

Once A Sitizen, Always A Sitizen

WHAT'S HAPPENING AROUND OUR LITTLE BIG CAMPUS

SIT Career Fair 2015

A Scholarly Affair at Reach for the Stars

Farewell, Mr Lee Kuan Yew

Student Talent Galore: SG50 Competition

SIT Campuses: Together Time on Chill Out Days

Mapletree Nurtures New Buds at SIT

4 Alumni from DigiPen and Their Start-Up

Most Popular SIT Alumni Movie Night Ever

Tips on Managing Your Finances

SITizen is a publication by the SIT Advancement & Alumni Division.
For enquiries, please e-mail the SITizen editorial team at Alumni@SingaporeTech.edu.sg
© Singapore Institute of Technology 2015

Dear SIT Alumni,

Memories are Made of These

Nine months after settling into the SIT@Dover home campus, on 24 March 2015, SITizens found themselves gathered for a historic occasion – a special memorial service held in honour of Mr Lee Kuan Yew, Singapore's founding father. Led by Mr Ng Yat Chung, Chairman, Board of Trustees, SIT's senior management, faculty, staff and students filled the SIT@Dover auditorium to hear eulogies from those among them whose lives had been touched by Mr Lee. A minute of silence was observed at the service – and it was streamed live to SITizens at SIT buildings islandwide, bringing them together in a moment of remembrance. Since then, more SITizens have paid tribute to Mr Lee, in words and pictures, in condolence books and on the SIT blog.

While this collective outpouring of heartfelt thoughts was unique in the life of the SIT community, other regular key events on the University calendar continue to rally SITizens. Chill Out days at SIT@Dover and other SIT campuses have been popular for allowing staff and students to mingle outside the classroom, and for providing a platform for students across different Overseas University programmes to get to know each other. In March, hundreds of graduating students from the Engineering and Hospitality degree programmes got the chance to meet potential employers at the SIT Career Fair 2015, before the annual Reach for the Stars event celebrated the achievements of SIT's scholars and the invaluable support from its industry partners.

SIT alumni, too, have had much to do together. At "Tips on Managing Your Finances" organised by the SIT Alumni Career Network on 28 March 2015, enthusiastic participants stayed long after the event ended to get further tips on financial planning from the speaker, Mr Daniel Chong, a financial services professional. The popular SIT Alumni Movie Night, held on 7 May 2015, attracted a record 210 attendees, mostly alumni, with an exclusive screening of the new blockbuster Avengers: Age of Ultron – as well as the delightful company of fellow SITizens over dinner and popcorn.

In this issue, we are especially delighted to feature four young SITizens who are realising their entrepreneurial dreams with great aplomb, in a manifestation of their can-do SIT-DNA. Mr Ariel Ang, 27, had just graduated with a Bachelor of Fine Arts in Digital Art & Animation degree in 2014, when he co-founded Oddity Studios, a game-developing start-up with Ms Adeline Low, a fellow DigiPen Institute of Technology graduate. Their team is now made up of five members, including two other DigiPen graduates, Mr Seah Wenkai and Mr Choong Meng Hang. In their story you will find vision, passion, and dedication, as well as glimpses into the vibrant game development field.

We hope you will enjoy reading this issue of SITizen. Should you wish to contribute a story or alert us to one, do drop us a line at Alumni@SingaporeTech.edu.sg



Zeroing in on Career Opportunities

Hundreds of graduating students from the Engineering and Hospitality degree programmes meet with potential employers at the SIT Career Fair 2015

Armed with their resumes and decked out in their business attire, more than 550 graduating students from the Engineering and Hospitality degree programmes were all ready for the SIT Career Fair 2015, to find out more about job opportunities from the 97 organisations which took part in the event held on Wednesday, 4 March 2015 at the Suntec Convention & Exhibition Centre.

This year's Career Fair also featured the "Voices of Experience" dialogue sessions, a platform for students to understand and find out from insiders what it takes to succeed in the industry. Two sessions were held concurrently, one for the Engineering programmes, and the other for the Hospitality students.

