

# Student MONEY Moves



## FEATURED STORIES

**2026/2027 National Budget Allocation**

PG3

**Budgeting 101**

PG4

**Peniaphobia: The Fear of Being Broke on Campus**

PG11



# Advertise With Us

## Why Advertise with Campus Connect Magazine?



- **Cost-Effective Marketing:** Competitive rates designed to maximise ROI for advertisers.
- **Exclusive Access:** A direct line to Namibia's most engaged student demographic.
- **Dual Channel Engagement:** Utilising email, WhatsApp, and social media for maximum visibility.

**Brand Affinity:** Build a strong connection with a trusted student-centric publication

# 2026/2027 National Budget Allocation

On 26 February 2026, Finance Minister Ericah Shafudah announced the 2026/2027 financial years budget allocations to the Ministry of Education, Innovation, Youth, Sports, Arts, and Culture (MEIYSAC).

The government has allocated N\$2.8 billion in the 2026/27 financial year to fund subsidised tertiary education, as part of efforts to ease the financial burden on households and expand access to higher education.

vannounced the allocation as part of the national budget on Thursday, noting that the funding forms part of the N\$28 billion appropriated to the Vote for Education, Innovation, Arts and Culture within the broader N\$54.3 billion social sector envelope.


Education remains the single largest functional allocation in the 2026/27 national budget, reflecting the government's continued prioritisation of human capital development.

"A total of N\$28 billion has been earmarked for the Vote Education, Innovation, Arts and Culture.


Of this amount, N\$2.8 billion is designated for subsidised tertiary education and for alleviating school congestion,"




Ericah Shafudah – Finance Minister




**REPUBLIC OF NAMIBIA**  
MINISTRY OF FINANCE




**BUDGET STATEMENT FOR THE YEAR**  
**2026/2027**  
**FINANCIAL YEAR**



**PEOPLE**  
Human capital investment



**PRODUCTIVITY**  
High impact investment



**PRUDENCE**  
Long-term fiscal sustainability

Shafudah said.

Over the Medium-Term Expenditure Framework, the sector will receive N\$83.6 billion. Sports, Youth, and National Services were allocated N\$750 million.

During the FY2025/26 Government allocated N\$663 million to cater for registration fees and tuition fees for the first quarter (January-March 2026), in line with the approved stance on subsidised free tertiary education at both private and public institutions to ease the financial burden on households.

The projected number of students expected to register for the 2026 academic year is approximately 134,079. Institutions are still enrolling students, and the final figures are available only once the registration period closes.

3 9. In addition, during the Mid-term budget of October 2025, N\$151 million was allocated to recruit 665 teachers, and to date, 2772 teachers have been recruited for the FY2025/26.

**SOURCE:** <https://www.parliament.na/wp-content/uploads/2026/02/BUDGET-STATEMENT-BOOK.pdf>

# Budgeting 101

(By: Jolokeni Hamalwa)

*Budgeting is very important, especially when you are away from home for the first time, because you become fully responsible for your own money. There is no one constantly checking how you spend, so without a budget, it's easy to misuse money and end up struggling before the month ends. Budgeting helps you plan ahead, cover your basic needs, and avoid unnecessary stress.*

## Budgeting Effectively

Firstly, students should know exactly how much money they receive per month, whether it's from parents, sponsors, or allowances. Then they should list all their important expenses like rent, food, transport, and school needs. After that, they can allocate money to each category and try to stick to it. It also helps to track your spending daily, even if it's small amounts, so you know where your money goes.

## Mistakes Students Make

One of the biggest mistakes is spending money impulsively, especially on things that are not necessary. Another mistake is not prioritizing needs over wants. Many students also don't keep track of their spending. To avoid this, students need to discipline themselves, plan their spending, and always think twice before buying something.

## Balancing Essential Needs

The key is prioritizing. Import needs must always come first before anything else. Once those are covered, then you can set aside a small amount for social activities. It's about finding balance and not overspending just to keep up with others. Sometimes you have to say no and choose what is more important.

I would advise them to first look at how they are spending their money and see where they might be overspending. Sometimes it's the small things that use up money without us noticing.

They can also try to save more by cooking instead of always buying food. If possible, they can look for small side hustles. Most importantly, students should learn to be grateful for the little they get, because our parents are really trying their best to support us.

They should also avoid being influenced by other students,



because we all come from different backgrounds and you don't know how others get their money. Stay focused on your own situation and manage what you have the best way you can.

*Jolokeni Hamalwa is the Student Representative Council (SRC) for Finance at UNAM Ogongo Campus and the Congress Finance for all 12 UNAM campuses. You can find her on Instagram @Ndilimevava\_13*



*Jolokeni Hamalwa - the Student Representative Council (SRC) for Finance, UNAM Ogongo Campus*

# Common Mistakes Students Make with Their NSFAF Funds

(By: Esara Kanana)

*Managing student funding is one of the biggest challenges many university students face. While financial support such as NSFAF is meant to ease the burden of studying, poor financial habits often lead to students struggling before the semester even ends.*

## The “Windfall Effect”

One of the most common mistakes students make is falling into what is known as the “windfall effect.” This happens when a large lump sum of money is deposited into a student’s account, creating a false sense of financial security.

