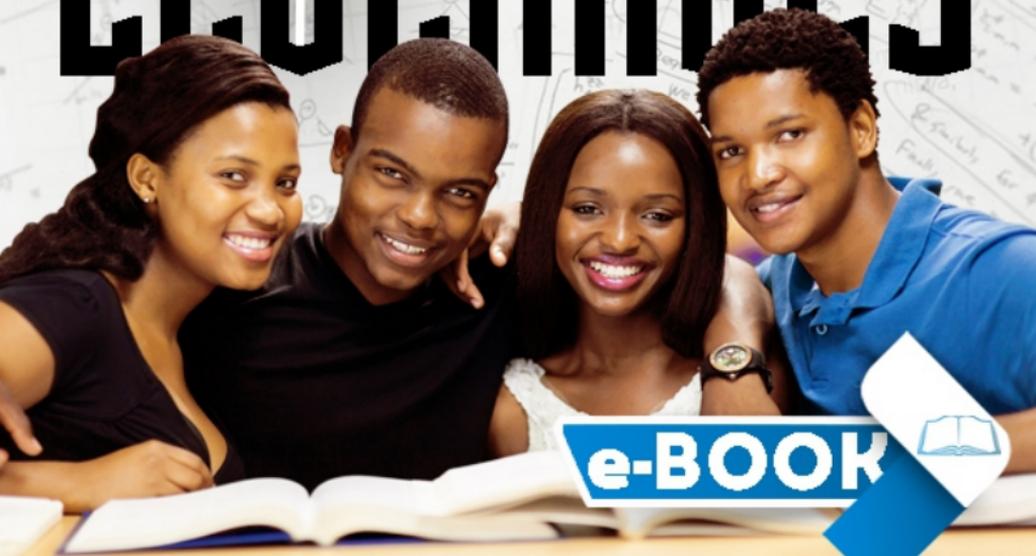


UBAKA ANICHE

**21ST
CENTURY
UNDERGRADUATES
LEVERAGES**

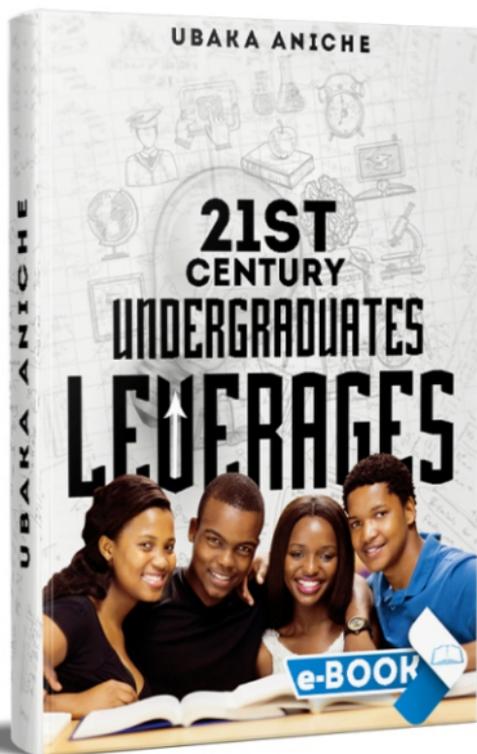


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DEDICATION

This book is dedicated to undergraduates who desire a resounding success and establishment right from the campus.



ACKNOWLEDGEMENT

No good book is written by one person; I acknowledge and appreciate Adanna Stanley and Raymond Ijeomah for contributing greatly to this book. Your effort made this book a reality.



INTRODUCTION

This is a book that is capable of changing one's life when thoroughly read, understood and followed. Please note, there is no plan to be formal in this writing, just go with the tide. You can thank me later.

THE 21ST CENTURY

WHAT THE HECK IS 21ST CENTURY?

You might have wondered what 21st-century is about. You hear people say "21st-century this, 21st-century that" and you are like – what the heck? A century means a period of 100 years; hence 21st century is the 21st anniversary of the existence of the world after Christ. It began on the 1st of January, 2001, and will end on the 31st day of December 2100.

YOU WANT MORE INSIGHT ON THIS RIGHT?

The century we are living in, does not matter in itself. What matters are the things that characterize the century and what is required within it for a nation, an organization or an individual to be successful. Just like the eve of the eighteenth century was characterized: the start of an industrial revolution, the 21st-century is characterized by the rapid shift from traditional industry to an economy based on information technology. This explains why this century is referred to as the computer age, the information age, digital age, and recently the new media age as a result of the social media boom. The 21st-century has proven to be the fastest growing and the most dynamic century of all times. The rate at which economic activities and technologies are growing and changing is a challenge to 21st-century citizens. Just like the industrial revolution brought about the change in production, style of work, skills and other economic activities, so the 21st century has its intrinsic fads. Hence, to survive, nations, organizations and individuals have to consistently renovate their knowledge, skills, and methods to things in order to be on the same page with the changes that it consistently unfolds. Unfortunately for the

individual, nation or organization who to ignore the fastness of its pace, globalization and the law of universality makes his ignorance, antiquity and obsolescence very evident to the blind and audible to the deaf. If you want to be successful in this age, you have to be armed with the information, knowledge and interdisciplinary skills that drive the socioeconomic activities of this century. A 21st-century citizen is one that possesses the requisite information, knowledge and skills that drive the socio-economic activities of this century and uses them to his optimum advantage. To further describe this century, I will describe it as a century where action rules. It is not just about possessing the knowledge; it is about effectively and timeously merging of relevant information and skills with action.

THE 21ST CENTURY UNDERGRADUATE

“To him whom much is given, much is expected” – Jesus Christ

The demands of the 21st century are as high as the endless opportunities it avails us. There are lots of opportunities and leverages in this century than any other preceding it. The ways businesses are started and managed have taken a different shape. The culture of work itself is fast changing. We live in a global village where competition is on a global scale. A young web developer in the India can close deals with companies in Nigeria without stepping his foot in Nigeria. We are now more connected than ever and communication has become as swift as the speed of thought. This means opportunities, and to cease these opportunities, it demands 21st century pertinent skill-set, knowledge and expertise. If you want to stay relevant in this age, you have to arm yourself with the information, knowledge and skills that collaboratively control socio-economic activities of the time. Frequently updating yourself with the trends, in line with your vision and goals, is another swift advantage. This is not a matter of being a jack; it's the demand of the time. Nowadays, a 21st-century undergraduate has plethora of opportunities and leverages to build or start a profitable career and business from campus. You don't have to wait to finish school before establishing means of livelihood and achieving your dreams. The internet and social media have made this more possible than ever. You can learn a new skill and as well as kick-start a successful business just with your smart phone. This is a huge opportunity for you as an undergraduate, if you can put yourself together and be intentional about your life and career development, you can graduate rich. Just have a



rethink as an undergraduate in this time, and you will realize you can achieve great feat. The 21st-century undergraduate is an undergraduate that braces herself with relevant information and skills of this century and leverage them for her advantage. As you read further, the reality of what I am saying would dawn on you. You have no excuse to fail in this century. This is a book for you and it is in your hand at the right time. You have to take action on what I will reveal to you. As an undergraduate in this time, you should be able to excel in your academics and at the same time, arm yourself with information and skills. This can be achieved virtually online or offline and it is not a matter of choice; it becomes a necessity if you must survive the effect of what Joseph Schumpeter; a great economist refers to as **Creative Destruction** – *new things will replace old things*. Let's take a peep on this concept.