Mr Chockalingam Kasi, an alumnus from the Bachelor of Engineering (Hons) in Mechatronics degree programme from the University of Glasgow (UofG) and Mr Kelvin Ong, a graduate of the University of Nevada, Las Vegas (UNLV) from the Bachelor of Science (Major in Hospitality Management) degree programme, were invited to share their work experiences at the Engineering and Hospitality sessions respectively. Said Mr Kasi, "It was a wonderful experience to meet my juniors and share my career experiences and



The "Voices of Experience" session organised for graduating students from the Engineering programmes, where Mr Chockalingam Kasi, an alumnus, shared career tips with audience.



Top: The main exhibition area was abuzz with activity with students taking the opportunity to find out more about the jobs that were available. **Right:** Taking their futures seriously – these students were interested in what a potential employer had to offer.



journey with them. I was also pleasantly taken aback by the overwhelming support given by the students for the event."

Mr Kuch Swee Cheng, who is also from UofG's Bachelor of Engineering (Hons) in Mechatronics degree programme, said, "The SIT Career Fair 2015 really gave me insights into a variety of companies. Sharing sessions by representatives from the companies were also helpful in allowing me to understand their work experiences and the company culture."

He added, "Overall, the SIT Career Fair 2015 was a hugely inspiring networking session and it definitely has played a huge role in increasing my job opportunities."

SIT Introduces its Hospitality IAC and Holds its First Hospitality Business Symposium

The Singapore Institute of Technology (SIT) announced the members of the Industry Advisory Committee (IAC) for the newly launched Bachelor of Hospitality Business (Hons) degree programme at a press conference on Wednesday, 4 March 2015. The 11-member Committee is chaired by former hotelier Ms Jennie Chua, an iconic name in the Singapore hospitality industry.

Following right after the press conference was the very first SIT Hospitality Business Symposium. Entitled "Shaping the Future of Hospitality in Singapore", the Symposium was organised in conjunction with SIT's newly launched Bachelor of Hospitality Business (Hons) degree programme, and as a platform to discuss the trends and challenges facing the hospitality industry in Singapore.



The panel consisted of (second from the left to right) Prof A.J. Singh, Professor of International Lodging, Finance and Real Estate Finance in The School of Hospitality Business at Michigan State University, Mr Knut G. Rupperecht, Managing Director of the Swiss School of Tourism and Hospitality, Prof Elizabeth Roberts, Dean and Foundation Head of the School of Business and Tourism at Southern Cross University, as well as Prof John Bowen, Dean of Conrad N. Hilton College of Hotel and Restaurant Management, University of Houston. The Symposium was moderated by Ms Dawn Tan (extreme left), a presenter with Channel NewsAsia.

A Scholarly Affair

Annual Reach for the Stars event celebrates achievements of scholars at SIT, as well as industry partners who support SIT students through sponsorships and bonded scholarships



Some of the brightest minds at SIT.

Scholars at the Singapore Institute of Technology (SIT) came together on Tuesday, 10 March 2015 for Reach for the Stars. It is an annual event on the university calendar to celebrate not only the achievements of more than 200 scholars, but also the invaluable support from industry partners who provide bonded scholarships and work opportunities to SIT students under the Integrated Work Study Programme (IWSP).

More than 350 guests, including SIT's Senior Management, scholars and industry partners, as well as representatives from its Overseas University Partners, turned up at the Grand Ballroom of Marriott Hotel for the event which is now in its fifth year.

In his opening remarks, Prof Tan Thiam Soon, President, SIT, said he was heartened to see that key industry players were

coming forward to support SIT's new degree programmes – such as the Building and Construction Authority (BCA), which offers a scholarship for students enrolled in the Bachelor of Engineering with Honours in Sustainable Infrastructure Engineering (Building Services) degree programme, and Overseas Union Enterprise Limited, which offers a scholarship to Culinary and Hospitality students at SIT. He noted that SIT students were getting recognition from Small and Medium Enterprises, such as the Jumbo Group of Restaurants, which were continually looking to hire them to contribute to organisational development.

Prof Tan also congratulated Ms Jennifer Wee from SIT's Bachelor of Engineering (Hons) in Sustainable Infrastructure Engineering (Land) degree programme, and Mr Matthew Ng Rongfa, from the University of Glasgow's (UofG) Bachelor of Engineering (Hons) in Aerospace Systems degree programme. Both had been awarded the Ministry of Education's prestigious University Engineering Scholarship, which is given to just 10 students locally.

