consume is the driver of your life which leads you somewhere. You have the power to make this "somewhere" to your dream place.

Because the content you consume, the people you follow it will show in your body.

We don't have an option to choose a driver for the bus, but we have a choice to choose for our life.

The people who pushed you. The people who create content that aids you. The people who are inclined on the same dream as you may be the right driver for you. It is just a thought.

Choose wisely.





02

Formula for an
unhealthy career.

Well, I am not in a position right now to tell you whether you are starting your career in a healthy or unhealthy way. But I can assure you, what I am going to point out to you is just my observation of the mistakes of others.

It doesn't matter who you are or who I am, what your father does or what my father does because eventually, we can't depend on our father for money. (Until and unless you inherit massive money from your family)

We have to do something for earning. And this is what our parents know and want to teach as soon as possible. They want to see us settle in life, have a job with good pay and live life in peace.

Same thing we want from our children when the time comes.

Now, the question is, what is an unhealthy or healthy career?

If you are following your passion and doing what you love then it is a healthy career. Otherwise, it is an unhealthy career.

You do things, which you don't love to do. It doesn't force you to put in the extra effort. It only leads you to stress and pushes you further away from your dream. That is the definition of an unhealthy career.

(Note – if you are working for money then in both ways you can make money, but healthily you will not only make money but you will open doors for many opportunities for yourself.)

That is why students and others have the ultimate goal, to get a job. And for this reason, prospective students during admissions are only looking for a college that provides placements.

By hearing placement, only one-word strike into my mind, **ENGINEERING**.

Engineering colleges provide an on-campus placement that is what attracts most of the students. And that is what we believed that we can get a job easily without much effort. Somewhere we were right.

But the question is whether this is the right approach. I don't know what is right or wrong for you.

Still, I ask you to consider my point. And whatever I am going to write down is not only for engineering students but for anyone who is looking for a job from scratch.

I believed and many other successful people do too that an internship is a great way to start your career. You want to know why here is the reason.

You get a chance to test your skills.

You will get experience in the industry.

And most important, it clears your confusion regarding your field of interest and what you might consider as your career in future.

Interestingly you get paid also learn things that the college is never going to teach you.

Now, if you are in college it will provide an on-campus placement which is great and there is a higher probability that you will get placed.

Well, congratulation. But you should know this.

There might be a chance that the company makes you sign a bond with their agreement and terms and conditions.

Even after completing the tenure of the agreement, there is no guarantee that you will work with them further.

And as we all know; you again need to find a job with good pay for yourself and your family. For this, you might have some options to get a job such as networking, company directly contact you, you got a favor from family and friends and lastly, you will approach yourself.

Let us focus only on off-campus placement for this article.

I bet; you must have heard the word “Off-Campus Placement” during your college time.

And from my observation, only 1-2 students out of 10 shows interest in an off-campus placement. This number may vary if we conduct surveys. But for now, this is what I got from my colleagues and friends. (These numbers are scary)

To which category do you belong?

But here is the thing, eventually you have to choose off-campus placement anyhow.

Choosing on-campus placement only during your college is not bad at all.

But it will put restrictions on you, on your growth and your mind. You don't experience much exposure, later there might be a chance that you need to take help from your peers or an employer for further growth.

And I guess no one like this, neither I.

So, why not be ready for such challenges and try to not depend on others for self-growth.

Interestingly, this is not a big challenge if you know what you have to do.

Start applying or better we say, start challenging yourself with off-campus placement from the college itself. It not only helps you in your growth loop but also prepares you for the future. You will understand better about the competition, company, life and what-not.

Here is more reason why should you apply for off-campus placement.

You will apply to a particular company for a particular fresher position that will lead to your career of choice. That means you know what you want for yourself. This is not the same as the on-campus placement, where most probably you will apply to any random company for any random job.

You get placed with your talents and skills which helps you in further growth. The same thing is not applicable in on-campus placement because college and friends will help you, which will bring you into the category of PWD but also your future will be affected.

This is an end from my side, I hope you took some positive thoughts from this and share them with your friends.