Instead of prioritising essential needs for the semester, some students immediately spend on lifestyle upgrades, expensive outings, new clothes, or high-end gadgets. While these purchases may feel rewarding in the moment, they often lead to financial strain later on.

Another common issue is lending money to friends or family, which in many cases is never returned, leaving students with even less to survive on.

## Why Students Struggle to Last the Semester

A major reason students run out of money early is the lack of a clear financial plan. Many do not understand their monthly spending needs, often referred to as their “burn rate.”

As a result, there is a tendency to overspend in the first few weeks, without considering how long the money needs to last. Additionally, the rising cost of living, including rent, food, and data, often exceeds students’ initial expectations.

## Better Planning and Allocation

To manage funds more effectively, students can adopt simple but structured budgeting methods such as the Envelope Method (either physically or digitally).

This approach involves dividing funds into clear categories:

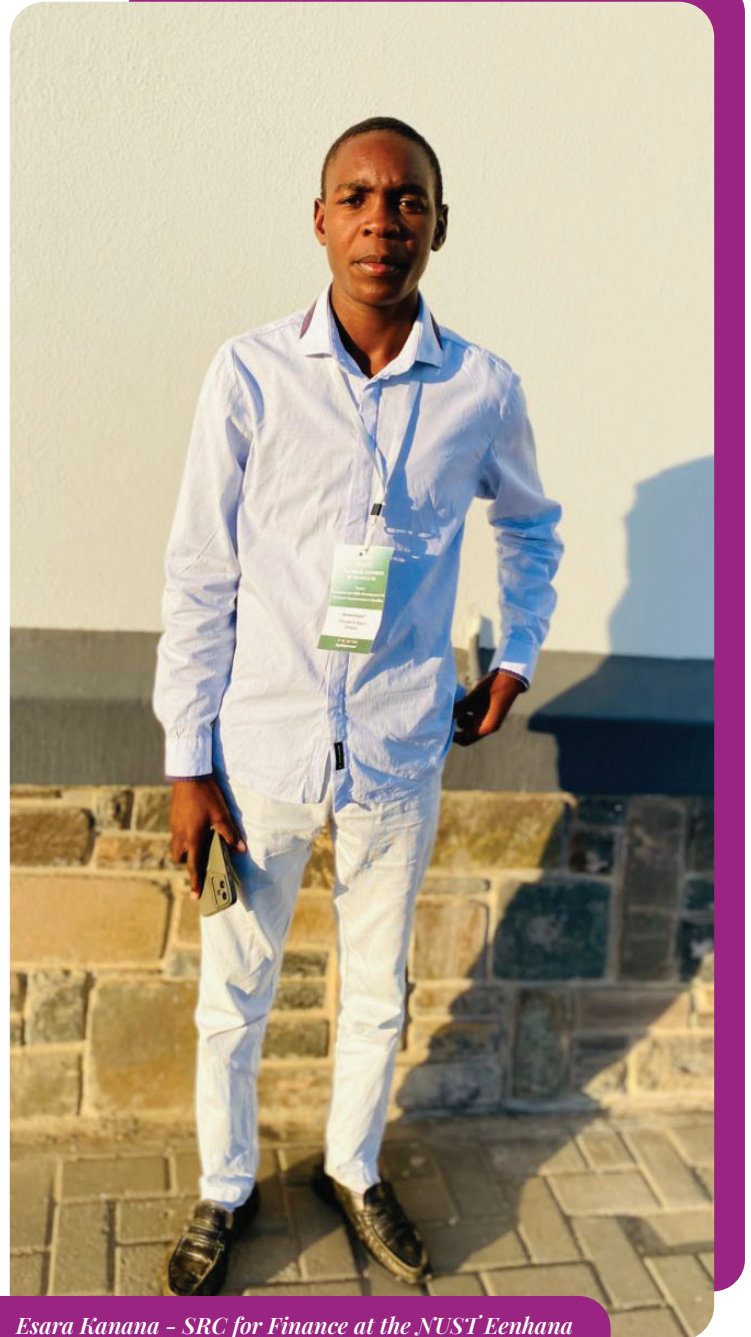
- 60% - Fixed Essentials: Rent, utilities, and tuition-related costs
- 30% - Variable Essentials: Groceries, transport, and data
- 10% - Emergency/Buffer: Unexpected expenses such as medical needs or academic materials

Tracking every expense, whether through a budgeting app or a simple spreadsheet—helps students identify where money is being wasted and where adjustments can be made.

## Practical Advice for Financial Discipline

**Needs vs Wants:** Before making a purchase, ask yourself, “Will this help me graduate?” If it’s not essential, give yourself 24 hours before deciding.

**Bulk Buying:** Purchasing non-perishable groceries at the beginning of the semester can help reduce costs in the long run.



*Esara Kanana - SRC for Finance at the NUST Eenhana satellite campus.*

**Separate Accounts:** Keep NSFAF funds in a separate account and transfer a set “monthly allowance” to your spending account.

**Use Student Discounts:** Always carry your student ID and take advantage of discounts on transport, technology, and retail.

At its core, managing NSFAF funds is about discipline and planning. While financial support provides an opportunity, how students use it ultimately determines whether it lasts.