WEBSITE DESIGN NO CODING SKILLS REQUIRED

ENROL FOR MY ONE MONTH WEBSITE DESIGN TRAINING PROGRAM FOR \$5000 ONLY.
LEARN HOW TO BUILD BEAUTIFUL AND RESPONSIVE WEBSITES AND THE BUSINESS OF WEBSITE DESIGNING.
THIS OFFER IS ONLY FOR THOSE READING THIS EBOOK.

JOIN ME AS I TRAIN YOU ON HOW TO START A WEBSITE DESIGN AGENCY AND MAKE GOOD MONEY.
CONTACT 07030397033 TO GET STARTED OR CLICK THIS BUTTON TO CHAT WITH ME

<https://wa.me/2347030397033?text=Hello%20Fabulous%2C%20I'm%20interested%20in%20your%20Website%20Design%20Training>



MODULE TWO

THE DILEMMA OF CREATIVE DESTRUCTION

Total unemployment and underemployment combined increased from 37.2% in the previous quarter to 40% in the Q3 2017. – Nigerian Bureau of Statistics (NBS). The increasing rate of unemployment in Nigeria is stale news; every undergraduate will come to face the reality except dogged students who will take advantage of entrepreneurship and at the same time excel in their academics. This challenge or the new paradigm is not going to be easy but fortunately, the new jingle of 21st-century skills and technologies (online business, social media) if embraced as a business leverage by undergraduates and graduates, will enable them to earn a living and go on to maximize their potentials.

The great economist: Joseph Schumpeter used the term: creative destruction to describe the process through which new things bring about the demise of whatever existed before it. The idea of finishing school before looking out for opportunities is now obsolete and any student that would play by that rule might have challenges coping in this time. That time is gone! You have to start from campus.

One of the effects of creative destruction I will like to highlight is: **Frictional or Technical Unemployment**: a situation where machine or technologies take over the job previously done by man. Such individual becomes technically unemployed. This particular situation and the likes would increase in this century of rapid innovations. The way people work to earn money is changing completely from what it used to be. Only those who will acquire relevant 21st-century skills and utilize the massive boom of information and communication

technology will survive. Creative destruction is a good dilemma; it's the responsibility of 21st-century citizens to meet up with expectation.

New things will replace the old. New sectors will attract resources from old ones. New firms will take business away from the earlier established ones. New technologies will make existing ones obsolete. New ways of living will replace the old ways. This is the creative destruction and as well as a wakeup call to undergraduates to arm themselves early with significant skills and start pursuing their aspiration from school, and intentionally leveraging social media to brand, market themselves and close profitable deals. Let me show you other types of unemployment below to help you make a better decision.

Search Unemployment: this is a situation where an individual remains unemployed, not necessarily because he cannot find a job to do, but because he has not found a job he is satisfied with. I don't think you should settle for less.

Involuntary unemployment: this is a situation where someone is qualified to get a job, but can't get one. This type of unemployment is the major situation troubling our nation and a good reason you should start something in school. Your campus is a great market.

Voluntary unemployment: this is a situation where a person deliberately refuses to take up paid jobs even though such jobs are available. I personally believe that no young folk want to be in this situation. Everybody needs a job or a business.

Disguised unemployment or Underemployment: in this type of unemployment, people do work that they are overqualified for and their productivity is low. I know you can't afford this shit.

Structural Unemployment: this is a situation where there is fall in demand for the products of some firms, due to changes in taste and fashion caused by a shift in the production of other products where demand is now high. Workers that lack the requisite skills to meet up the new production requirements will become unemployed. Do you get that?

Seasonal Unemployment: this is a situation where some people remain unemployed because their jobs are out of season. For example: farming, construction, etc. If your career path is in this direction, you have to explore ways or other businesses to remain



engaged through the seasons.

Residual unemployment: this is the unemployment of a certain calibre of persons in a society, which is unavoidable. This is mainly due to the fact that such a person might be physically challenged, mentally retarded or out-rightly mad. What message does this communicate to you? With the way the country is going, would you wake up to the realities of this time and start taking the initiative that will change your life from campus? You have what it takes, don't wait!



START FROM HERE

To be an effective, productive and purposeful 21st-century undergraduate, you have to start from self-development, followed by acquiring relevant 21st-century skills that would empower you totake advantage of opportunities that aboundin this era. Wikipedia gave a comprehensive definition of what Self-development isor should be. Self-development covers the activities that improve awareness and identity, develop talents and potential, build human capital and facilitate employability, enhance the quality of life and contribute to the realization of dreams and aspirations. The above definition identifies vital components of self-development. Nevertheless, I will expound below four key components that will aid your self-development endeavour with the 21st century in perspective. Note that it is a lifetime activity.

SELF DISCOVERY

Self-discovery precedes self-development, you have to know your psychometrics (skills, abilities, qualities, and traits) before you consider developing them. Let me give you some formula.

What is your P.L.A.C.E? – Passion, Love, Ability, Calling and Energy.
 What is your G.E.E.K? – Gifts, Expertise, Experiences, Knowledge.
 Your P.L.A.C.E and your G.E.E.K have a lot to say about who you are.
 Do you have a good self-image, self-belief, [positive and possibility mindset](#), and self-esteem?

Here are questions to helpwith self-discovery:

- Who is doing something related to my dream?
- What would I like to be successfully doing?
- What area would I like to make a positive impact?
- What would I like to be remembered for?
- What field would I like my name to be attached to?
- What do I do best with little effort?
- What gets me angry when done poorly?
- What would I like to win as an award for excellence?
- Which magazine, literature, discussion interests me the most?
- What problem am I the solution to?

Your answers to these questions will reveal the direction of your internal compass. Develop yourself around what you have discovered and then do the following:

START DOING

See, you don't have to be perfect before you start doing things. Start living out your unique self, the more you do this, the more you burn your ore and become the gold you dreamed of. Be intentional about yourself and what you want to achieve. Don't try to be like the other guy, learn from them, but don't be them. You are unique and exceptional in your own way. So, get into action once you made that discovery, embrace consistency and believe me, in no time your flag would be flying high.

BRANDING AND PROFESSIONALISM

Branding is simply the perception you sell to people about yourself or your product/service. What is the image or picture that comes to mind when your name is mentioned? In marketing, branding is seen as the marketing practice of creating a name, symbol or design that identifies and differentiates a product from other products. What will make and keep you different?

You have to intentionally brand what you've discovered to give people, an amazing identity of yourself or your services. This will paint a picture of you in their mind and coupled with professionalism which is simply your ability to conduct yourself with responsibility, integrity, accountability, and excellence, you can get people to do what you want. Maybe get an organization to hire you, get people to buy your services or influence



them. Self-development enhances employability. This brings us to the last key:

MONETIZATION

Self-development increases your value or the value you will be bringing to the table if you are working for an organization. The exchange for value is money. The more values you command, the more your opportunities. This will also birth reputable association and result oriented collaboration. You have to monetize the value you are rendering. It can be an increase in salary in a company you are working for or more customers and charges for your services. This is what you should do, create a product or service and strategically get your community to buy them. That's how value is exchanged for money. There are skills that will keep you afloat in this century. That is the subject of the next module.