Note – Internship, off-campus and then on-campus placement is the sequence you should look for. There is nothing bad if you change the sequence or leave the sequence. But it will restrict you.

GOT JOB: WHAT NOW



Getting your first job is like dream come true. Going through many processes, interviews, struggles and off-course pressure from parents and society.

Knowing that no one is going to taunt you anymore for about job is relieving but at the same time, it feels good! You might get nervous thinking about how things work out on the first day.

All your thought, thinking processes about the company, job role, peers etc. Starts a week or days before the joining date.

Before that we like to think about the money we get, we like to make strategy in mind about how we use that money. We start to promise to help friends with money without having the first salary in hand and a lot of others things you and your friends might have thought about.

But everything changes when you get the first payment for your hard work. Yes, you have a smile on your face, you want to party with your friends and wants to buy gifts for siblings and parents.

But it seems impossible for most of us because we need to pay for rent, food, savings and even we need to send some money to parents.

It seems impossible for many of us that we can't live the dream life, we can't save enough money for an emergency.

Well, I would like to say it is possible, you just need a strategy.

In this article we are talking about money, which helps you to understand how money works, what do you need to do and lots.

This article is for each and every student who just got placed and want to enjoy with their money, not with their parents' money.

FIRST SALARY

The first salary is addictive, you want to spend it all on the very first day. Buy gifts for siblings and parents, things and whatnot. Whatever you want to do you do, no one will stop you.

Everyone has a dream to use their first salary on their own terms without any restriction. They don't listen to anyone.

Well, I'm with you in this.

I am not going to give advice on how you should use your first salary. But I would like to talk about your second salary.

I am not going to give you an order or something you must follow. It is just my opinion and belief that it will be best for anyone and for you also.

Well, I don't like that if anyone gives suggestions on how should I use my money. Especially after receiving my first salary. This is what one of my friends said to me.

Later, he is unable to manage his money, his earning is not enough to let him live a comfortable life and at the end of the month, he struggles. He barely saves enough money at the end of the month.

I am not narrating this story because I want you to freak out and listen to me. Instead, I want you to observe around you, friends, relatives, seniors etc. because there might be a chance that they have also gone through this phase.

And now they are doing good with their money. And you also have to do same, starting with second month salary.

How?

They learned to manage money. My friend is doing great because he also learned to manage problems and money.

Here is my thought.

You don't need a first or second salary to learn how to manage money, you can start even from your pocket money.

Your college/hostel life teach you, more about money. Some of the many reasons I have listed below

- Your need to manage your money with and for your friends
- You need to save your money for 2-3 months to spend on something expensive etc.

- You will create a strategy for your monthly expenses.

- You will measure your expenses.

- You will know many more by yourself when the time comes.

Managing money, creating strategy, making an investment are some basic principles that I don't think I need to explain.

There are many books available on money in the market, you can give a shot to understand properly and you can implement easily.

Here is what I am going to do with my first salary, I am going to take health insurance for myself and my family. This is going to be my first investment and first gift to my loved one. I would love it if you do the same.

FRESHER

I heard you just got placed. Congrats! What is your plan?

Let me guess. You had to sign a 5-year bond with the company, so the game plan is to work your ass off and gain “Skills” and “experience”.

You don't wish to be stuck at the same job at the same company your entire life. And for that, you will take conscious steps. During the five years, you will prepare for a competitive exam alongside your 9-5 job to apply for a government job.

At the end of the 5-year contract, you will join a government post, kick back and live a life of comfort and luxury.

I've come across a quote that — I think — perfectly defines life:

“The only thing constant in life is change”.

I know that you would rather play a round of your favourite Battle Royal than be analytical and think about what your future may hold for you. Your mother may shout at you, “Stop daydreaming and go study!”.

And you may think that “the future is uncertain”, “not worth thinking about”, or “I might die tomorrow! Why waste it thinking about a future that might never come!”.

You are right!

I believe that how you spend your time right now directly reflects on your future. Picture this for a minute. You have a big test tomorrow but, you chose to not study for it. Would you be confident enough to say that you will pass the exam? No right.