# CAMPUS CHOMIE

**Anonymous:** Who is supposed to pay for the first date?

**Campus Chomie:** If someone invites you out, it's usually nice if they offer to pay, but it shouldn't be an expectation. However, if they mention to you prior that they aren't able to pay half or the full price and you still agreed to go on the date, you might as well pay it mos..

**Anonymous:** My friends are starting to feel different and distant... should I say something or just leave it

**Campus Chomie:** If the friendship matters to you, say something, but keep it calm and honest. You don't have to accuse anyone, just express how you feel. Sometimes people drift, and it's not always personal, outgrowing people is part of life, but you deserve friendships where you feel seen and included.

**Anonymous:** How do I build confidence on campus?

**Campus Chomie:** Most people on campus are also figuring themselves out. Speak positivity into your life and learn to be kinder to yourself. Once you're kind to yourself, your energy will reflect in everything that you do. Keep showing up for yourself and making decisions that will benefit you. Confidence starts from within.

**Anonymous:** Should your partner have access to your phone password?

**Campus Chomie:** Your partner shouldn't have your phone password. Privacy is important, even in a healthy relationship and trust should come from honesty and actions not by checking someone's messages. That said, sharing passwords is okay if both people are comfortable but it should never be forced or demanded.



## CAMPUS CHOMIE

### ARE YOU A STUDENT IN NEED OF ADVICE?

Feeling confused, stressed, or need someone to talk to?

From school stress, money problems, relationships, to everyday life struggles...

nothing is too small or too deep.

No judgement, Just real advice from your campus chomie.

SMS/WHATSAPP ANONYMOUSLY  
TO:  
081808 8808



# Peer Pressure Spending

(By: Emmanuel Matheka)

*Peer pressure plays a significant role in shaping how students spend their money on campus. Many students feel compelled to align with the lifestyles of their peers, whether it's through fashion, gadgets, or social activities. This often leads to spending that is driven more by the need for acceptance than actual necessity. As a result, students may find themselves making impulsive financial decisions that do not reflect their true financial capacity.*

## Pressure to Spend

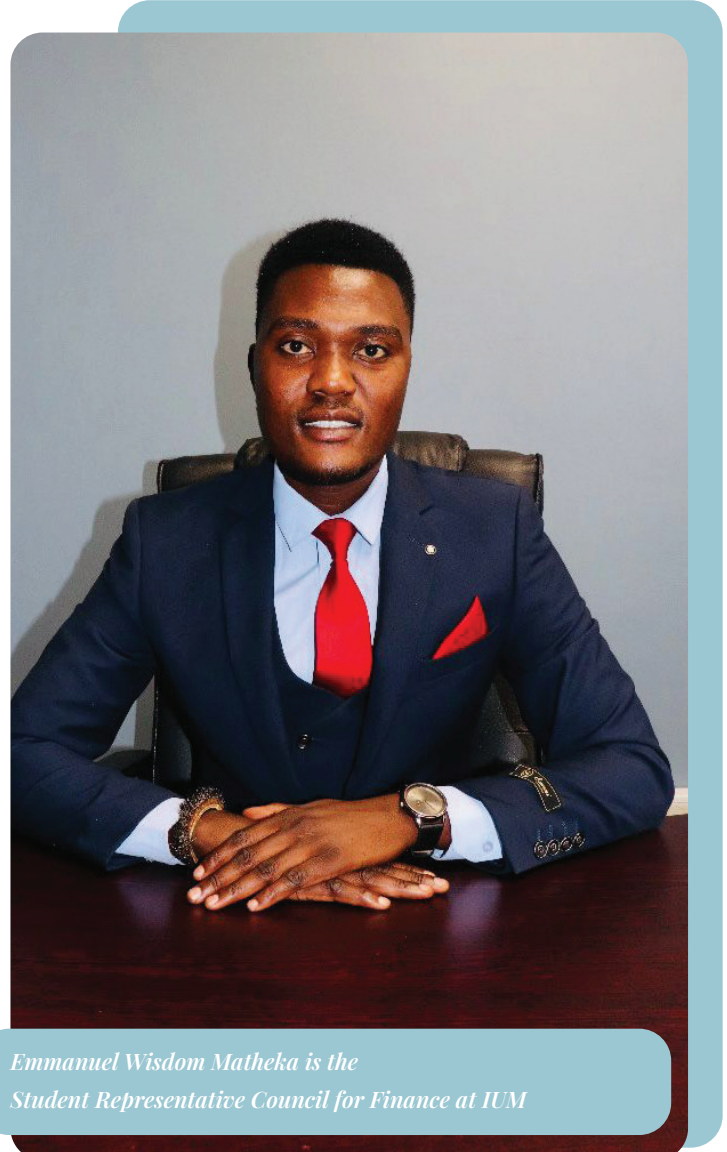
There are several situations where this pressure becomes evident. Social outings such as eating out, attending events, celebrations like birthdays, and even casual campus hangouts often come with an expectation to spend. In addition, social media has intensified this pressure by constantly showcasing lifestyles that may not be realistic for many students. This creates a cycle where students feel obligated to spend in order to "keep up."

## Resisting Peer Pressure

Resisting peer pressure begins with self-awareness and setting clear financial boundaries. Students should feel comfortable being honest about their financial limits and should not feel ashamed to say no. It also helps to suggest alternative activities that are affordable, such as campus-based events or small group gatherings. Genuine friendships are built on understanding and respect, not on financial contribution. Choosing the right circle can make a significant difference.