SIT students (by day and A Capella singers when the occasion calls for it) kept guests entertained through the night.

He described SIT students as individuals with good grades, who also had special traits and a "never say die" attitude – in other words, the SIT-DNA.



SIT Scholar Mr Wong Kai Xian likened the ability of SITizens to learn, unlearn and relearn to the process of making a cup of "teh tarik" or pulled tea, in which the contents of one cup is emptied vigorously into a second cup, before the mixture is poured back and forth repeatedly for a delicious new brew.

In his speech, SIT Scholar Mr Wong Kai Xian, who is pursuing a Bachelor of Engineering (Hons) degree in Aerospace Systems (UofG), called on fellow scholars to make good use of this DNA, especially as Catalysts for Transformation. "It takes great courage to spearhead a transformation or a change," he said, adding, "As scholars, we should strive to lead; change and instill new ideas to push the boundaries that the industry has set for everyone."



Farewell, Mr Lee Kuan Yew

SIT students and staff gather to salute nation's founding father



The Singapore Institute of Technology (SIT) held a memorial service on Tuesday, 24 March 2015 at the SIT@Dover Auditorium in honour of the late Mr Lee Kuan Yew, Singapore's founding father. A minute of silence was observed at the memorial service, which was streamed live at various SIT buildings islandwide.

In his keynote speech, Prof Tan Thiam Soon, President, SIT, said, "Mr Lee led a heroic life. His legacy reverberates throughout the life of every Singaporean, and the differences he made are felt deeply in the far regions of the world."

Over the hour, members of SIT faculty and Ms Ong Wen Hui, a final-year student from Newcastle University's Bachelor of Science (Hons) in Food & Human Nutrition, spoke in tribute to Mr Lee. Said Ms Ong, "No words can express my gratitude for your endless dedication to this nation, in bringing Singapore from a third-world country to first-world nation."

Mr Ng Yat Chung, Chairman, Board of Trustees, SIT, and the final speaker, said, "We would honour him by considering what it takes for us to take this country forward. Mr Lee with his team built Singapore to what it is today. It is up to us now to define what Singapore should be and where it should go."

A Tribute Room with a display of Mr Lee's books and writings, as well as newspaper clippings on him, was set up at SIT@Dover from 24 March 2015 to 30 April 2015 for SIT students and staff



to write their messages of condolences and remembrances. Also displayed at the Tribute Room was a tribute poster that Asst Prof Terence Heng, Deputy Programme Director, SIT, and SIT Lecturer Mr Jonathan Chan had created overnight.

Reflections on Mr Lee's passing were posted by students and staff on the SIT blog. Ms Nuraini Binti Sharif, a second-year undergraduate in Bachelor of Science with Honours in Nursing Practice (University of Manchester), wrote, "As eulogies were delivered by the Prime Minister, his fellow colleagues and family members of Mr Lee, I realised how our founding father had left a legacy behind. We can do our part in keeping Singapore a first-world country by contributing our individual expertise to the fields of engineering, hospitality, healthcare, transportation and etc."



1) SIT students and staff and Mr Ng Yat Chung, Chairman, Board of Trustees, SIT **(2)** at the memorial service for Mr Lee Kuan Yew, **3)** Mr Chan Wing Leong, Deputy President (Administration) & Chief Financial Officer, SIT, and Prof Tan Thiam Soon, President, SIT (foreground), writing in the condolence book. **4 & 5)** SIT Lecturer Mr Jonathan Chan puts up his tribute poster **(5)**. **6)** A student studying the newspaper clippings on Mr Lee Kuan Yew displayed in the tribute room.

Together Time!

Chill Out days continue to bring SITizens together outside the classroom, not just at SIT@Dover but also at SIT@NP, SIT@TP, SIT@NYP and SIT@SP



The Chill Out @ Dover on 8 October 2014 have sparked similar sessions this year at the other SIT buildings at the various polytechnics, with the first session taking place at SIT@NP on 27 January 2015. More recently, the Chill Outs have also taken place at SIT@TP on 26 February 2015, SIT@NYP on 12 March 2015 and SIT@SP on 24 March 2015.