Sure the exam may turn out to be unexpected. The teacher may be your favourite! Who tells you all the answers or your best friend -- knowing you to the bones -- makes a second copy of cheat sheets. On the flip side, maybe your examiner turns out to be very strict or your best friend falls your lead and doesn't study or print the cheat sheet.

Another person would accept that the future might be favourable or devastating and study for the exam anyways. That boosts her confidence, improves her probability of passing and takes control against external factors like a frustrated teacher or moronic best friend.

Let's get back to the topic at hand.

Below we run tails of how the first five years of a fresher pass in the real world. Say you are 22 years old when you graduate and get placed at a respectable company with good pay and a 5-year bond.

You have to shift to a new city for the job! And that decides the amount you with post expenses. We will discuss in detail how to calculate your living expenses in another article. In general, you will likely have Rs 2000 - 5000 cash post expenses.

Now, you have to swallow a hard pill and decide how you wish to use that amount.

Do you send it back home? Do you boost your portfolio? Do you spend it on that new phone you had your eye on for a while?

Your parents have the full right to have expectations from you. After all, they spent decades of their lives and money on you. They expect you to bring in a time of luxury now that you have a job.

Even if they don't want to do that, you still feel a strong urge to do something nice for your parents. A new fridge, a TV, a car, home renovations, maybe a new house! You have so much you can do and want to do but only so little salary.

Around this point, you make the biggest mistake in your life. You take on debt. What can go wrong?

I am sure many of you will bite my head off about how you should leverage debt and grow your wealth. However, all middle-class families — including me — are horrified of loans. That is why I will take it for what it truly is; A gigantic liability.

Now let us board the tail of **DEBT EXPRESS**.

Your employer cannot remove you for five years and, your payment is only going to increase. So, in theory, you can handle a few loans with ease. A small EMI on a new phone, TV, car, house! If you think debt as a fresher isn't so bad. Ask the lakhs of people above 50 who are still paying back on education and house loans.

By the time you are in the 3rd year of your fresher job, you would be 25 years, the perfect time for a man to get married — according to elders — and even quicker for women.

It is only human to feel a strong desire to start a family around that age. And given the favourable situation, who will resist!

At the end of 5 years, you have lakhs worth of debt, a family to feed and neighbours to impress.

At that moment, your entire life feels like a liability. You take up a new job, not because you choose to but because you have to. No amount of salary is enough. Missing a payment on the loan becomes a nightmare.

If you were to get fired, you would not have the advantage of wait-

ing months for a job you like. Instead, you have to take up the first job that you can find.

The takeaway from this article is that be flexible, untethered and explore new things in your 20s. Don't shackle yourself with liabilities. Don't spend just to flex on society. And don't just go with the flow.

Stay humble. Stay agile.

CALCULATE YOUR PACKAGE

Is, 3.5 lakhs enough? 4 lakhs? 8? 12? How much package is enough for you to survive in your current or expected lifestyle?

You may think, "There are too many variables and, how can I predict the future?". However, it is a pretty essential calculation to make. Your aim may be to join a company at whatever package they think fits you. But you need to know what to aim for before you start putting in applications.

The average starting salary for an engineering position is only 3.5 lakhs per annum which translates to a little less than Rs 30,000 per month. Now, let's work backwards and determine how much you can expect to save.

SUBTRACT 1

It should come as no surprise that you will not be receiving the full Cost-to-Company (CTC) amount of 3.5 lakhs EVER! That is because your employer has to cut a portion of your salary for parties, retirement funds, charity, electricity bills and other expenses that you cost to the company.

They will call it a tax-saving measure since income below three lakhs is non-taxable in India. So, from that sweet round figure of Rs 30,000, you can expect to get about Rs 25,000 as your in-hand salary.

