

Minimise Study Time Maximise Scores



Exam/Study Tip # 12: Homework and Study Banks

One of the key strategies to obtaining the higher marks is **consistent and regular study**. Those students who leave their homework and exam preparations to the last minute will never get the full benefits from their study efforts.

Students who are interested in reaching their full academic potential but are wanting to minimise stress and study time should be investing between 20 and 24 hours to personal study each week if they're in Year 12, and 16 to 20 hours per week if they're in Year 11. Those students who stick to such a study regime from the beginning of the school year won't be required to endure long, stressful study sessions before SACs and exams, and will achieve the higher VCE marks.

Study Banks



Even the best planned timetables will fail on a regular basis due to unplanned events and procrastination. To accommodate this, we suggest that you set up what we call a "Study Bank".

A Study Bank is simply a system that trades in study hours. Can't be bothered doing your scheduled 3 hours of homework today? Then borrow 3 study hours from the Study Bank – it's that simple!

But like all banks, debts to the Study Bank need to be re-paid. And the longer it takes you to repay any loans or debts accrued, the greater the penalties that are imposed!

As an example, Sally has committed to 21 hours of personal study each week. Due to a sudden case of procrastination, she didn't do her 3 hour personal study session on Wednesday night. That's perfectly OK, but she has to the end of the week to make up the 3 hours, otherwise, she'll have to borrow 3 hours from the Study Bank. If she makes up the lost time, she'll have no debt. If she doesn't make up the lost time, then she incurs a penalty of 25% on the unpaid time! i.e. each hour of debt owed to the Study Bank will accrue an additional 15 minutes of study time. This means that Sally starts the next week owing the 3 hours she borrowed plus a 45 minute penalty as well as the expected weekly investment of 21 hours. That's 24.75 hours!

To make matters worse, any debt owing to the bank at the end of each term will once again incur a 25% penalty rate, so her 3 hour procrastination session cost Sally a total of $3.75 \text{ hours} \times 0.25 = 4.6875 \text{ hours} = 4 \text{ hours and } 41 \text{ minutes}$. That's 1 hour and 41 minutes more study than what she would have done if she hadn't procrastinated that Wednesday night!

Managing the Bank

You would have noticed that the penalties imposed by the Study Bank are quite high, but the effects of procrastination can be huge. Students who don't engage in consistent study and/or leave their SAC/exam preparations to the last minute will suffer from higher stress levels and greater workloads and will obtain lower marks than otherwise possible.

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So, although the number of private study hours required may seem confronting, commit to a regular study regime as soon as you can. Set up a Study Bank each week and aim to repay the Bank what you owe on a weekly basis. Chip away at your weekly study target wherever you can. Give up a lunch time here and there, use your free periods at school, study while you're walking, soaking in the bath and even on your way to school. A little time here and there will help you reach your study hour target more quickly – and will also make a noticeable impact on your VCE marks!

Regards,
The Team at TSFX.

P.S. Don't break the Bank!