The family that plays together, stays together. The Chill Out days have brought the SIT community together outside the classroom, allowing for staff and students to bond over scrumptious buffet spreads, and a variety of snacks. More importantly, the sessions have provided a platform for students across the different Overseas University programmes to get to know each other.

Food was not the only draw at the Chill Outs – there were also prizes to be won by competing at the game stations. Some students gamely took up the microphone to jam with their fellow schoolmates, and entertain those around them.

1) A pop-up nachos stand attracted long lines at SIT@SP. 2 & 3) Games requiring smarts and concentration at Chill Out @ NYP (2), and Chill Out @ SP (3). 4) Faculty members getting in on the fun alongside students at the Chill Out at SIT@TP. 5) At SIT@TP, students were eager to sing for the crowds.

SIT Students Sweep Up Prizes at SG50 Competition



Four teams of students from the Singapore Institute of Technology (SIT) were among the top prize winners at “Local Champions, Global Leaders”. Organised by SPRING Singapore, the SG50 competition had participants come up with creative design elements and various media forms, to articulate the stories of both local industry

champions and foreign companies that have contributed significantly to Singapore’s economy.

Of the four teams, 5MUSE and Bloc 50 were awarded the first and second runners-up prizes respectively in Category A, while ZeDope and Team Prima emerged winner

and first runner-up in Category B. 5MUSE, Bloc 50 and ZeDope were formed by students from The Glasgow School of Art (GSofA), whereas Team Prima was made up of undergraduates from Newcastle University (NU)’s Chemical Engineering programme. The teams worked with local companies such as Tan Seng Kee Foods, Scanteak, Chan Brothers Travel, and Prima Limited.

Mr Stessen Chia, an undergraduate in the Bachelor of Arts (Hons) in Communication Design degree program with GSofA, headed ZeDope. He said, “Overall, the project was an eye opener. It was a memorable experience, allowing us to appreciate the founding father of Chan Brothers Travel, whose hard work and resilience contributed to the success of Singapore today.”

Mapletree Nurtures New Buds

Committed to supporting SIT students in perpetuity through a named Bursary, Mapletree holds a special event for bursary recipients to meet its corporate leaders



A sweet thank-you: Bursary recipients presenting a token of appreciation to Mapletree Chairman Mr Edmund Cheng. (From left): Bursary recipients Ms Amirah Nuramanina Bte Abdul Rasek, and Ms Alessia Tan, Mapletree Group Chief Executive Officer Mr Hiew Yoon Khong, Mr Edmund Cheng, bursary recipients Mr Toh Poh Seng and Ms Teo Ching Qi, Prof Tan Thiam Soon, President, SIT and Prof Loh Han Tong, Vice-Provost, SIT.

Food & Human Nutrition student Alessia Tan and Hospitality student Amirah Nuramanina Bte Abdul Rasek had searched their hearts for just the right words and now, with carefully prepared speeches, they were all ready to express their sincerest thanks to a special audience.

The two final-year students at the Singapore Institute of Technology (SIT) were among the Mapletree Bursary recipients of Academic Year 2014/15 who got to meet Mapletree Investments Pte Ltd's (Mapletree) corporate leaders on 11 March 2015. They were invited to the company's corporate headquarters at Mapletree Business City, at Pasir Panjang, alongside Prof Tan Thiam Soon, President, SIT, Prof Loh Han Tong, Vice-Provost, SIT, and some members of SIT faculty and staff. The special event was hosted by Mapletree Chairman Mr Edmund Cheng and Group Chief Executive Officer Mr Hiew Yoon Khong.



SIT was able to establish the Mapletree Bursary in August 2014, thanks to the leading real estate, investment and capital management company. The Bursary benefits at least seven undergraduates in financial need at SIT, annually and in perpetuity, as it is supported by term and endowed gifts from the company.

Ms Tan, who is from Newcastle University's Bachelor of Science (Honours) in Food & Human Nutrition degree programme, said she had been struggling with financial instability before receiving the Bursary. "Despite being busy with school work and co-curricular activities, I would have to work at banquets occasionally in the evenings after classes to maintain a consistent cash-flow. Therefore, I was not able to focus completely on my studies then. However, now ... I am able to commit more of my time into assignments during this final semester," she said, adding, "Thank you for making a difference in my life, and in the lives of my fellow recipients here today!"