SUBTRACT 2

There is a pretty high probability that your posting will be at a major Indian city such as Bangalore, Pune, Delhi, Gurgaon, etc. These cities are expensive; unless you are willing to share the rent with 3-5 other people, you are likely to pay Rs 10,000 and above as rent for a 1BHK.

$$25,000 - 10,000 = 15,000$$

SUBTRACT 3

Eating outside every day is the easiest way to burn through your salary. Hence, it is a better choice to cook or opt into a tiffin system. An average person spends about Rs 100 on food every day when cooking herself or eating tiffin. That sums up to Rs 3000 per month only.

However, your college has sucked the life out of you! So you want to pamper yourself and try to be more healthy. We will take some overhead assume you eat out someday and keep snacks, about Rs 2000 more.

$$15,000 - 3,000 - 2,000 = 10,000$$

SUBTRACT 4

As an Indian born son, it is your responsibility to send some money back home. No arguments.

$$10,000 - 5,000 = 5,000$$

SUBTRACT 5

An advantage is that most companies offer buses or carpools. So you don't need to spend on travelling back and forth from your job. However, you are only human! You will want to spend your Sundays exploring the city, gathering with friends or meeting at the pub.

If you go out three days a month and spend about Rs 1000 each time, we can subtract about 3000 per month for such activities.

$$5,000 - 3,000 = 2,000$$

CONCLUSION

Now in that Rs 2,000 what do you want to do? Invest it? Pay premium in life insurance? Health insurance? Take your girlfriend out for a date?

The fact is that it's not impossible to survive with such a salary. If you are mindful of your actions, you have control over your money.

A wise person would use that 2000 bucks to pay premiums for life insurance and health insurance, even invest some of it!

However, this is a case where you adjust your life according to your salary. So what I'd like you to do now is make a list of all the things you wish to do when you get your first job. Including living, eating,

investing and all extracurricular activities.

After completing this activity, you will have a sum of money that you will need to live life according to your terms.

Now comes that difficult part, you have a number in your mind and all you have to do is prepare yourself for a job of that pay.

Now, apply to jobs with your minimum package offering. And just for good measure, apply to ones with salaries below that too.

Since you have prepared yourself for that high package, getting placed for a 3.5 lakhs job will come easy to you!

RETIREMENT

Ah, retirement! That last day at your work. The last paycheck. The feeling of reaching home after your retirement party, taking off your shoes and falling deep into a chair so soft that it almost hugs you. The sense of relief that you can take off your foot and take things slow and easy.

You know that you have a massive number in your bank account secured in FD. You can chip into it for the coming decades and then leave some amount for the kids when the time comes.

But hold on! How much do you practically need in your retirement fund? Most people will say, “As much as it can be!”. However, there is a correct answer to that question. And the amount you end up saving is directly proportional to the hard work you put in today.

Taking the mean salary in India, an individual earn about 3-5 Crores in the entire 40 years long working life. But for our calculations, we will use whole numbers to make things chewable.

Assuming an averaged salary of = 1 lac/month

i.e. 12 lac per annum

Total sum earned in a working period of 40 years = $1 \times 12 \times 40 = 4.8$ Cr

You would have to be a knowledgable and nimble investor to be able to turn your savings into tens of Crores on a simple 9-5 job. However, we are not here to discuss the extraordinary thing — the blue moons for investment — but only to discuss the VERY normal, VERY average thing.

We have divided the article into two parts: Planning and Saving. There is an illustrative calculation for you to make your rough estimations.

PLANNING

Before that, we must first understand the concept of INFLATION. It will give you a clearer sense of how to think about your money.

Inflation is the decline in the purchasing power of your money over a time of 1 year. The average inflation in India historically has been 5%. However, during the pandemic year 2020, it increased to 5.5%.

Let us say you have Rs 100

The inflation rate is 5%

That means, what you can buy today for Rs 100

It will cost you Rs 105 after 1 year.

Hence the effective value of your money reduced by 5%

I hope this explanation has given you a rough understanding of what inflation means and how it affects your money.

One of the most important aspects of getting control of your money is to STOP impulse buying! You should have a monthly budget. In that, you need to determine what you will spend money on in the coming month. If you need to buy something expensive always try to save up for it even if you can easily afford it immediately.

