How to Study
by
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1. taking a class is a 50-50 partnership between you and your teacher.

2. it is an interactive process in which you, your fellow students and the professor take part

3. the professor presents and explains the notes; he gives comparisons of the material to other (possibly real life) applications; he indicates which parts of the material are important, which are more difficult and which are revision; he sets quizzes that give you a chance to show what you know.
Note that, the purpose of a final is to make you learn everything without asking you everything!

4. your job is to
   (a) ask questions during class,
   (b) take good notes. Most books are not perfect and the notes may have (i) additional topics (such as variance or life insurance), (ii) a better presentation of a particular topic (e.g. the axioms of probability or how to compute a perpetuity) (iii) more/different/better examples. These may surface on the test or final! Even with a good book, a comparison of the two presentations will be beneficial. Your notes are your life-line.
   (c) study the notes (and if sufficient, material in the book) BEFORE the next class
   (d) mark those/points/steps/.. that you don’t understand,
   (e) ask these particular points/topics either during office hours (of the professor or the TA), or at the tutorial center, or at the beginning of the next class.
   (f) most of us (99%) CANNOT master a class just by sitting in (i.e. without taking notes and studying them) Think of, say, taking Spanish!
   (g) you CANNOT expect the professor to spend HALF of each class period, recapping the previous class! if this happens you will only cover HALF of the material that you are supposed to
   (h) since someone is paying for your studies, you should aim to learn as much as possible, and not as little as possible

5. do not get behind, as your lack of understanding will accumulate and overpower you at the end!

6. do not be afraid to ask questions!! the default setting is: if you do not ask questions then we assume that you understand the material!

7. you must spend enough time on each course that you take (at least one hour per contact hour)

8. this means that you CANNOT work too many hours at an outside job.

9. balance your position between the “rock” and the “hard place”