Mr Cheng, who spoke at the event, noted that with SIT, even more applied courses were being made available within Singapore's university landscape to cater to students with technical interests. "More importantly, this will also offer greater options to polytechnic graduates looking to continue their academic pursuits and seeking tertiary qualifications," he pointed out.



He added, "At Mapletree, we believe that access to education, including tertiary education, should not be limited to only those who can afford it. It is our hope that our contributions to education will enable more individuals to realise their dreams and gain social mobility. We look forward to working with SIT as it continues to launch more programmes tailored to meet industry demand, and believe that today is just a start of a long-term partnership."

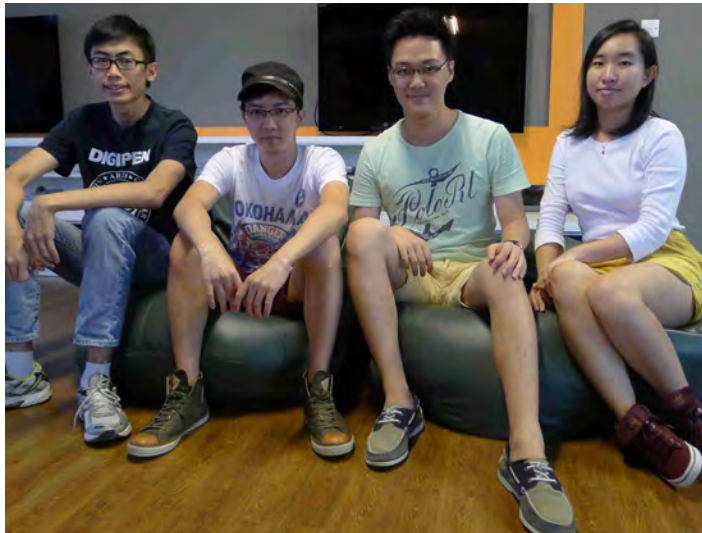


1) Deep impact: Ms Amirah Nuramanina Bte Abdul Rasek, a Mapletree Bursary recipient from University of Nevada, Las Vegas' Bachelor of Science (Major in Hospitality Management) degree programme, shares how the Mapletree Bursary has made a personal difference for her.
2) Mapletree Chairman Mr Edmund Cheng (right) meeting SIT students who received the Mapletree Bursary.
3) Considering the future: (In the foreground, from left) Prof Tan Thiam Soon, President, SIT, Prof Loh Han Tong, Vice-Provost, SIT, Mapletree Chairman Mr Edmund Cheng, and Group Chief Executive Officer Mr Hiew Yoon Khong.
4) SIT Senior Management, faculty, staff and students were taken on a tour to see key Mapletree projects.



Starting Up an Oddity

SIT graduates from DigiPen share what it's like to launch their own game start-up, Oddity Studios



Oddity Studios consists of (from left to right) Mr Seah Wenkai, Mr Ariel Ang, Mr Choong Meng Hang, and Ms Adeline Low, all graduates from DigiPen, as well as Mr Ang Yan Ning (not pictured).

What's a typical day at Oddity Studios? "We normally meet for lunch at about 11 am, so we can avoid the rush hour traffic altogether, and work until 8 or 9 pm before heading out for dinner," said Mr Ariel Ang, one of the co-founders and the Managing Director of Oddity Studios. The 27-year old, a graduate from the Bachelor of Fine Arts in Digital Art & Animation degree programme from the DigiPen Institute of Technology (DigiPen), made the brave decision to launch his own start-up with his fellow graduate, Ms Adeline Low upon their graduation in 2014, using the savings they had to get by.

The start-up has now grown into a five-person team. From sharing office space with at least two other studios, it is now being incubated by the Games Solution Centre (GSC) at Ayer Rajah Crescent, an initiative by the Media Development Authority (MDA). Their office space is rent free, and they enjoy the sense of community that exists at the GSC. Said Mr Ang, "We initially thought the support wasn't necessary, and that it would be quite intrusive, and we did not want to have someone to check up on us. However, this was not the case, and most of the meetings, talks and other industry updates take place in the vicinity of the GSC, so it would have been quite silly to not to have moved here."