Here, we are not considering unexpected expenses such as medical, vehicle repair or others and only looking at what you have control over.

I cannot tell you an exact number of how much your retirement fund should be since it can be drastically different from person to person. Consider things such as homes, vehicles, the amount you want to leave your children and spouse, owned land and more.

SAVING

One of the main factors in building your retirement fund amount is sensible investing. DON'T FREAK OUT!

Investing is seen as taboo in India, except for Fixed Deposits. Let's do a little math and understand the issue of not investing your money.

Today you put Rs 1000 in your savings account.

The inflation rate per annum is 5%

And your bank gives you 3% interest over the money in your account.

That means your effective interest rate earned per annum is

$$5\% - 3\% = 2\%$$

The bank increases the value of your money by 3% but, inflation reduces it by 5%. That means the value of your money decreased by 2% in one year!

What I find fun is to think about what happens if you didn't earn that 3%; maybe you save your cash under your bed mattress. lol.

Starting with a sum of Rs 1,00,00

If the inflation rate stays at a fixed 5%

Then the value of your money drops by 5% per annum.

In 20 years, the value of your Rs 1,00,000 will be worth NOTHING.

The Future Cost will be 2,65,330 because the value of your money drops by 165%!

FIXED DEPOSITS

FD is the golden sun of the typical Indian. They have next to no risk involved and, your money grows at a turtle's pace of 5% on average.

That means that it only beats inflation; 5% inflation and 5% interest rate. In simpler terms, the value of your money doesn't decrease over time but, it doesn't grow either.

Now, everything has its time and, FDs do too. A fixed deposit makes sense for someone to who protecting their money is of utmost priority.

They are for people above 60 years. They have just retired and completed their retirement fund goal. The goal now is to secure that money since they can't earn more.

If you are only starting your career, putting all your money in FD is idiotic. You are young and have more affinity to risk. Hence you should invest your money in a diverse portfolio.

A diverse portfolio is a mix of Stocks, Mutual Funds, Bonds and even FDs so that even if one or two of those investments don't do well. You still make a profit.

We hope this helps you make wiser choices. One last thing we would recommend is to read a couple of personal finance books. So you can learn from the masters of money handling.

POWER OF COMPOUNDING

During the pandemic, people were stuck at home and burning into their savings. A few fortunate did not face pay cuts or unemployment. Some had a big enough emergency fund to sustain their lifestyles.

However, many faced worse fates with mass layoffs, substantial pay cuts and, some had no income whatsoever!

Everyone was vulnerable and susceptible to risk. To keep the food on the table the public turned to investment markets.

During the pandemic, investment firms saw a massive surge of new individual investors.

According to a report, UpStox -- a recent investment platform -- reported a 3x fold surge in customer onboarding. In that financial year, they saw a customer base reaching 4 million users! Of which 70% were first-time investors.

It should be no surprise that the release of the wildly popular series Scam 1992 had something to do with that number. At least among young adults of the nation.

One of the essential components of becoming a good investor is utilising the power of compounding.

Compounding is simply the act of reinvesting the interests you earn on your principal amount. It is the secret sauce in the money growth pot and one that makes the rich so rich.

“The older the wine, the better it tastes.”

That is a proverb that perfectly explains the power of compounding your investments. The longer you compound your money, the larger the sum will grow; it isn't a linear growth rather an exponential one.

You know how people say you should enjoy your 20s and not worry; experience new things and learn more. You should indeed explore more and learn every day; I feel that developing a plan for your future is equally essential.

How does this apply to investing?

That's a good question! I think your 20s are the perfect time to learn about investing and develop a habit of doing it. While the 30s is the better time to grow your portfolio, compounding says you are better off starting in your 20s.

Let's see the difference between starting your investment journey in your 20's vs the 30s.