I would encourage students to start with simple budgeting, knowing what comes in and what goes out. Financial confidence grows from being in control and making informed decisions. It is important to prioritise needs over wants and to stay focused on personal goals rather than external pressures. Building discipline, practising consistency in saving, and educating oneself on financial matters are key steps. Ultimately, students should remember that making responsible financial choices today lays the foundation for a secure future.

*Emmanuel Wisdom Matheka is the Student Representative Council for Finance at IUM. Find him on Instagram @ditlafela*



*Emmanuel Wisdom Matheka is the Student Representative Council for Finance at IUM*

# Subscribe Today

Stay informed with credible Stories and Campus news

Stay Connected with  
Campus Connect



campus  
connect  
Connecting Campuses Countrywide



www.campusconnectnamibia.com  
campusconnectnamibia@gmail.com



Scan Here to Subscribe



# Student's Side Hustles

(By: Alicia Malgas)

*In a country where youth unemployment hovers around 37-44%, and many students depend on NSFAS allowances that sometimes arrive late, side hustles have become more than just "extra cash"—they are a lifeline for financial survival while studying at institutions like UNAM, NUST, or other tertiary campuses.*

## Realistic Side Hustles Students Can Start While Studying

**Tutoring and academic support:** If you excel in Maths, Accounting, Physics, English, or any core module, offer one-on-one or small group sessions to high school learners or junior students.

**Food ventures:** Selling vetkoek (fat cakes), chips, sausages, kapana-style snacks, or home-baked goods from a weekend stall near hostels, taxi ranks, or busy campus spots remains popular. Some run "order with me" WhatsApp groups for convenient delivery to fellow students.

**Beauty and personal care services:** Braiding, doing nails, lashes, or basic barbering in hostels or from a shared room. Students often begin by practising on friends at discounted rates before building a regular clientele.

**Digital and freelance gigs:** Design posters, flyers, or social media graphics using free tools like Canva. Offer social media management for small shebeens, spaza shops, or local businesses.

**Thrift and resale:** Buy second-hand clothes, accessories, phone chargers, or earphones cheaply and resell via Instagram, Facebook Marketplace, or campus WhatsApp groups.

**Content creation:** Share student life, study tips, or Namibian culture on TikTok, Instagram, or YouTube. Once your following grows, sponsorships and brand deals can add income.

## Challenges in Balancing Academics and Hustles

Balancing lectures, assignments, group projects, and exams with a side hustle is no easy feat.

Common struggles include: Tight schedules that lead to late nights prepping food or handling clients, causing fatigue and lower academic performance. Burnout from combining long commutes, unreliable electricity or data in some hostels, and high transport costs. Limited startup capital and inconsistent demand, especially during exam periods or holidays.

Institutional pressures to maintain good grades for funding renewal, plus competition from other student hustlers. Mental health can suffer

when sleep, meals, or social life are sacrificed. The key is choosing flexible hustles and setting firm boundaries.

## Turning Small Ideas or Skills into Profitable Ventures

Start by listing what you're already good at or what problems fellow students face daily - expensive snacks, need for quick designs, phone issues, or tutoring gaps.

Test your idea small: offer services to friends and hostel mates first, gather feedback, and collect testimonials. Keep overheads low by reinvesting early profits (for better ingredients, tools, or marketing).

Use free platforms like WhatsApp groups, campus noticeboards, and Instagram for promotion, word-of-mouth spreads fast on Namibian campuses.

Track income and expenses simply in a notebook or phone app. Improve through free YouTube tutorials on pricing and customer service. Many students have grown from tutoring one person to small group sessions, or from casual braiding to a steady weekend service.

Campus entrepreneurship clubs or government initiatives like the National Youth Development Fund (which has supported hundreds of youth projects with grants and mentorship) can provide further guidance.

*Alicia Malgas is a Public Relations Officer SRC at NIT Namibia bank balance will thank you.*



# Hidden Costs of Being a Student

(By:Fritz Fredrik)

*Being a student comes with more than just tuition fees and accommodation costs. Beyond the obvious expenses, there are numerous hidden costs that quietly drain students' finances over time. These everyday expenses often go unnoticed, yet they play a major role in why many students struggle financially.*

Some of the most common hidden costs include printing and stationery, especially for research papers, assignments, and study materials. Data and connectivity have also become essential, with students needing to stay online for academic work and communication. Additionally, bank charges, such as transaction and withdrawal fees, slowly add up with every swipe. On a more personal level, students must also budget for grooming and hygiene, including toiletries, laundry supplies, and hair care. There are also unexpected social obligations, such as contributing to funerals, attending birthdays, or supporting family needs, which can place additional pressure on already limited finances.

## How Small Expenses Add Up Over Time

While costs like N\$13 for a taxi or N\$10 for snacks may seem insignificant, they quickly accumulate. Spending just N\$30 a day on small items amounts to approximately N\$900 a month. Over the course of a four-year degree, that can exceed N\$40,000 spent on minor, often unplanned expenses. This gradual spending often leaves students feeling confused about where their money went. As a result, many find themselves broke before the end of the month, leading to borrowing, financial stress, or even skipping meals.