Apart from Oddity Studios, two other start-ups launched by DigiPen graduates are being incubated at the GSC. To gain tenancy at GSC, the Oddity Studios team had to pitch a game that they intended to

develop – Horizon's Edge, a mobile role-playing game. The biggest project that Mr Ang and his team are working on, the game is being developed on both the Android and iOS platforms. The team hopes to complete this by September. To ensure that there is a ready audience for their product, they are in the midst of negotiations with game publishers

who will help them market the game.

To pay the bills in the meantime, the team members have taken on other projects such as designing websites, creating a mobile application, and designing games for clients. As their own bosses, they have the liberty to pick the projects they want to work on, but they are also pragmatic about business needs. Said Mr Ang, "We try to forecast our expenses for at least the next six months such as payment for software licensing or conference fees, and once we have this budget, we start to take the jobs that we need to cover these expenses, and then to cover our own wages." It was not always easy for them though. "One downside is that our income does fluctuate and in the beginning before everything was stable, there were certain months when we had no income."

Ms Low added, "We were also quite lucky that we knew people in the industry before graduation and were able to get projects through word-of-mouth."

Learning to develop their business has been the biggest challenge so far faced by Mr Ang and his team. Figuring out the administrative procedures necessary for a business, developing client contacts and negotiating contracts are just some of the things that Mr Ang and his team have had to learn from scratch.

Mr Ang and his colleagues also attended the Game Developers Conference held in March in San Francisco with a grant from MDA to market Horizon's Edge.

Mr Ang is optimistic about the future. "Ever since we went to the Conference in March and spoke to people, there has been a very strong, positive feedback to the game, so this gives us some hope that this will indeed be a sustainable source of income for us," Mr Ang said.

He added, "So far, working for yourself is not something that is immediately rewarding. We get a sense of self-fulfilment whenever we complete a milestone. It's not true that money is what drives us, but it's also not true that we work fuelled solely by our passions. It's more a balance of both, and we are able to gauge what our priorities are."



Top: A poster for Horizon's Edge. The studio posts updates on their Facebook page at:

www.facebook.com/odditystudios
Right: Ms Adeline Low (extreme left) and Mr Ariel Ang (second from left) work on their various projects, alongside other team members at their office space at the Games Solution Centre.



When SITizens Met Avengers

Screening of Avengers: Age of Ultron is most popular SIT Alumni Movie Night ever



A shot to be remembered, starring SITizens!

A queue had already formed outside the cinema doors at Filmgarde at Bugis+ as early as 8 pm on 7 May 2015. With their drink and popcorn sets in hand, SITizens chatted while they waited patiently for the screening of the blockbuster hit, *Avengers: Age of Ultron*, which was due to begin at 8.45 pm. The SIT Alumni Movie Night, the signature event of the SIT Alumni Leisure Network, drew a record 210 attendees, which included mostly alumni and also some graduating students, as well as SIT Senior Management and faculty and staff.

Mr Chan Wing Leong, Deputy President (Administration) & Chief Financial Officer, SIT, Assoc Prof Yee Fook Cheong, Vice President (External Relations), SIT, and Prof Loh Han Tong, Vice-Provost, SIT, were present at the event to reconnect with the alumni.

SITizens arrived before the movie to catch up with one another over a scrumptious buffet spread.

Ms Estelle Ng, an alumnus from the Bachelor of Engineering (Hons) in Chemical Engineering degree programme (Newcastle University) also attended last year's SIT Alumni Movie Night, said, "I had such great fun last year, and it's a good opportunity to catch up with my schoolmates whom I've not seen in a while."

Ms Vanessa Tan, who graduated from the Bachelor of Engineering (Hons) in Mechanical Design Engineering degree programme (University of Glasgow), had found out about the event through her classmates. She said, "Please have more movie events!"