Assumption

You retire at the age of 60 years
You adopt a SIP type investment
The market remains relatively stable
You earn an average interest of 10%
You invest a fixed SIP value only

IN YOUR 30's

If you start investing in your 30's and invest with a monthly SIP of Rs 5000 for 30 years. Then:

Monthly investment = 5000
Interest Rate = 10%
Years of investment = 30 y

Total invested sum = 18.05 lakhs
Actual grown sum = 1.15 Cr

IN YOUR 20's

In contrast, let's see how much you end up with if you start investing in your 20's and invest with a monthly SIP of Rs 5000 for 40 years. Then:

Monthly investment = 5000

Interest Rate = 10%

Years of investment = 40 y

Total invested sum = 24.05 lakhs

Actual grown sum = 3.22 Cr

THE DIFFERENCE

With a difference of 10 years for the same Rs 5000 SIP amount @ 10%, the grown amount is almost 3x more!

In reality, as you grow in your career, your income will also increase. And you will be able to invest larger sums of the principal amount. Additionally, you may establish a few side hustles to add to your income.

What does that mean? if say you could increase your principal amount by Rs 12000 per year. Let's do this calculation as well.

IN YOUR 30's WITH 1K SETUP

Monthly investment = 5000

Setup amount per annum = 1000 (20%)

Interest Rate = 10%

Years of investment = 30 y

Total invested sum = 7.09 Cr

Actual grown sum = 15.11 Cr

IN YOUR 20's WITH 1K SETUP

Monthly investment = 5000

Setup amount per annum = 1000 (20%)

Interest Rate = 10%

Years of investment = 40 y

Total invested sum = 44.06 Cr

Actual grown sum = 97.84 Cr

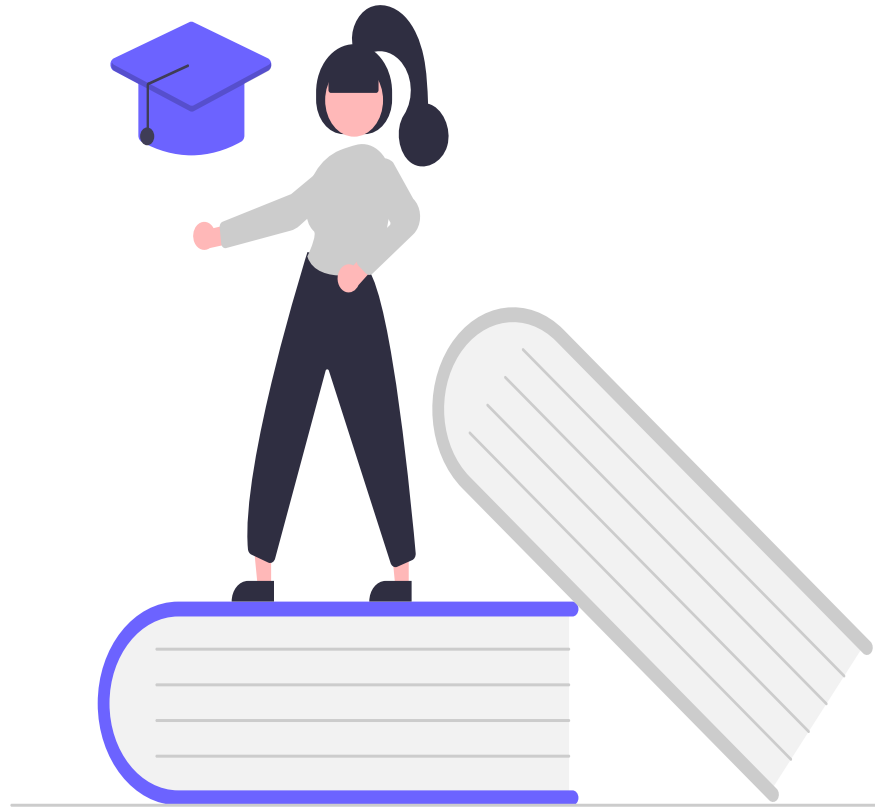
We have calculated these investment plans using an online SIP Calculator and a STEPUP SIP Calculator. You can use the same to plan your investment and create a financial plan better suited to you.

Now, these numbers sure are jaw-dropping. However, the reality is far from this. You may not be able to grow your investment at a step-up of Rs 1000 per year. Maybe the market crashes and, you incur losses.