BLAST JAMB & GAIN ADMISSION IN ONE SITTING



Get my free ebook on how to pass UTME and get admission in one sitting.
Get it here Now

<https://fablousimpact.com/download/blast-jamb-and-gain-admission-in-one-sitting-ubaka-aniche/>

MODULE FOUR

STAY AFLOAT WITH 21ST CENTURY INTERDISCIPLINARY SKILLS

Interdisciplinary skills are skills that cut-across all careers and walks of life. These skills are rapidly becoming basic and are needed for effectiveness and efficiency in life and in the marketplace. These skills range from soft skills to technical skills that run the labour market. They greatly assist the work of an entrepreneur and give to the leader of industry and business, a great advantage when competition and globalization sets in. 21st-century skills are inevitable for any undergraduate that wants to get a job faster or start a business anywhere, even from the comfort of their rooms. With these skills, it would almost be impossible for any student or graduate not to be profitably engaged in one activity or the other. They should be acquired while in school and at most during National Youth Service Corps (NYSC). I would advise you acquire them right from campus. There are many organizations offering training and certifications on them. You can make good use of your holidays and academic strikes to gain these skills one after the other. I used a six months strike to learn graphic designing when I was in 400 level and I made as much as NGN200,000 from it before my graduation. This is big, as I write today this skill is still impacting my work in different ways.

If you cannot afford to pay for certifications, you can get a friend to teach you, learn on YouTube, and learn by practising or intern with a suitable organization. Note that, it is important and more beneficial to get certification with a recognized organization. Let's go through these important 21st-century skills and see how we can use them to stay afloat.

PROFESSIONALISM

this is simply the ability to conduct yourself with responsibility, integrity, accountability, and excellence. – [Corporate Training Materials](#). Nowadays, people are conscious of professionalism in doing business. Nobody wants to do business or buy from an unprofessional person. People want to identify or patronize the best. Be intentional about conducting yourself and career in a professional manner.

ANALYTICAL AND CRITICAL THINKING

these two skills are different, but are always discussed together. Analytical and critical thinking skills are required in working with and arranging information, in a more useful and understandable form, so as to make a good decision. Learn more [here](#). You are expected to think critically and analyze information in a meaningful and useful way.

COMMUNICATION

this is really broad. Communication covers and is not limited to; public speaking, writing/ content creation, listening, reading, [business writing/communication](#), personal appearance, and body language. Like I said before, we are in a century where communication is integral to human relations and growth in organizations. You can't afford the excuse of shyness, stage fright, inadequate attention to details, and inability to communicate in writing. Start now, where you are and deliberately learn and practice the act of communication. Learn more [here](#).

PROBLEM SOLVING AND DECISION MAKING

these two go hand in hand. Problem-solving involves overcoming the barriers or obstacles, that prevent the immediate and long-term achievement of goals. Decision making involves the ability to make efficient and effective decisions that help in achieving the desired goal.

We have more problems nowadays than ever, hence, the importance of these skills. Organizations need employees who can help them solve a problem and at the same time make profitable decisions. Learn more [here](#).

COLLABORATION TEAMWORK

collaboration is one of the components of C3; Communication, Creativity and Collaboration. Collaborative skill is required in life and work and it entails one's ability to work with other(s)

or in a team effectively and efficiently to achieve a goal or finish a project. You need collaborative skill to co-found a business with a friend, work with people from different background. Learn more [here](#).

INNOVATION AND CREATIVITY

innovativeness and creativity are essential 21st-century skills. Through these skills, you can tweak or totally disrupt an existing product or service, to enhance value and user interface. You must learn to be innovative and creative in what you do, this will keep you consistent and competitive.

LEADERSHIP

I see leadership skill as a success unifier. There is no success without the impact of effective leadership. Leadership is a guarantor to all life endeavours. Everything rises and falls on it. The most invaluable 21st-century undergraduate will be one who has mastered the art and act of leadership. It is a skill none should trivialize.

KNOWLEDGE AND USE OF TECHNOLOGY

Do you possess the basic knowledge of soft technologies and how well can you use them? Basic soft technologies you should know how to use; Micro soft office (word, powerpoint, excel, access, project, outlook etc), professional internet tools like; LinkedIn, Dropbox, Skype, Slide share, Google tools, etc. Day by day it is becoming essential that one possess these skills to stay competitive and relevant. You can learn these skills and more free of charge on [YouTube](#) and on other online platforms.

CUSTOMER RELATION SALES

massive internet boom is hinged on marketing and sales. Have you thought of what Google and Facebook are really doing? These are the big guys in tech, and all they do is basically: enhancing customer relation, marketing and driving sales. The online space is used for massive sales and customer relation. Competition is on a global platform, customers go to the place where they are treated like kings.

Customer relation and sales skills are at the top of the century skills and are essential if you must be fit and competitive.

EMOTIONAL INTELLIGENCE

“this is the ability to sense, understand, and effectively apply the power and acumen of



emotions as a source of human energy, information, connection and influence” – Daniel Goleman. Emotional intelligence is a social skill required in managing relationships. It is of inevitable worth in the marketplace, if teamwork and collaboration would be successful. If there should be good leadership and optimum productivity. Learn more [here](#).

GRAPHIC DESIGNING

Graphic designing is a very important skill in this age. It is required for personal and organizational branding. Designing tools have become so important that there are quality apps now that aid creative designing on phones. You need this skill to get some works done on your own without paying a professional designer. Check out for [Canva](#) on your phone (Playstore & Apple store).

WEBSITE DESIGNING PROGRAMMING

From a simple [WordPress](#) website to programming, It is advisable that a 21st-century undergraduate is armed with this skill. Almost everything is happening on the web and your ability to develop, design or manage a website is an advantage. With web development and design skills, you can successfully launch an online business with a little capital.

BUSINESS DEVELOPMENT

Business skill is an important skill every undergraduate should pursue. It has become common knowledge that running your own business pays more. The 21st-century business development is not just about writing a business plan; instead, it's understanding a simple business model, effectively answering its questions, partnering, launching and structuring a business to bring in profit. Learn more [here](#).

DIGITAL MARKETING

The use of the digital medium in marketing, is now the go-to for a marketing solution. Many businesses depend on social media, internet, website, SMS, email, search engine, etc, to promote their businesses and make sales. This makes digital marketing skill a must-have skill to every undergraduate to make them ready and relevant in the marketplace. Learn more [here](#).

21st-century interdisciplinary skills are not limited to the above mentioned. There are more but to mention a few. You can see palpably that all career fields need these skills to be

relevant and competitive in this century. This makes it essential for any smart undergraduate to arm him or herself with these skills.

WHY YOU SHOULD START FROM CAMPUS



School is the best platform for you to exercise your entrepreneurial prowess, make mistakes, build customer/client database, and eventually do business. The great Silicon Valley you know is flooded by Stanford University undergraduates and those who are relentlessly building tech solutions and recreating the future. Don't wait till you graduate before you get to work, start now with what you have at hand, you can build that solution that the world would celebrate.

You have higher chances of success as a student-preneur, your customer or potential customer are within a circle and you can easily spread your influence or brand to them. I an successful businesses as a student because I offered products that were needed, and my customers were all around me. Assuming I knew what I know today, I would have successfully built an e-commerce platform out of the businesses I did. This is actually why I am bringing you this insight, so that you can be up and doing. Most of the big businesses you know today were founded by students during their college days. For example; [Wordpress](#), [Google](#), [Facebook](#), [Microsoft](#), [Yahoo](#), etc. find out more [here](#). Information and knowledge are the keys to unlocking your potentials. Look for relevant blogs to follow and stay informed with current trends. You don't need much money to launch or start a company today, with a viable idea and a minimum viable product (MPV), you can land a funding deal with investors looking for businesses to fund. There are numerous grants and funding opportunities out there to grab, take advantage of them, and if you are good at what you do, you will make money. Nowadays some undergraduates are making millions while on campus, and you too can be one of them.