## Why Students Struggle to Plan for Hidden Costs

One of the biggest challenges students face is planning based on ideal situations. For example, a student may plan to walk to campus every day but fail to account for factors like bad weather, fatigue, or running late. Additionally, while most students are aware of how much money they receive, very few actively track how they spend it. Without proper tracking, money tends to "disappear" without clear explanation. Social pressure also plays a role. The need to fit in often leads to unplanned spending on things like coffee, lunch outings, or clothing, expenses that were never part of the original budget.

## Practical Steps to Manage Hidden Costs

To better manage these expenses, students need to adopt simple but effective financial habits. One useful method is the 50/30/20 rule, where:

- 50% is allocated to needs
- 30% to wants
- 20% to savings or emergency expenses

Planning ahead can also make a significant difference. Buying non-perishable items at the beginning of the month helps avoid expensive last-minute purchases. Students should also assign money to specific categories, such as setting aside a fixed amount strictly for printing or transport.

Another helpful strategy is the 24-hour rule, waiting a full day before making any non-essential purchase. In many cases, the urge to spend passes.

Students are encouraged to treat their finances like a real-world responsibility. Learning to manage a N\$2,000 allowance today builds the discipline needed to handle a future salary. Tracking every expense, even for just 30 days, can provide valuable insight into spending habits. Whether using a notebook or a mobile app, this simple practice gives students control over their finances and allows them to redirect money toward more meaningful goals.



Fritz Frederik is the 2026 SRC Vice President at the River Higher Institute of Technology.

# Subscribe Today

Stay informed with credible Stories and Campus news

Stay Connected with  
Campus Connect



campus  
connect  
Connecting Campuses Countrywide



www.campusconnectnamibia.com  
campusconnectnamibia@gmail.com

Scan Here to Subscribe



# CAMPUS

## Peniaphobia: The Fear of Being Broke on Campus

# HEALTH

### What is Peniaphobia?

Peniaphobia is the extreme, irrational dread of poverty or financial loss. The name is derived from the Greek words "penia," meaning poverty, and "phobos," which means fear. It is at the crossroads of anxiety disorders, firmly held views about self-worth.

There is a type of financial anxiety that defies rationality. You check your account balance, and it's fine. Your income is stable. Your savings are increasing. Despite this, there is a continual, low-level fear that something will go wrong, and that everything will be lost. For some people, fear is more than just a source of stress. It is persistent, disturbing, and out of proportion to their current situation.

### Effects of Peniaphobia on mental health:

When someone with peniaphobia worries about losing money, the stress response is triggered: cortisol levels rise, heart rate rises, and rational thinking becomes more difficult.

**Impaired Decision-Making:** An excessive fear of poverty can lead to impulsive saving or overspending, resulting in poor financial habits.

**Self-Worth Issues:** Many people begin to associate their worth with their income, feeling "less than" if they do not make enough compared to their peers.

**Avoidance Behaviours:** Some people may avoid taking chances in their careers, schooling, or personal investments because they are afraid of losing money.

### How to control Peniaphobia:

Peniaphobia is curable. Cognitive Behavioural Therapy (CBT) has a strong evidence base for anxiety disorders and is particularly effective for peniaphobia since it targets the thinking patterns that perpetuate phobic responses.

Mindfulness activities can help with the anxiety spiral by developing the ability to recognise frightening thoughts without perceiving them as demanding immediate action.

Reducing online exposure to curated lifestyles can help to avoid negative comparisons and cultivate gratitude for one's own journey.

Rather than striving for perfection, Gen Z might benefit from setting small, attainable financial goals that boost

### Did you know ?

**Understanding budgeting, saving, investing, and debt management can reduce irrational fears by giving young adults practical control over their finances.**

**Source:** Kalia, P. (2026, March 17). Peniaphobia: fear of money that impacts your daily life | Amaha. Amaha. <https://www.amahahealth.com/blog/peniaphobia-fear-of-poverty-meaning-causes-symptoms-treatment/>

# Budget Hacks Every Student Needs

(By: Irja Niingo)

*Stepping onto campus marks the beginning of a new chapter. New friendships, academic challenges and a newfound sense of independence. But, for many students, this freedom quickly meets a reality check. The challenge of managing limited finances. Tuition, textbooks, meals, transport and social outings can pile up fast leading to significant stress.*

Understanding these financial hurdles is the first step. For most students, allowances from parents are the main source of income and they have to stretch it over an entire month. Add peer pressure to keep up with the latest gadgets, fashion and social trends. To navigate this, learning to budget is not just beneficial, it's essential for survival.

Budgeting doesn't have to be restrictive. It's about awareness and smart planning. Start by tracking every expense for one month to understand exactly where your money is going.

Break your spending into "needs" (rent, groceries, utilities) and "wants" (eating out, entertainment, shopping). Once you see where your money goes, you can set up a realistic monthly budget that covers essentials and sets limits for your non-essential spending.

## Smart Hacks for Everyday Savings:

### 1. Embrace Student Discounts

Your student card is a powerful saving tool. Companies know students are on tight budgets and frequently offer significant deals.

### 2. Meal Prep is Key

Eating out is one of the biggest budget drains. Dedicate time on weekends to plan and prepare meals for the week. Bulk-buying essentials and cooking simple dishes can drastically reduce your weekly food expenditure.