1 & 2 At the event: Alumni speak with Asst Prof Alfred Tan, SIT (1) and Mr Chan Wing Leong, Deputy President (Administration) and Chief Financial Officer, SIT (2). **3** All set for the latest adventure of the Avengers – and before that, a short video of what SITizens have been up to at the latest SIT Alumni Network events! **4** Student volunteers staffed the registration booth, where attendees received their movie tickets and copies of SITizen. **5** A treat for the stomach – before the cinematic treat **6** It's good to see you again, Prof! Delighted alumni with Asst Prof May Lim, Deputy Director, Co-LEAD, SIT

Tipped for Financial Success

SITizens get to figure out the best way to manage their monthly income at the most recent talk organised by SIT Alumni Career Network



A lively, interactive session, SITizens had plenty of questions for Mr Daniel Chong and his team.

At "Tips on Managing Your Finances", the latest event organised by the SIT Alumni Career Network, a financial services professional took 23 alumni and graduating students through the various aspects of personal finance management (see story on "How to be Smart about Your Money" for tips on being financially savvy).

Held on Saturday, 28 March 2015 at Hotel Jen (Orchardgateway), the day's activities started off with a buffet breakfast, which gave the participants a chance to network.

Mr Daniel Chong, who has two decades of experience in the financial services sector, began his talk with an introduction to the process of total financial planning, followed by an exercise which required the participants to go through a case study and make recommendations for a sound financial move. SITizens stayed long after the session was over, engaging the speaker and his team in further discussions.

Said Mr Sheik Abdul Hafidz, an alumnus from Newcastle University's Bachelor of Engineering (Hons) in Chemical Engineering degree programme, "I enjoyed the talk very much as I was able to know more about the views of my peers and to pick up tips from them and the speaker."

He added, "It was also good to be able to meet with my ex-schoolmates and make new friends today."

Mr Teo Yeow Koon, who graduated with a Bachelor of Science (Major in Hospitality Management) degree (University of Nevada, Las Vegas), said, "The speaker provided very useful spending tips applicable in everyday life."



Left: Participants had the chance to have in-depth discussions and have their doubts clarified by members of Mr Chong's team, who sat with each group.

Top: Some participants also got to present their recommendations for the case study, giving them a chance to share their opinions and what they have learnt with fellow SITizens.

How to be Smart about Your Money

"It's never too early to start planning for the future," says Mr Daniel Chong, the speaker for "Tips on Managing Your Finances". He adds, "The most important tip is to start building the discipline of saving for the long-term from the first pay cheque, by setting aside what you need to save first each month before spending the rest." His recommendation: New graduates should save at least 10% of their income and increase this amount accordingly as they receive pay increments.

He says, "Invest this money in a diversified long-term investment like unit-linked funds that will achieve, over the long term, about 7% returns year on year. Assuming a 25-year-old graduate has a starting income of \$3,000 with an average of 4% increment every year, the graduate would have earned \$3.4 million in income by the time he reaches age 65. By setting aside 10% of this income every month and putting it in an instrument that gives 7% returns, this graduate would have amassed \$1.2 million by age 65, so start today!"

In order to budget effectively, one has to stick to the budget and keep track of one's daily spending, for example by using a simple spreadsheet, says Mr Chong. If the spending for a particular area goes over the budget set for the month, one must have the discipline to cut spending in other areas until the next month. In this way, overspending can be prevented.

He also points out that new graduates should be on the lookout for pitfalls such as credit cards and instalment schemes; his advice is to always pay off one's credit card bills in full, and to not sign for purchases on instalments even if these are advertised as interest free. This is because the credit card interests (as high an interest rate of 24% per month) will build up once one is unable to pay off one's bills. Paying in instalments also gives the illusion that one is not spending too much for that month.

As Mr Chong puts it, "The instalments will just accumulate without you knowing, and by the time you realise this, it is too late." He adds, "At this stage, what you can't afford to pay off at one go, don't buy!"

Calling All Graduating Students: Look Out for Your SIT Alumni Card!

Newly-minted alumni from the graduating class of 2015 will have their own personalised SIT Alumni Card to look forward to upon graduation. A complimentary gift from SIT, alumni can use the card in the following ways:

- Entry pass to SIT events: Bring the card with you to scan it and register your attendance at SIT Alumni events.
- EZ-Link Card and a NETS FlashPay Card: Use it for all your transportation needs from public transport charges, to pay ERP charges or as a NETS card for your other purchases.