Follow the blogs below to stay informed on funding opportunities. Rise up to responsibility and be intentional about your life. You can start living that life you dreamt of, from the campus. That's the century we live in, and you can't afford to miss out on these opportunities. You can easily get like minds to collaborate with you on campus to start a company or business. Your fellow students can be your first customers. They can blow your trumpet like no advertisement will do. Why miss out of the viability of your campus to launch that solution, that business or idea of yours. The world is waiting for your rising. Think, and take action now, you can be the next celebrity. Here are some blogs to get relevant information: [Techpoint](#), [InnovationVillage](#), [Technloy](#), [Techcabal](#), [TechStars](#), etc. What I am saying is not obscure; I will show you in the next module some prominent Nigeria startups that started from campus.

Business Registration Services

GET YOUR BUSINESS REGISTERED WITH
CORPORATE AFFAIRS COMMISSION (CAC)
AT AN AFFORDABLE PRICE.

WE REGISTER BUSINESS NAME, COMPANY, CHURCH, AND NGO.
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MODULE 5 IX

SOME PROMINENT NIGERIAN STARTUPS THAT STARTED ON CAMPUS

Proofs that you can start your own business while on campus.

Personally, I ran several businesses while on campus, though then, I knew little or nothing about online business. I sold notebooks, science practical materials, scientific calculators and a suit clothing line. I made real cash from these businesses, and I never knew what it meant to be broke as a student.

Some of my customers back then in school still contact me for their suit. I grew unexpectedly to the extent of supplying to off-campus customers.

The university is the think-tank of every nation's economy, therefore undergraduates and graduates are expected to drive innovation and start-ups through research and business development. In this century, there are endless tools that enable any serious young folk to create a business. The Internet and social media platforms have changed the narrative of starting a business and acquiring customers.

Nowadays, there are numerous businesses or money making opportunities offline and online for students to engage in and earn a living from. I have shared my offline experience, I will be sharing more on subsequent chapters but for now, let me share with you prominent indigenous start-ups that started on campus.

Here are some of the indigenous businesses that started from campus.

JOBBERMAN - JOBBERMAN.COM

Jobberman is the number one job website in Nigeria that helps employers fill their vacancies quickly and cost-effectively by giving them access to the most relevant pool of

qualified job-seekers. Jobberman was founded by Opeyemi Awoyemi, Olalekan Olude, and Ayodeji Adewunmi, when they were students at ObafemiAwolowo University. Co-founder Opeyemi got the idea when he was at 300 levels and shared it with few friends. Their work experience and internship experience while in school gave them the boost to develop and launch the business. An industrial strike back then gave them the opportunity to take their business to the next level. Jobberman was officially launched in August 2009. Today, Jobberman is providing millions of people with the opportunity to find employment and is arguably Nigeria's largest job search portal.

PRINTIVO - PRINTIVO.COM

Printivo is an online print provider that provides its customers with free templates, created by designers across Nigeria. By merging web technology with print production, Printivo provides print-on-demand services, particularly to SMEs that cannot afford to print in bulk, at very affordable prices.

PRINTIVO was born out of passion by co-founders: Ibukun Oloyede, Oluoyomi Ojo and Ayodeji Adeogun. Oluoyomi Ojo started designing and printing while in college. It was just a student hustle for him. He took unpaid six months internship as a graphic designer at an Ad agency and due to ASUU strike at that time, it extended to one year. In an interview with [TechPoint](#), Oluoyomi Ojo said that the internship helped him understand what it was to build a design business. The benefits of internship during college cannot be over-emphasized.

Oluoyomi Ojo started his first business URBANBASE immediately after college, and was closing deals with big brands like Etisalat, Honda and First bank, before he found a niche that wasn't catered for and then co-founded Printivo with his friends. Today Printivo is providing SMEs and big business alike with affordable, quality and quick printing solutions.

CASHENVOY - CASHENVOY.COM

CashEnvoy enables businesses to receive payments online from all the major Nigerian debit cards, International Visa/Mastercards and also from the CashEnvoy wallet. The founder Olaoluwa Awojoodu started his entrepreneurship journey right from campus. This was inspired by his desire to be the richest man in the world.



He started with a recharge card business during the peak of 2002 ASUU strike, that kept him out of school for eleven months. After the strike, he started other businesses from which he gathered lots of experience that helped him execute his company - Electronic Settlement Limited the parent company of CashEnvoy and Paypad after graduation. Olaoluwa testified that a mandatory IT placement during his year four at Obafemi Awolowo University opened his eyes to tech.

CashEnvoy is one of the leading payment solutions in Nigeria and Ghana and the founder envisions growing bigger.

There are many other businesses that started on campus. Forexample, I started my organization - Fabulous Impact when I was in my third year. If you read meditatively, you will see that all these businesses are all online businesses. Anyone can start an online business from the comfort of their room. No matter what type of business you are into or want to start in this century, online presence is inevitable and as well would help you start with almost nothing. I believe you saw how internship opportunities helped these guys get started. Let's dig deeper on internship in the next module.

Reference: [TechPoint](#)

LOOK FOR AND GRAB INTERNSHIP OPPORTUNITIES LIKE YOU MEAN IT



An internship is a structured work experience, related to a student's major and/or career goal. It is an experience that enhances your academic, career, and personal development.

– *The University of Iowa.*

From my research on prominent start-ups, that started from campus, I found out that the founders' internship experience gave them a boost, and made their business development process easier and professional.

You might have wondered like me why employers expect you to leave university with two to three years experiences under your belt. The answer is an internship. You are expected to engage in an internship opportunity, relevant to your career or goal before your graduation. You can use your holiday to seek and engage with free or paid internship opportunities to brace yourself with industrial experience. I believe that most organizations will accept or give you an opportunity if you offer yourself for an unpaid internship. Through your four years schooling, a work experience of two to three years, is possible. A good number of courses in the university offer a mandatory internship opportunity of at least four to six months, that's a year of work experience already, and if you volunteer for an unpaid internship during academic breaks and frequent industrial strikes experience at higher institutions in Nigeria for about two times in two or three years, that's a total of three years' work experience under your belt. If the internship duration is less than a year, that's still one-year work experience for you.

An industrial strike is common in Nigeria and most students use them for nothing. In the previous module, you saw how the founders of the prominent start-ups, used industrial

strikes to engage in free/paid internships to their advantage.

An Internship offers you a chance to learn, by doing in a setting where you are supervised by a work-place professional and have the opportunity to achieve your own learning goals without the responsibilities of being a permanent employee. An internship also offers you the opportunity to work with someone who can become a mentor to you – not only during *the internship but throughout your career.*

Ref: [Definitions and benefits of an internship](#) – University of Iowa

BUSINESSES YOU CAN
START AS A STUDENT

My entrepreneurship journey as a student started after reading a book written by Sam Adeyemi, the founder and senior pastor, Daystar Christian Center, Nigeria - The Parables of Dollars. In the book, he shared a story of how one student started a small business in school and grew big. The boy in question was often broke and without support from anybody. His decision to start a business in school, did not only affect his finance positively but changed his life for good.

I was inspired by his story and I decided to take action. I had every excuse not to do any small business in school. I was a leader of a reputable fellowship. What will my followers say of me? The business that came to mind then, was as poor as selling notebooks to my classmates and other classes. I started anyways, and indeed classmates and followers were like what's that? But then, business was doing just fine and even grew bigger with time.

The main thing here, is that starting was an eye opener into several other businesses. I ventured into so much more like supplying practical materials to pharmacy students, selling suits to students and graphic design. I made as much as 7000 to 15000 by selling one suit and then, both demand and supply became steady with time. Long after graduation, some customers still call me for their suit, even though I'm not active in that line of business anymore.