### 3. Buy Second-hand

Textbooks, clothes or electronics. You don't always need brand new. Check campus notice boards, online groups or upper-year students for used textbook copies.

### 4. Use Free Campus Resources

Utilize your university's facilities, library resources and student activities, most of which are covered by your fees, instead of paying for private memberships or entertainment.

Beyond saving, exploring opportunities for additional income. Look into on campus jobs, freelance work related to your studies or tutoring.

By mastering budgeting, utilizing practical hacks and actively managing your money. Students can significantly reduce financial stress and focus on what truly matters, making the most of their college experience.



*Irja Niingo is the Student Representative Council (SRC) Vice President for Triumphant College - Tsumeb Campus*

# Building Income Through Skills

(By: Kimberley-Rose Madzima)



*At Valombola Vocational Training Centre (VTC), some trainees are doing more than just learning a trade. They are already building income through their skills. For one Bricklaying and Plastering trainee, Immanuel Nataneal the journey is not just about training but about creating a future with his own hands.*

His dedication and skill have not gone unnoticed. He was awarded the prestigious President's Award at the 2025 National Skills Competition and is set to represent Namibia at the WorldSkills Shanghai 2026 Competition, a testament to both his talent and work ethic.

"I wanted a skill that would always be relevant, something that could put food on the table without depending on anyone. I was inspired by the idea of building something solid with my own hands and turning it into a future." That mindset pushed him to take action early. He started his own business, K Peuyelenga Construction, turning his skills into real opportunities.

"K Peuyelenga Construction started quietly, without big announcements or capital, just skills and determination. I began by taking small jobs in my community, sometimes with nothing more than tools and confidence. Each completed project became my advertisement."

What sets his journey apart is his refusal to wait for opportunity, he chose to build it. His experience at VTC has gone far beyond technical training. It has shaped the way he works, thinks and approaches every project.

"Valombola VTC shaped more than my skills, it shaped my mindset. I didn't just learn how to lay bricks or mix mortar, I learned discipline, accuracy and professionalism."

These values now guide his work as he continues to grow his business.

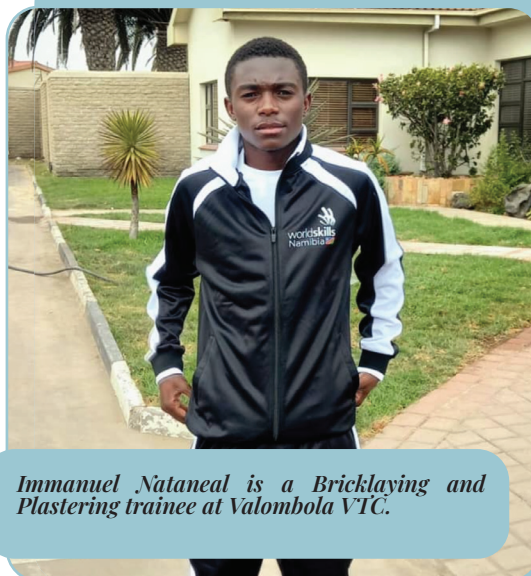
"Every measurement matters and every mistake has consequences. That training became the foundation of my business. Today, when I work on a project, I carry that discipline with me in every decision I make."

While turning skills into income is empowering, it comes with real costs. From tools to materials, every project requires investment. Beyond that, running a business introduces even more responsibilities.

Through his work, he is proving that vocational training can be a direct path to income and independence. His journey reflects a growing reality for many TVET students, using practical skills to create opportunities instead of waiting for them.

"Don't wait for perfect conditions, start with what you have. Your skills are already your capital. Be consistent, be disciplined and take pride in every small job. Reputation is your strongest currency in this industry. If you stay focused and committed, your skill can grow into something that changes your life."

Immanuel Nataneal is a Bricklaying and Plastering trainee at Valombola VTC. You can find him on instagram @kp.imms



*Immanuel Nataneal is a Bricklaying and Plastering trainee at Valombola VTC.*

# "Soft Life" Is Expensive: Are Students Living Beyond Their Means?

(By: Taapopi Naftali)



Taapopi Naftali - LLB (Bachelor of Law) student at the University of Namibia, Main Campus

*There were times when a typical student's experience in Namibia was defined by limited resources: inexpensive meals, shared textbooks and the determination to push through despite having little. Today, however, a new trend is becoming more common, the so-called "soft life."*

Characterized by comfort, aesthetic living and experiences curated for social media, this lifestyle is increasingly visible among students. Yet behind the polished image lies an important question, are students genuinely improving

their quality of life or are they deliberately placing themselves under financial strain?

Wanting a soft life is not wrong. It becomes problematic only when students are expected to sustain it within an economic environment that already places considerable pressure on them. In a Namibian context where the cost of basic survival is high, students must ask themselves what kind of "soft life" actually helps their well-being and what kind quietly causes stress.

Many students rely on limited income sources often NSFAS refunds, grants, allowances from family members or part-time work yet their spending often looks like that of financially independent adults, including frequent outings, expensive branded gadgets, e-hailing rides instead of regular cabs and upscale accommodations.

This gap between income and lifestyle is not by accident. Social media plays a big role. It encourages people to constantly show off luxury and makes it seem normal, even for students. But it is also important to admit that students are not the only ones to blame. The cost of living is rising, financial support is often not enough and student life has become more expensive in general. Sometimes, what looks like "luxury" is simply a way for students to cope with stress and pressure.