Our objective was to educate you about the power of compounding and the advantages of investing in your 20s.

Let me emphasise the point. Your 20s is your time to learn the art of investing and developing a habit of doing it. That will build you a strong foundation in your 30s when you can start to get serious and grow your wealth.

03



Ultimate purpose
of College

Making friends, enjoying college life and finally getting a job is the ultimate purpose of going to college. Right?

That is what most of the students believes and I was no exception to that at the start of my college life.

Now, my perspective of the college has changed. I can't say why my purposed changed or what changed it, but I can share with you, what should be the ultimate purpose of college.

I believe everyone has a purpose. Someone wants to make friends; someone wants a job and someone wants just a degree.

Whatever your purpose is going to be, it will decide your college. (Remember College Matters)

The real journey begins when you start your new life with 1000 other creatures having the same competitive mind. Some might always be in an enjoyment mood and what not college drama is endless (until and unless you were in not in my college).

And for you, these 1000 people will provide resources, challenges, and become a source for you to complete your purpose.

Developing skills and preparing themselves for professional life etc. These are the purpose for most of the students you meet in your college.

And I believe you also need to follow their purpose to compete.

Also, college is a place where you explore your interests, find out what you like, specialize in it, get hands-on experience, and create an academic experience that will last for a lifetime.

And this is the thing which maximum of us want. You and I are no different.

But even if you have a good academic score, you can't make it if you don't cope with trends.

And trends say skills such as sales, communication, negotiation, networking and whatnot are most eligible for most of the job (With Primary Skills).

And I believe college is the best place to learn and implement these skills. Your 1000 folks will help you to learn these skills. You need to start and do the experiment with your folks.

I hope you got what should be your ultimate purpose after going to college. If not, I am listing the purpose below for your ease.

Learning new skills

Networking

Developing communication skills

Learning how to negotiate

Learning how things sell and how you can sell (You need to sell yourself eventually for salary – JOB)

Create communities

Making quality friends

Exploring new things

Experiment with the career if you have the option

Enjoy life.

These are some purposes I can think of right now, which help you in all-around ways. From making friends to landing the dream job and dreaming big to leaving big can be achieved with these skills. You just need to put it into practice and be consistent and patient.

Do you have any other purpose in mind? If so, don't forget to mention me in my Instagram DMs (@kradityapandey).



04

College Vs Course

Instagram reels are the perfect companion for a boring bus ride or at the end of an exhausting day. They can entertain you for hours at a time! Well, I am talking about reel because this is the only topic that pops into my head.

I was in bed resting and mindlessly scrolling Reels. Then suddenly in one of the reels with a clip from a YouTube video in which they are talking about colleges and online courses.

Well, you must have heard from Gary vee and Elon Musk that college fails entrepreneurs every day and anyone can do any courses for free.

I agree with both of them, but this does not apply to everyone.

And here is my thought.

Would I choose college or a course? Both hold their importance and no one can choose either exclusively. But I have no option! I have to choose only one.

So, I must check facts and reality before making a decision.

Degrees do not matter to most companies nowadays because they are hiring based on talent and skills. Not to forget the ability of the candidates to adapt to new technologies. Tesla, Google, Solopreneurs, Content creators are not looking for a degree to hire.

And all these skills which you need can be learned online for free or at a low cost.

Again, some questions raised in my mind,

Can we get the same opportunity as we get in the college?

Can we explore things in the same way as we did in college?

Can course bring you the friends you need in your difficult time?

Can an online course bring you the network in the same way the college does?

Yes, there might be a slight chance however it seems impossible to me. Most candidates in online courses prefer to watch offline video classes and also most of them are introverts.

On the other hand, college gives all the things which you need opportunity, network, friends, challenges etc.

So, I conclude that college (Offline college) is essential for personal and professional growth.

You can do courses even when you are in college but you can't do vice versa. Also, the degree acts as an anchor for your qualification when needed.

Ask this question to your friends and let them check their thought on this. I will also do the same.