There are big business opportunities on campus, and you have to open your eye and see them. Don't wait to graduate before you start your dream business or start job hunting. Start working towards your establishment right from campus. Things have changed,

looking for a job now, is a job and it's not easy to come by. Develop skills that can earn you money, so that when a job is not forthcoming you can sustain yourself. Even if you get your desired job, after many years of employment you will still come back to business. I have seen this happen severally. Recently, a relative that was a civil servant almost all his life retired and started an agro cottage farm business. He was like; if he knew he would have long started the business.

Below, I will provide you with businesses you can start as a student and continue to build even after school.

VIRTUAL ASSISTANT FREELANCE

As an undergraduate, you can provide some number of services virtually to persons, small and medium scale businesses that need them. Services such as Website Maintenance, Social Media Management, Digital Marketing, Graphic Design, Microsoft Pack Handling, etc. This business can be launched, using your social media platform or a simple WordPress site. Create a [freelance](#) account and start offering your expertise for cash.

CONTENT OR COPYRIGHT WRITER

Are you a creative writer? You can write yourself to stardom from a corner of your campus. Many organizations are looking for a content creator who can tell a beautiful story of their brand, write sales letters, compel people to patronize their service(s), and engage their customers. Leverage your social media platform to position yourself as a pro in content creation and in no time, people and organizations would beg you to write for them.

CLOTHING AND ACCESSORIES SALES

Students buy clothes like no other. If you can figure out clothing styles that resonate with students, then you are good to go. Wears like casual clothes, suits, shoes, sneakers, ties, monkey jackets, cuff-links, belts, ladies' wears, go well for students and can be a big business. You can also take a business like any of these online, and gradually build an e-commerce platform.

WEBSITE DESIGNING APP DEVELOPMENT

Every business is going online and the demand for good web developers/designers are on the increase. Don't just use your social media platform to celebrate friends birthday, or chat away your time, leverage on them for business. Build your portfolio by building a free



or cheap website for people and then gradually increase your charge. Showcase your work on social media and use creative content to entice people and get them to do business with you.

GRAPHICS DESIGNING

Graphic designing is paying off in this day of branding and creative marketing. People and businesses are constantly looking for good graphic designers that would help them develop marketing and branding contents. You can make a bulk of cash from doing graphics jobs for clients.

SOCIAL MEDIA MARKETER

If you are good with social media strategizing and running ads like a Facebook ad, Instagram Ad, LinkedIn ad, Twitter ad, Google ad, etc, you can make cash doing it for businesses looking for online market and visibility.

ONLINE BUSINESS

Online business is one of the profitable escape from the menace of unemployment, if you are good and have got some marketable skills to offer as a service or product. People are making six digit incomes monthly by exchanging value for money online. Just look for some solutions to problems people are facing, and convert it to a course, an e-Book, and sell. You can also consider affiliate marketing for a company or value-added blogging. To excel in online business, you have to build and engage an online community to build trust before selling any product.

ACADEMIC SUPPLIES

Textbooks, exercise books, calculators, practical materials, etc, are things students must buy; you don't need a shop to sell them. Your classroom and other classes are good enough for you to market them to students that need them.

SCHOOL SUPPLIES BUSINESS

Cooking gas cylinder, foodstuff and provision, hotplate, school bags, bed sheets, pillowcases, stockings, laptops, phones, phone accessories and other back to school items, you think students need, are good business opportunities to run together with your schooling.

FOOD BUSINESS

I have seen some students who started eatery business and are doing well in it. There might be challenges starting out this business as a student but once started you can gradually overcome your seeming challenges. Food business if managed well, has a good potential of outliving your school days and can grow into a big brand.

PHOTOGRAPHY

There are lots of opportunities in photography. In this age of social media, creativity, modelling, name it, the need for professional photography has skyrocketed. Students and young people, in general, are fascinated by pictures and want to look great in pictures. Also, there are online platforms that make a good business by selling stock photos and some allow people to upload pictures and get a donation from those who the pictures meet their needs. You can't be broke by cash as a student, if you venture into photography.

MEDIA

Media companies are making a bulk of cash nowadays. The media encompass: branding, graphic designing, creative journalism, social media strategizing, tech development, blogging, photography, videography and many more. Combination of two or more of these above mentioned, can be referred to as a media business. The campus is a viable platform to start this journey, collaborate with a friend that can complement your skills and launch your media business.

E-COMMERCE

To me, the campus is a good place to kick starts a viable e-commerce business. E-commerce is all about trust. You can easily build that trust on campus. Start an online version of your offline store or business, allow other students to place orders and make payment online for what you sell and deliver to their doorstep. If you can do this efficiently and effectively, you are on your way to stardom. Your users would be the ones to spread your word to others and that means more business.

LAUNDRY SERVICES

A good number of students are doing this already and you can do the same in your school. To succeed in this business, you have to develop a good strategy and structure to help you



TUTORING SERVICES

If you have got a good brain and understanding, teaching others what you know and charging some fee is a good deal. You can start a tutorial centre, a home lesson, or join an existing tutorial centre, and you would earn some good money. There are online platforms connecting tutors with those that need them. You can check them out and sign up with them.

FASHION DESIGNING SHIRT PRODUCTION

This business is one of the hot cakes now adays, and if you are good at it, your table would always be full. Students do lots of branded shirt and clothes for a special church service, final year activities, and other activities. One thing is that people will always wear clothes, while on the other side, they also want to look great and be comfortable with what they wear. If you can give them that, then you are in a big-time business.

MAKEUP GELE BEAD MAKING

These businesses are also good deals for students wanting to start a business that complements each other.

MODELLING

If you have got beauty, brain and young, you might consider modelling. Lots of opportunities accrue from modelling that can change your life for good. For example; brand ambassador, contracts etc.

CREATE A TECH SOLUTION THAT SOLVES A PROBLEM

Creating a good and innovative tech solution, can land you funds and opportunities that would change your life forever. This form of business only requires skill, collaboration and little cash to build and launch.

There are lots of businesses, you can start as a student and at the same time, excel in your academics. Things have really changed and you can't afford to graduate, before earning income and pursuing establishment. Think of what you can do out of the course you are studying, and see how you can start earning from it while in school. Just get started now. I will rest my case here, as we dive into more pertinent issues on the next module.



DON'T REPEAT A MISTAKE OR LOSS OPPORTUNITY

(WHAT GRADUATES WISHED THEY DID WHEN THEY WERE UNDERGRADUATES)

As a graduate, I have a first-hand experience of what it is like to be an undergraduate. I lived in different seasons like different undergraduates. Lots of graduates have regretted not taking actions or making moves, while on campus. I don't want you to repeat their regrets; instead, I want you to learn from them. A wise person will not wait to learn from his failure, but rather learn from others' experiences.

Below are responses I got from graduates I interviewed on what they wish they would do differently if they were still undergraduates.

RESPONSE FROM RAYMOND

What do you think you should have done differently when you were an undergraduate?

Actually, to be sincere, I maximised my time in school. Right from 200 levels, I started engaging myself in leadership activities till 500l. It mekept me occupied , so I had two lives; doing what I loved in fellowship and learning law.

If there's any other thing, I would have done ,was to engage in jural activities; like appearing more often in our court in law, got a law firm to work with, during long holidays etc. (Here Raymond is making emphasis on the importance of internship and hands-on experience).Apart from that, guess I was OK.

How was your savings as an undergraduate?

I had money as an undergraduate and would have saved, or at least invested on one or two things. I wish I understood the act.

What's your advice to undergraduates?

Find purpose before you are in 200level and walk in your purpose in school. It will help you

in the right decision making.

Invest in your head, character and acquire skills.

Practice discipline and sharpen your leadership skills.

Network with people.

Save or/and invest.

Know God. (Very important)

Work hard and play hard.