Ultimately, the question is not whether students should aspire to a better quality of life. Rather, it is whether that life is affordable and realistic. A soft life should not lead to debt, anxiety and long-term struggle. True comfort is not about showing off, it is about having peace of mind and financial stability.

This is especially important because spending habits formed at university often continue into adulthood. If students get used to living beyond their means now, they may face serious financial problems later. In that case, the soft life is not soft at all, it becomes a burden.

Students need to reflect honestly, learn the difference between wants and needs and avoid spending just to impress others. Universities also have a role to play by promoting financial education and creating student spaces where well-being is not tied to spending money.

A soft life is not always irresponsible. It becomes costly when students must finance it within a system that already stretches them thin. In a context where survival itself is expensive, true softness lies not in appearances but in security.

Taapopi Naftali is a LLB (Bachelor of Law) student at the University of Namibia, Main Campus. You can find him on Instagram @sir\_royc3

## Subscribe Today

Stay informed with credible Stories and Campus news

Stay Connected with  
Campus Connect



campus  
connect  
Connecting Campuses Countrywide



www.campusconnectnamibia.com  
campusconnectnamibia@gmail.com

Scan Here to Subscribe



# Sharing Costs as Students

(By Renney Naruses)

*Sharing costs is an important strategy for students living in hostels or shared accommodation as it helps alleviate the financial burden of living expenses, allowing them to allocate their resources more efficiently. By splitting costs such as rent, utilities, and groceries, students can significantly reduce their individual financial load, making it more manageable to focus on their studies and enjoy their university experience. This approach also promotes a sense of community and cooperation among roommates, fostering essential life skills like communication, negotiation, and teamwork.*

## Commonly Shared Expenses

Common expenses students can share to reduce financial pressure include rent, electricity, water, internet, and grocery bills. Shared transportation costs, streaming subscriptions, and household supplies are also great ways to split expenses. By pooling resources, students can access better deals, like bulk grocery shopping or shared transportation passes, leading to even more savings. This collaborative approach helps create a more affordable and sustainable lifestyle, allowing students to enjoy their university experience without breaking the bank.

## Challenges of Sharing Costs

When sharing costs with others, students often face challenges like disagreements on spending habits, uneven contribution, and lack of transparency. Different financial priorities and communication styles can lead to conflicts, making it tough to manage shared expenses. Some roommates might not pull their weight, causing resentment among others. To overcome these hurdles, students need to establish clear agreements, communicate openly, and set boundaries.

## How To Manage Shared Expenses

To manage shared expenses fairly and avoid conflict, students should discuss and agree on a budget, designate a treasurer, and set clear payment deadlines. Using shared expense tracking apps or



*Renney Naruses - SRC President, and a Bachelor of Arts in Law student at Lingua.*

tools can help keep everyone on the same page. Regularly reviewing expenses and addressing concerns can prevent misunderstandings and promote a harmonious living environment. By being transparent and respectful, students can maintain healthy relationships with their roommates.

For students considering sharing costs for the first time, I'd advise them to discuss financial expectations and boundaries with their roommates upfront. Create a shared budget, decide on payment methods, and establish a plan for resolving disputes. Be open, communicate regularly, and don't be afraid to speak up if issues arise. With a little planning and teamwork, sharing costs can be a great way to save money and build lasting friendships.

# Subscribe Today

Stay informed with credible Stories and Campus news

Stay Connected with  
Campus Connect



campus  
connect  
Connecting Campuses Countrywide



www.campusconnectnamibia.com  
campusconnectnamibia@gmail.com

Scan Here to Subscribe



# Step Back in Time at UNAM Oshakati

(By Ekandjo Vute)

On the 20th of March 2026, UNAM Oshakati Campus students took a stylish trip down memory lane with their "Step Back in Time" event. Dressed in vintage outfits, they celebrated the classics, showing that timeless fashion and retro vibes never go out of style. From old-school hairstyles to iconic accessories, the campus was buzzing with nostalgia and creativity.

The idea behind the event was to give students a break from the usual academic routine by offering something more engaging and imaginative. Instead of the typical campus gathering, the SRC created a nostalgic experience that allowed students to reconnect with the fashion, music and culture of earlier decades.

Students fully committed to the theme, delivering a variety of retro looks—from bold 70s-inspired outfits to effortlessly cool 90s streetwear.

This created a vibrant and energetic atmosphere where music and style brought everyone together.

More than just a fun event, it was designed to build unity and enhance campus spirit.

Acting as a "social reset," it encouraged interaction across different faculties and gave students a chance to bond beyond academic settings. Ultimately, the event became a celebration of creativity and collaboration, transforming the campus into a dynamic visual experience and raising the bar for future student-led initiatives.





# Financial Literacy

(By: Immanuel Haihamboi)

*Financial literacy is the ability to understand how money works and how to manage it wisely. It includes budgeting, saving, and making smart financial decisions.*

As students, many of us are handling money independently for the first time, so financial literacy becomes essential. It helps us avoid unnecessary stress, stay focused on our studies, and build a strong financial foundation for the future.

When students lack financial literacy, they often can lead to overspending, running out of funds before the end of the month, and even falling into debt.