EDITOR'S NOTE

LOST & FOUND

We all know the feeling of fear and uncertainty when we wonder if our efforts will result in how we expect them, That the decisions we are making are the right ones.

Some days it feels like we are on the right track, that we will prevail and other days devastating and we feel like a fish tank full of mistakes.

You can exhale now because I want you to remember that YOU ARE NOT ALONE!

Since you aren't the only one feeling this, there's ought to be a solution out there and there is one! However, everyone has a different method of coping with the devastating feeling of an uncertain future and I have put together a few of them in this article.

Let us take a deep breath because we will go through the good, bad and ugly.

The first and most common remedy for youth is to get on a high. High on songs. High on adventures. High on porn. High on movies. And of course, high on video games.

This is indeed one of the worst methods to cope with uncertainty — that's my opinion. The problem is, these are temporary highs; you don't deal with the real problem just avoid them until the feeling is gone.

It's like if you had to pass a pitch-dark patch of road on your bicycle and you started to sing out loud and speed up.

I would point out that you also just waste hours on fixing your mood but it's only human to feel things. So let's steer clear of this. The objective of this article isn't to tell you how to stop wasting your time on feelings but to help you become resilient against these feelings.

Another method many have adopted is to bring out their spiritual side and that seems to work out pretty well too. You might end up getting some useful advice from an elder you vend out to.

The next method is a shoutout to all the entrepreneurs out there.

Entrepreneurship is like building a plane while you are falling off a cliff! So, these feelings of uncertainty are regular emotions for entrepreneurs.

Elon Musk and Bill Gates of the world say that when times get rough and you doubt yourself on your choices. You need to just put your head down and keep pushing forward and in time you will make it.

In other words, you must believe in your process and not give up on your goals.

Yes, each of these crazy methods has its merits but it's not necessary that what works for someone else will work for you too. You have to try and discover what works for you and stick to it.

Remember that the goal isn't to avoid having these feelings but to become resilient against them.

I would like to tell you a story about two college mates. Let's call them Tim and Fred.

Tim and Fred were both in their final year of graduation when they decided to get healthy and join a gym. They were in it together. They went to the gym together, spend the same amount of time, maintained the same diet and motivated each other through rough times.

Tim was, however, meticulous about these efforts compared to Fred, he tracked his steps, daily calories, weight and quality of sleep. At the end of the semester, they both had planned to review their progress as fun, inspiring content for social media.

Interestingly enough, Tim made more progress than Fred even though they did everything the same! Well, almost everything.

You see, Tim was measuring his progress through the journey. He has short term goals in mind and acted on them accordingly.

Having short term goals helped him know that his process was working and that motivated him more. The small wins helped him through the times of uncertainty while Fred was missing workouts and getting busy with other things.

It sure is scary riding a bicycle blind on a pitch dark road. However, a few spaced out flashes from a distant thunder can illuminate the road enough for you to keep moving forward with more confidence.

A great part of being an adult is discovering yourself i.e. your likes, dislikes, mindset, strength and weaknesses. And avoidance often isn't the right way towards personal growth. You need to swallow the hard pill and spend time with your thoughts and feelings.

Learn to become more resilient against uncertainty and inspire others around you.

KRITYATIRTHA PAUL

We want to end the second volume of Vidyarthi with a quote by Bo Sanchez.

“Education without execution is extinction.”

You hopefully have learned a lot of things or realised them. Now, you need to use that knowledge, put down a plan and start working on it.

There are a ton of things that we couldn't include in this issue of the magazine. Topics that are essential for you to know and will help you accelerate your growth further. However, we couldn't just let it go! It's your future that is at stake! That's why we are launching this Newsletter, where we will share with you exclusive content, value boom resources, tips on opportunities, BTS and more.

Join our Newsletter Now!

In case you have any inquiries regarding any topic in this magazine or any questions for that matter. We are more than happy to connect with you! Just email or dm us at our Instagram accounts given below.

Aditya Pandey - @kradityapandey

Krityatirtha Paul - @krityatirtha_paul