RESPONSES FROM PEARL

What do you think you should have done differently when you were an undergraduate?

Would have worked harder to have a better grade

Would have related more with lecturers/course mates.

Would have Learned to make hair.

Would have Involved in the work/study program

Would have read other books than academics.

Would have saved at least 1k each month

I would have involved in more extracurricular activities like travelling, volunteering, competitions, social stuff, etc.

Would have Snapped more pictures in my black and white

Moot and mock (this one is for law students)

Would have engaged more in income generating activities

Would have loved to learn fashion designing

Would have loved to hold a political post in the school

Would have loved to date at least twice on campus.

Should have learnt HRM/HSE/ICT during service.

What's your advice to undergraduates?

Advice to grad/undergraduates about the reality of life, love etc.

Acquire as many skills as you can, attend programs, trainings, seminars, etc.

Establish strategic relationships with both males and females.

Make money-making (genuinely) a priority and work towards it

Love deeply and never hide your feelings from that person. Only don't burden them with it

Consciously make use of 24 hours daily

Learn to surprise people whether it's their birthday or not

Make people feel good.

To win a lady, listen to her and genuinely make her feel important

Buy her gifts and understand how she wants you to express love for her

To win a man's heart, support him. A man's best show of love is support for all he does and who he is.

Maintain your relationship with God. No compromises

Try to meet with one new person at least monthly

Read books, imbibe and practice

Communicate! Learn this art and practice with everyone around you

RESPONSE FROM PAUL

What do you think you should have done differently when you were an undergraduate?

Hmm, if I should go back to my undergraduate days, one thing I would correct is wasting time on irrelevant friendships and meetings, spending too much time on unproductive tasks. Apart from my studies, I would have channeled those time learning new skills online, instead of just Facebooking I was wasting data on nonsense.

What skills would you have acquired?

I would have acquired programming and project management skills. By now, I would have been very good in IT fields, a good programmer.

I grew to understand that skills are very important to have, no matter how best you graduate. No matter the course of study.. There are couple of medical doctors I know that are doing great in tech industries. They are channeling their programming skills into developing minimum viable products in their field. There are whole lots of skills one can learn online without or with little money.

I learned Microsoft Excel and its complexity after school by myself; I learned online (Youtube) without paying a dime.

What's your advice to undergraduates?

Ok this is my candid advice , which if I had the chance to go back to school I would have followed.



Just being in the four walls of University , is not a guarantee for success in life, as you know, degree certificate no longer puts enough food on the table in Nigeria. Find a practical skill to learn, online or offline, bring out that innovative idea within you. No one should rely on his certificate anymore. Skill acquisition is sacrosanct to stay relevant in today's world.

With the availability of smartphones, some students even have laptops, there are wide skills to learn online, some are free, some are not, but just get a skill that's relevant in today's world

You have heard them, will you make a change? The choice is yours!

BE MONEY SMART NOW OR REGRETTABLY LATER.



Strategies for saving money and achieving financial freedom from college. If you cannot save, you don't have the seed of greatness.

Life within the four walls of University is a phase. Most of your needs are catered for, by your parents and relatives. Parents and relatives splash their hard earn money on you as if they plucked it from a tree. You as well, have other means of getting extra cash from them and others.

The way money comes to you during this phase is not the goal of this episode, but what do you do with the money that comes to you?

The university phase is short lived and the phase after, is just like an unending journey to eternity. It is not a funny one and to get money into your hands, you have to be intentional. Your money wisdom within the four walls is important in predicting how fast your establishment will come after school.

It is normal for students to complain about inadequate cash for themselves, talk-less of developing savings skill or having a savings plan or goal.

A wise saying also goes thus: Save even when you have nothing. I believe that the wisdom behind this saying is ancient. This saying suggests that everyone has something to save no matter what. Jesus also said something similar - "those that have nothing, the one they have will be taken from them". Hmmm, this is serious, and at the same time amazing. You've got something, save it to save your future!

I conducted an interview with fresh and old graduates on what they think they should have done differently when they were undergraduates.

Most of them regretted not having savings skill, and would have saved some money if they knew the act.

There's something that happens to every fresh graduate after some months of graduation. Your source back then within the four walls will cease. They will tell you that you have come of age and well equipped with what it takes to survive on your own. Without good money in your hands, you can't move when your parents and relatives decline to give you money. Most things you will do would require some cash. To go from place to place looking for a job or attending interviews, you would need some cash. If you have a good saving skill, you can easily raise money for your business or start-up after school. It is more difficult raising money for business, when you have nothing on hand because you will be perceived as unserious. The hypes you used to get money from family and friends will go, you would realize that all of a sudden everyone is mean with their cash.

What do these communicate to you? The truth is that some undergraduates reading this will still argue or find it difficult to accept. But the other truth is that they will come to face the reality.

Like I said earlier, my mission here is to take you on how to save money, grow money, and be financially free during and after school. Before I shoot some tips on how to save as a student, I would like you to know some vital principles and laws around money. I learnt them from engulfing and digesting books by Brian Tracy and they have impacted my money sense.

THE LAW OF SAVINGS

Financial freedom comes to the person who saves ten per cent or more of his income throughout his lifetime. This law started with the richest man in Babylon who said that "one out of ten is yours to keep" I will elaborate more on this, while discussing tips to help you save.

PARKINSON LAW

this law states that no matter how much money people earn, they tend to spend the entire amount and a little bit more besides. This is to say that expenses will always rise to meet income. This is so true, for example when your parents give you 5000 naira for upkeep, you could use it for one month.

Then luckily for you, they increased it to 15000 and you still swallowed it up in a month. 'Brother, how e take happen na'? The truth is that when you got the increase, you suddenly realized that, you needed some change of clothes, you need to see a movie or cool off at a joint. This is why people are poor and broke. Their expenses rise with increase in their income. To save money you must gather the willpower and discipline to violate Parkinson law.

THE WEDGE PRINCIPLE

This principle states that you should drive a wedge between unexpected income. That's to say, split your unexpected income into two (50-50), use 50% for your expenses and save 50% for your future. You have a future and you have to save money to save your future. Why would you jump on an unexpected income and swallow it up at once, what if you never received it? Learn and practice the wedge principle, and you'll be glad you did. The truth is that little savings make the big cash. That brings us the law of accumulation.

THE LAW OF ACCUMULATION

This law states that every great financial achievement is an accumulation of hundreds of small efforts and sacrifices, that no one ever sees or appreciates.

This means that your little saving effort counts. I know exactly what discourages students from saving. The fact is that, what can they save occasionally to save some reasonable money within a period of time? This perspective looks like the truth, but something is wrong with it and also it's a limiting belief. It's small money that makes big money. Lots of discipline and character comes into your life, by developing a savingskill. If you swallow all the money that comes into your hands, you are not fit to be a treasurer of any group or person. So develop savings skills and save money, even if all you could save is 5000 naira all through your university days. Nevertheless, trust me that you would be amazed at what amount of cash you can save if you consistently save from the money you receive or earn.

THE LAW OF COMPOUND INTEREST

Saving and investing your money carefully, and allowing it to grow at compound interest, will eventually make you rich. When you let the money accumulate at compound interest over a long period of time, it increases more than you can imagine. Banks might not help you that much as a student to experience compound interest, because your money is not

that much and interest over time may look insignificant. Nevertheless, thanks to online savings platform like piggybank.ng that has all the features to help you save and as well, see the miracle of compound interest at work for your small savings. These laws and principles are very important in helping save and grow our money throughout your school days. Keep an eye on them, and discipline yourself to keep them. In the sub module, I will provide you with tips on how you can save money as a student.