During studies, this affects concentration and academic performance. After graduation, it can lead to

serious challenges like failing to manage income, struggling with debt repayment, and missing opportunities to grow financially.

Every student should be able to create and follow a budget, save money consistently, and clearly understand the difference between needs and wants.

They should also know how to manage debt responsibly and have basic knowledge of banking systems. These skills are important for independence and long-term financial stability.

Institutions can support students by introducing financial literacy programs such as workshops, seminars, and awareness campaigns.

They can also integrate financial education into academic programs. As SRC, we can lead by organizing student-focused initiatives that promote budgeting, saving, and responsible spending. Creating open conversations around money helps students feel more confident and informed.

Start by understanding your income and expenses and know where your money goes. Create a simple budget and stick to it. Avoid spending based on pressure or trends, and always

prioritize your needs. Make saving a habit, even if it's a small amount. Most importantly, stay disciplined and consistent.

Financial responsibility is built over time through good habits. Financial discipline is not about limitation, it is about empowerment.

The choices we make today with our money will define the freedom we experience tomorrow.

Immanuel Haihambo is the Student Representative Council of Finance and a 4th year Bachelor of Nursing student at Welwitchia.



*Immanuel Haihambo is the Student Representative Council of Finance*

# Brushes and Beads: Making Your Art Work for You

(By: Kimberley-Rose Madzima)



Juliana Bonita Fredericks - visual artist and jewellery designe

*For Juliana Bonita Fredericks, art is more than just expression. It is intention, innovation and a way to build something meaningful. Along the way, she's learned a key lesson for any creative, to treat her art not just as a passion, but as a business. From charcoal portraits to sustainable jewellery, her work reflects what it truly means to make creativity work for you.*

"I studied Visual Arts at COTA, where I explored different disciplines of art, including drawing and jewellery design. After winning the De Beers Shining Light Awards in my first year, I naturally gravitated more towards jewellery, particularly specializing in creating sustainable pieces using plastic bottles."

## From Concept to Creation

Her creative practice combines traditional techniques with modern digital tools.

"I have also expanded my practice into digital design using a computer-aided design program called Rhino 8 to develop high jewellery pieces which helps refine ideas before production to avoid unnecessary material cost."

Fredericks' process begins with emotion, whether it's the mood behind a portrait or the concept for a jewellery piece. "For my portraits, I think about a mood or story behind the face before I even start drawing. I gather references, sketch it out and slowly build depth using layers of charcoal. For my jewellery, I experiment with materials, like recycled plastic, cut, shaped and transformed into petals before assembling them. Rhino helps refine forms for more intricate designs."

## The Reality Behind the Art

But creativity comes with costs. Materials, tools, production, packaging, transport and branding all factor into bringing a piece to life. "I manage it by planning ahead and being intentional with my spendings, sometimes one part of my practice funds the other. I source materials affordably and in

some cases like using recycled plastic I turn low-cost materials into high value pieces."

"I price my work carefully to reflect both the cost of production and the time and skill involved. When possible, I reinvest income from sale back into my practice so I can continue producing new work. It's really about balancing creativity with sustainability."

## Making Art Work

Since graduating, Fredericks has turned her art into income through commissioned portraits, selling original artworks, creating jewellery pieces, exhibitions and events where her work can reach a wider audience.

"The journey has been challenging and rewarding. Building a name takes time, consistency and resilience. I've learned to be patient, adaptable and to treat my art not just as a passion but also as a business."

Juliana Bonita Fredericks is a visual artist and jewellery designer. You can find her on instagram @julsart.official



# UNAM Khomasdal Launches Home League

(By: Godfrey Mazambo)

*The Unam Khomasdal (KHD) Campus Home League is set to kick off on the 11th of April at the KHD sports facilities, bringing students together through sport, fun and community engagement.*

The KHD Home League is a campus-based sports initiative primarily for students from the Khomasdal Campus but it also accommodates a limited number of teams from other campuses to make the league structure complete. Currently, the league features soccer, volleyball, netball and chess.

The main aim of the league is to make campus life more enjoyable while promoting physical, social and mental well-being among students. By participating, students have the chance to connect with peers, build meaningful relationships and strengthen ties with other campuses that join.



*Godfrey Mazambo- University of Namibia-Khomasdal Campus Student Representative Council (SRC) for Sports.*

OPEN FOR REGISTRATION	
NETBALL	N\$ 300
SOCCER	N\$ 520
CHESS	N\$ 120
VOLLEYBALL	N\$ 400

**BATTLE OF CHAMPIONS**

Participation is at the heart of the league, with students given the choice of the sport they want to engage in. Beyond competition, the league encourages team communication, collaborative training and peer support, including assistance with academics and other student challenges. Importantly, the initiative also seeks to support students in need by providing sanitary pads, transport assistance and other forms of aid.

With its combination of sport, community, and care, the KHD Home League promises to be more than just a competition. It's a platform for students to grow, connect and thrive during their time at UNAM Khomasdal.

*Godfrey Mazambo is the University of Namibia-Khomasdal Campus Student Representative Council (SRC) for Sports. You can find him on Instagram @godfrey\_mazambo*



# campus connect

Connecting Campuses Countrywide

SCAN HERE TO SUBSCRIBE



ISSN: 2026-9269