- Enjoy special merchant discounts for SITizens: The card identifies you as SIT Alumni, and would allow you to obtain discounts at selected merchants (see "SIT Alumni Card Benefits" below).

Do look out for our email in mid May requesting your preferred name for the SIT Alumni Card. Collection of the card will be at the Student Services Center at the SIT@Dover campus in July, and we will send out more details to you as soon as they are available.

If you have further queries, please contact us at Alumni@SingaporeTech.edu.sg or call us at 6592 1137/6592 1094.



SIT Alumni Card Benefits

Dancepointe Academy

- One-time free dance trial (appointment required)
- **10% off** at Jurong East, Jurong West, Choa Chu Kang, Yio Chu Kang, Taman Jurong CC, Serangoon Gardens branches
- **50% off** at Bukit Timah and Sembawang branches for pairs
- Free Dance Factory Uniform Tee when you sign up for your first full term

Flip It

- Visit www.flipit.com/sg/sit-students for promotional codes for various shopping websites
- Valid until 15 Sep 2015

Gelare

- **15% off** all items
- Participating Outlet: One@KentRidge
- Valid until 1 May 2016

Intune Music

- **10% discount** on first 3 months' course fees
- Waiver of admin fees of \$20
- Valid until 31 Dec 2015

Nanyang Optical

- **40% off** regular priced frames
- **30% off** conventional contact lenses
- Valid until 31 Dec 2015

Planet Popcorn

- **10% off** online purchases: Key in SIT2014
- **15% off** online & free delivery for orders above \$150: Key in Corporate
- Key in discount codes during checkout at www.sgplanetpop.com
- Valid until 30 Nov 2015

Pies & Coffee

- **10% off** total bill; **15% off** whole cakes; **50% off** on slice cakes/tarts with 2 gourmet pies/brunch purchased
- Valid until 31 Mar 2016

QQ Rice

- **10% off** Oat Rice, Rice Roll, Snack Roll at all outlets
- Optional top-up: \$0.90 for standard drink
- Valid until 31 Dec 2015

Seasonal Salad Bar

- **10% off** all regular priced items
- Participating Outlet: One@KentRidge
- Valid until 1 Apr 2017

Sharetea

- **10% off** all regular priced items
- Valid until 31 May 2016

ShopBack

- \$10 Benefit
- Up to 18.0% Cashback when shopping with selected partners
- Visit www.shopback.sg for more details

Skinny Pizza

- **10% off** total bill at all outlets
- Valid until 31 Dec 2015

Solemates

- **10% off** on regular priced items; **20% off** for 2 or more regular priced items; Additional **5% off** on sale items
- Participating Outlet: One@KentRidge
- Valid until 31 Dec 2015

SportSanity

- Discounted rate for SportSanity Premier membership card – S\$18 (U.P. \$25)
- To sign up, visit www.sportsanity.com.sg/premiercard/DBSstaffregistration/ and enter the code SITDISC18 under the password section
- Valid until 15 Nov 2015

Sunrise

- **35% off** storewide
- Participating outlet: Sportslife, Far East Plaza
- Valid until 27 Jan 2017

Tart & Co.

- **10% off** all items with min. spending of \$10
- Participating outlet: The Star Vista
- Valid until 31 Dec 2015

Tom's Palette

- **10% off** selected ice-cream products

Xorex Press Pte Ltd

- \$8 for A2 poster with mounting; \$16 for A1 poster with mounting at all outlets
- Valid until 31 Dec 2015

***Please present your SIT Alumni Card prior to making payment. Terms and conditions apply. Please refer to sl.singaporetech.edu.sg/Welfare/SITreats.aspx for detailed terms and conditions.**

Presented by:
Advancement & Alumni Division



Sweet Creations

Learn to Bake:

APPLE & BANANA CRUMBLE & CHOCOLATE LAVA CAKE

Date: Saturday, 20 June 2015

9:30 am to 1 pm

Long Lor 23,

Fully Registered
Look out for Sweet Creations Part 2

Instructor: MS Ong
Vice-President of SIT
Final Year Food & Human Nutrition Student

The images in this poster are for illustration purposes only.

Contact Us:
SIT Advancement & Alumni Division
6592 1137 / 6592 1094 • Alumni@SingaporeTech.edu.sg