7 INDISPUTABLE SAVINGS TIPS FOR UNDERGRADUATES

1. Cut your coat to your size or expand your means: This is simple, reduce your cost of living and save money, or expand your means of income and save money.

2. Track your expenses and income: In this tech-crazy world, there are number of apps to help you track your expenses and income. These apps would convince you of your money habit and help you see what you spend most of the income on. Keep records of how you roll with your money and change, if they are not positive. Check out for [cash in cloud](#), and [pocket expense on play-store or apple store](#).

3. Automate your savings: Automating your savings is another good strategy to help you save without contemplating whether to save or not. Your money will be saved automatically for you even without you knowing, and you can withdraw the money at a set time. There is an amazing platform that helps you do this, it is called [piggybank](#). This platform helps you save money, by automating your saving plan as you want, set a savings goal, and make a fixed deposit. There are more you can do on this platform. Create an account [here](#)

4. Shuttle always, seldom use a cab and walk sometimes too: Once an average student receives money they want to flex and feel big for the moment. That's Parkinson law placing a fast on you. Maintain your use of campus shuttle and legedice and seldom use a cab. Remember you have to save first, before spending and you were good with campus shuttle when the money was not there. 5. Have a budget and stick to it: The message of having and keeping to your budget is not new, nevertheless, it is still very valid. Having and keeping to a budget would really help you curtail unnecessary expenses on things you don't need.

7. Know that savings requires discipline and self-control: It takes self-discipline and self-

Stop yielding to that your undisciplined part and take charge of your life. Believe me when I say that, you will need money when you graduate and now is the time to save it. In conclusion, have a savings goal (short and long-term savings goal) and work towards achieving them. Invest your savings in any business that solves a problem for students to increase it. My friend Ambrose used these strategies I shared with you, and he was able to buy a plot of land in his final year. He would be using it to kick-start his agribusiness immediate after his service year. I know you want to do better than him – you can!

TURN YOUR DATA INTO VALUE



DATA

This century is a century of endless possibilities. You have no excuse for failing, for being uninformed and lacking the skills you need. Information, access to training on any type of skills you need, and money making from the comfort of your room is at the tip of your finger.

Many people have testified how they acquired professional skills on YouTube and other online video platforms. It is no longer news but unfortunately, during my interview and observation with undergraduates, it seems that many are still blindfolded to the realities of the 21st century.

Young folks are the highest consumers of data. Data from this set are spent on surfing the Internet and social media. It is a fact that over ninety per cent of the population of young people spend their data on frivolous things on the Internet and social media. Socialising on social media is not a bad thing, but if it is void of exchanging relevant value then it should be minimised.

While you are spending your data on frivolous things that are void of value, people are making reasonable money and exchanging value doing what they love on social media and the Internet. You can be like them. The century we are in, is a serious one and it requires us to be intentional about things we do. How will you feel if you make five thousand Naira with a five hundred Naira worth of data? Don't you feel somehow spending one thousand five hundred naira monthly on data without return or without acquiring relevant skills for your career or personal development?

You can turn data into value, it's possible.

If you are an undergraduate reading this book, then it's time to wake up and turn your data to value. Use your data to learn relevant skills for free on YOUTUBE, VIMEO, COURSERA, PUSHCV, UDEMY, and so many other learning platforms. Use your data to land freelancing jobs you can do, use it to brand yourself online and paint a picture you want the world to perceive you as, use your data to learn and participate in a seminar on value-driven groups on social media. This would impact your life like never before, and cause a total transformation to your career development. Spend your data on learning how to use basic 21st-century software like Google doc, Google sheet, Google slide, Google drive, Slack, Trello, App books, App tutorials, there are lots of them but to mention few. To be a 21st citizen, you must have the knowledge of common tech solution and know how to use them. You must be armed with numerous skills, that can enable you to do a lot of things on your own. Turn your data to value!



YOUR NETWORK IS YOUR NETWORTH

I chatted with a fresh graduate, who felt lonely and frustrated. He sadly complained about how people he called friends have gone their different ways after graduation. He expected the usual frequent calls, chats, hang out and other things they used to do as friends. This experience is really common even among student couples. Graduation from the university is usually accompanied by a breakup and heartbreak among lovers. Sometimes when these relationships last after school, they don't survive national service year. If in any way it survived this period then as time goes on, they die if not really built on value and common prosperity.

This shows that something is wrong with the type of relationship and friendship undergraduates build in school. Most times, relationships and friendships are built based on beauty, intelligence, cliques, fellowship, and many unserious things. Friendship and relationship should be based on long-term value and common progress. Myopic relationships would always end at the school gate. Make and build a friendship based on a common goal, with the future in mind.

University provides you with the opportunity to meet people from different background and social class. You have to be intentional about your association. They can make or deface you. In this fast-changing world, a value should be the main thing for determining friendship. Association is one of the tools of discovering purpose, and finding your niche. Any association that is not bringing value and long-term goal to the table, are not worth your time. Look for friends of purpose, career development and business. This is the type of friendship that last beyond the gate of campus, because the goal is common,

value-based and futuristic.

Attend events and networking opportunities in your areas of interest and meet or connect with people, you can collaborate with to launch a business or build a great future with. Be intentional about your network, surround yourself with positive vibes, people who believe in you, challenge you to do more and as well are excelling in what they do. Don't limit your life to the four walls of your campus, go on social media, connect with high profile individuals, discover the trends and stay up-to-date with the new skills of the time. Join social media groups that are value minded and deliver value.

Don't waste your life and time on a frivolous association that has nothing to offer. Explore and exploit your potentials, and live a purposeful and impactful life. Remember, your network is your net-worth.

EXPOSURE - INTENTIONALLY INVEST IN IT.



Exposure from a young age to the realities of the world is a super-big thing. – Bill Gate

The above quote is from the world richest man, whose influence and impact, cuts across the world.

Exposure is a learning strategy that enables or helps someone gain hands-on experience of how things are, or how things are done. What you don't know you can't figure out. Exposure is an eye-opener. You can have exposure to different things. For example; you can be exposed to how to behave, how to speak, how to use facilities or technologies, how to conduct yourself in a professional manner, how developed societies work, how a corporate world works, how a production cycle works and so on. There are so many things you can be exposed to, that will enable you to behave like a global citizen, and conduct yourself in a mature manner or professionally.

Your university days are your good chances to gain several relevant exposures. In the more developed world, there's what is called an exposure visit. This visit enables students or young folks, to see how things work, how organizations function, how things are manufactured, how board meetings are conducted, how a place looks like, and so many other things. The benefits of this exercise, are numerous as it enhances the rate at which students understand the realities of life and career.

I understand that some student groups in higher institutions organize excursions. This is great, but exposure should not be limited to excursions. An internship provides lots of exposure. Travelling is one of the fastest ways to be exposed. Exposure is a tool for

discovering purpose, igniting ideas and inspiring businesses. Reading is another sure way of knowing how things work, without seeing or being there. Your reading should not be limited to academic books. Read books that teach you about life, business and success. University provides you with the opportunity to be adventurous. Use your days within the four walls to explore the outside world beyond the four walls, what is important is your standard of living, career development, and how you walk your way to becoming a global citizen.

Age does not guarantee exposure or maturity. A twelve-year-old boy can be well exposed and behaved than a twenty-five years old man.

Search for current trends in your career path and in the world generally and know how they work. Learn new skills, that are trending in your career path and go to places that matter as regards your career choice.

A common visit to a place, has the capacity of changing your whole life and thinking pattern. An exposure to a place or a thing might just be the empowerment you need to be the entrepreneur you have always dreamt of.

If you have the intention of building an academic career, as a lecturer, you must begin to attend lectures, workshops, seminars and relevant trainings, where you are awarded certifications and recognition, even as an undergraduate.

If you are a student of Accounting or management studies, you should begin to register for, and take your professional examinations like ICAN (Institution of Chartered Accountants of Nigeria), NIM(Nigeria Institute of Management), ISMI(International Strategic Management Institute), and so on. This gives you an edge over other people who studied the same course as you did. It makes you more preferable in the labour market.

I encourage you to be intentional about your exposure. Join your classmates, friends for relevant excursions, and travel to places you have never been to before; visit a company or a business that matters to your career path and go for recreational activities. Don't be like a student that will stay in the university for four years without knowing the street on the other side. As a graduate, you are expected to be a global citizen – someone that knows almost everything and behaves in an acceptable manner.

FIRST CLASS HONOUR IS NOT ENOUGH



They say first class no be beans but...

Graduating with first class is not easy and must be commended. On the other hand, first-class honour should not be limited to academic performance, but should incorporate good character and real-life performance. We have many half-baked first class honour holders. These are folks with good grades, but lack good characters and initiatives. Little wonder an international bestselling author wrote a book titled *Why A & B students work for C & D students*. The summary is simply: lack of A & B students to take proactive initiative for their personal gain. In my own perspective of a first-class honour student, I expect a first class graduate to be a global citizen. That's to say, be intellectually proactive, not naive, have the ability to communicate clearly, take initiatives, lead and inspire others, and be up-to-date with relevant current trends that make one globally relevant. Sadly, it is not so. Most of our first class graduates are academic bookworms. They will never read other books outside their course text. They are always reading and never adventurous. Their lives are in triangles. They go from hostel to classroom and from hostel to church or fellowship. They seldom attend seminars, or go for conferences that will enhance their lives in general.

I see first class students as people that have the intellectual ability to drive change and innovation in different sectors of the economy. Steve Jobs made a profound statement when he said: "it doesn't make sense to hire smart people and then tell them what to do; we hire smart people so that they can tell us what to do." This is the best way to describe what is expected from a first class student in a concise way.

First class students are supposed to be on top of entrepreneurship, start-ups and other innovative solutions, that drive products and services. Why is it that with all the brain waves a first-class student possesses, they end up working so hard in an institution built by people they are better than or people that made lower grades?

Today, in Nigeria, there is almost no respect for first-class honours. The best most of them get now is a handshake or a laptop whereas beauty pageants win millions of naira in just a modelling competition. This shows generally how we value education in this part of the world.

The first class students that will change our nation, are the ones that would take up initiatives, create start-ups, read books on politics, leadership, self and business developmental, design projects or companies, and seek funding, communicate like a pro and not be ignorant of current trends and global happenings.

These expectations are not limited to first class graduates only; it extends to all university graduates. Nowadays, we have a bunch of graduates, who don't know their right from their left and too naive about many things. The destiny of a nation lies on the shoulder of their educated youths. We are complaining of touts and unqualified people leading our country and still, the pool of our young and vibrant people are doing nothing to change it. This is sad and has to change.

Let's wake up to the challenge of our country and take back its destiny and glory. We have what it takes and we can do it without dying.

Are you a first class student, will you make a change now and take responsibility? You have the intelligent quotient and you have got your geek (gifts, experience, expertise, knowledge), you can be more!

PLAN YOUR EXIT OUT OF COLLEGE



Don't leave the four walls, without a well thought out plan of the life you want for yourself. If you leave without an action plan, you might likely gamble with instability and lack of direction. Trust me, it won't be fun! An exit plan out of school would help you keep to track and maintain focus which is essential for success.

It's very important to know what you desire to make out of life. If you want a job, decide the type of job you want, or if you want to start a business, how to go about it, when to get married and the type of husband or wife you want. This might sound funny but the reality will dawn on you once you are out or done with service.

Lots of things happen in the life of a fresh graduate, at the same time and if not controlled might push the person to settle for less. The job is not easy to come by for many, lack of cash for upkeep, pressure from family and environment, the high expectation from those that look up to you, and so on. You see a good number of graduates that have once dreamt of a great life after school start settling for a teaching position in primary schools or casual work that pays less than twenty thousand Naira.

This can be avoided by a strategic plan for personal growth and success, before exiting university. Three or more option plans are advisable for inevitable success. If option 'A' doesn't come through, option 'B', 'C', or 'D' would.

There are lots of plans to make, and actions to take to help you be in a good position and empowered, to kick-start your life in a successful direction.

If you want a good job for example; ensure you have good grades, gain work experience by offering free internship job to a company of your choice, skill-up with relevant skills in

your area of interest with certifications, attend events in your field of interest and intentionally network with relevant people and stay connected, prepare a winning CV or get a professional to do it for you, learn interview skills, and communication skills, to help you communicate concisely and clearly. Then go and get that job, it is yours, if you are prepared for it.

Just make sure you are prepared for whatever you want out of life and then pursue them without mercy.

JUST ONE STORY FROM A STUDENT ENTREPRENEUR.

My name is Divine, i'm a graduate of Biochemistry, from the University of Benin, and I am glad I was a student entrepreneur during my undergraduate days. For me, business and making more money legitimately is my hobby, just what I love doing not necessarily out of lack or as a mere means of survival.

I started by taking some part of my allowance given to me monthly or after each holiday period, to go into the market, buy ladies products like hair bands, hair ruffles, hair pins, hair nets, shower caps, etc. which I usually sold in the hostel within the first week of resumption. As some point, during the semester, I would go into the **OK** boutique at New Benin or Ring Road Market, all in Benin City, Edo State, and get long stockings and pantyhose which students normally wore to night classes and for sleeping to protect them from mosquito bites and cold, I would resell them and make profits for myself. At some points, before resuming after long vacations, I went to Aba, Abia State, bought bed sheet materials and made different sizes of bed sheets and pillowcases from them, which I sold to both students and workers.

Doing these businesses afforded me extra cash, outside my monthly allowance from home, it gave me a sense of independence and responsibility, it made it possible for me to invest my income into meeting needs in my fellowship and reaching out to several persons. It also exposed me to some business rudiments.

My advice to you as an undergraduate is, look around you for a need and meet it, through the sales of goods and services, don't let the business steal your time for studies, just do the much you can, for now, there will be more time after graduation. Sell products that students can easily afford without owing you, avoid sales on credit as much as

possible, because it can cripple or stagnate your business and discourage you also.
Dream big! Don't stop soaring higher!

BEFORE I GO

I will drop my pen here; I believe you have learnt a great deal from this great piece. Now, you must remember your best and undisputable leverage – God! You need God, He cares about every bit of your life and He wants to help you attain great feat. It would be nice if I get a feedback from you, I want to know how this piece blessed you.

Cheers to your greatness.

Yours,

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ABOUT THE AUTHOR



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Ubaka Aniche is a social change agent and the Lead @ Fabulous Impact, an innovative hub that empowers young people for success via career, entrepreneurial and leadership events and training with the 21st-century in perspective. He help young people discover and deploy their potential by leveraging 21st-century technology and soft skills that are readily accessible and easy to learn. Ubaka is an author and a passionate advocate of 21st century citizenship and relevancy among young people. He is the convener of Market place Compass MPC, Agronovation and Strategic Leadership, events that empowers young people for success in the marketplace, Agribusiness and Leadership.



He's a tech savvy with expertise in project management, web design (WordPress Development), digital marketing, SEO, sales, business development and soft skills. He provide affordable training on the above themes. He facilitate helpful video tutorials on YouTube to help people do some things by themselves.

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