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## Troy university student directory

A Free Spirit PersonBlockchain - there is very little chance that you did not hear about this technology. It can certainly be called one of the most innovative and useful recent technological advances of the XXI century. According to statista data: Worldwide spending on blockchain solutions is expected to grow from 1.5 billion in 2018 to an estimated 11.7 billion by 2022. Blockchain brought a wave of decentralization with it, which wasn't around before - and while some have jumped on the bandwagon of innovations that came with the blockchain, there are so many people in the world who still have very limited understanding of what the blockchain really is. Why learn about blockchain? Thanks to the many unique and extremely useful features of blockchain, including decentralization, this burgeoning technology is here to hold on. Already, hundreds of thousands of modern companies are working with blockchain-driven solutions that are going to improve our ways of life in one way or another. With the abundance of real use cases, blockchain has surprisingly low adoption at the moment - hardly any government has deployed blockchain-based solutions for the public sector. One of the main reasons why this happens is the low level of knowledge of blockchain among the general public. As a result, some of the world's leading nations are lagging behind because of the inability to solve some of the lingering problems with the power of the blockchain. Fortunately, many governments began to look in the right direction. The first step towards a broader blockchain adoption in countries comes with changes to the education program. In fact, according to Coinbase, currently, around 56 percent of the world's top 50 universities offer at least one course that focuses on blockchain or cryptocurrencies. This figure went up from 42% in 2018 - this shows slow but steady progress. Another piece of data showing the demand for this type of initiatives is also presented by Coinbase: Twice as many students report having taken a crypto or blockchain course than they did in 2018!A day, universities around the world are introducing blockchain courses to their students as they realize the importance behind the technology. Some of the countries that have universities with courses on the blockchain include Switzerland, usa, Canada, Denmark, Singapore, Cyprus, Spain and more. One of the first universities to introduce blockchain-focused courses to its curriculum is Cornell University in the United States. Many Cornell alumni lead successful blockchain and cryptocurrency projects. Demand for blockchain education increasesBlockchain statistics from Coinbase show that 70 percent of blockchain and cryptocurrency classes are taken outside of computer science – including economics, humanities and law. This signals that the majority of modern students are interested learn about blockchain regardless of their main focus on studies. The increased interest in decentralized technology comes from a distrust of the modern financial system. Data from a survey of 735 students from the United States revealed that they believe the current financial system is inefficient, unstable and slow-moving. Another major factor contributing to the growing interest in cryptocurrencies is the rising price of virtual currencies in 2017. Apart from a monetary point of view, students are interested in knowing the value and features of blockchain and cryptocurrencies. They are particularly interested in real use cases. For those studying law, the blockchain challenges traditional legal terms and categories, which may be extremely relevant in the coming years. For students from economics and business schools, blockchain and cryptocurrencies are a topic of interest from the perspective of the nature of money. Some even see Bitcoin as the next step in the development of money. In addition, some schools' classes focus on how decentralization can help data storage and decision-making in the future. Taken into account the abundance of blockchain use cases in today's market, students are guaranteed to have a lot of learning material. The chart below shows blockchain technology use cases throughout global organizations in 2019.Statista, 2019.Emerging economies show progressDespit lags behind developed countries in terms of some parameters, emerging economies show many potentials when it comes to adoption and development of innovative technologies, such as Blockchain. One of the developing countries that has been increasingly active when it comes to blockchain and cryptocurrency adoption in Indonesia. Being the most populous Southeast Asia (SEA) nation, Indonesia offers a wide range of opportunity to introduce blockchain technology to the market. One of these initiatives took place back in April 2018, when the Indonesian government launched Making Indonesia 4.0 Roadmap in the work to prepare the country for Industry 4.0. This project has provided a solid reason for successful blockchain adoption in Indonesia. In fact, one of the Indonesia-born blockchain projects, Tokoin, decided to step forward to introduce the technology to students through the campus meeting event series. The main message and focus of the event series is to educate the young generation about the ins and outs of blockchain technology and increase cryptocurrency adoption rates among students. As part of the Campus meeting, Tokoin introduces Tokoin BITS (Blockchain Integrated Transaction System). This useful feature helps users split the bill or pay the bill partly with cards and cash – a situation that most of the global population faces daily. During its campus meeting events, has visited a number of universities across Indonesia in November as a way to build a strong foundation for blockchain education in the country. On November 6, Tokoin visited the Perbanas Institute in Jakarta. After this, on November 16, the team visited the University of Indonesia (UI). Tokoin has collaborated with the Student Board at the Faculty of Law and will participate in the excite 2019 event with the theme Prepare to be active, adaptive and successful at a time of 4.0 industrial revolution and digitization. Executive Vice President of Sircto, Rhinaly Tjhin, Head of Business Development at GrabFood, Rizkie Maulana Putra and Ceo of Tokoin, Ignasius Michael will all take part in presentation for students, highlighting the unique use cases of cryptocurrency and blockchain technology. In another episode of the campus meeting events, the Tokoin team has visited the Sepuluh Nopember Institute of Technology in Surabaya, East Java. This university is known for its strong focus on scientific, engineering, and vocational education systems. Tokoin plans to continue his journey across Indonesian education venues in an effort to make a change and bring blockchain technology closer to students. Final wordsWith Tokoin leading blockchain education initiative in Indonesia, the level of blockchain technology adoption in the country is set to rise, leading to a wave of innovative projects. As more universities and projects invest in getting the young generation to know blockchain principles, uses and benefits, we can be sure that the future of the global economy is in safe hands. Who knows, perhaps soon enough, most nations will accept blockchain technology as something worth including in the mandatory education system. Join Hacker Noon Create your free account to unlock your custom reading experience. Coronavirus has caused difficulties for the entire nation, with those studying facing the full force of its effects. Schools are closed, exams postponed, and exams cancelled. What happens if you're on your way to university in September? While universities are still finalising plans for what teaching might look like for the next university year, we have already received indications that curricula will increasingly be moved online, with Cambridge already announcing all teaching will be moved online until the summer of 2021.Whether learning takes place in a lecture theatre or online, student loans remain the same: £9,250 a year. This only covers tuition, so most students will apply for a maintenance loan as well. Given how expensive the university is, here's what you need to know if you're heading there in September... Sorting out your accommodationIt is currently uncertain whether return to student halls will be possible in September. If planning to stay in halls for your first year, or are back for the second or third year, contact the university to see what plans it has in place. Those who rent privately, whether in halls, apartments or house shares, may find their situation harder to negotiate. Talk to the landlord/retail company as soon as possible to see what the situation is for September. You may well find that you are tied to your contract and have to pay rent, regardless of whether your teaching is personal or online. But if teaching is moved online and you are able to get out of your housing contract for a fee, it may be worth doing so, as you will potentially be able to save thousands studying from home. The NUS wrote an open letter to Universities UK (UUK) and various property associations in March setting out five requirements for student tenants. While there is no guarantee that these will be implemented, you can read more about them on the NUS website. UUK's response said it was working hard to support all students and ensure that no one is unfairly affected by the Covid-19 virus. Joana LopesGetty Images Make sure you have reliable technology!Your course moves online. You will make sure you have a decent Internet connection and ensure that your technology is in good condition. This will be crucial if lectures and seminars are conducted over video call. To compare broadband offers, run comparison search using USwitch, MoneySupermarket and Compare the Market to find the best deals. If you live in private accommodation and sort your own wi-fi, you will also make sure that your Internet connection is fast enough to support everyone in your apartment or house watching lectures online. Carrie-Ann Skinner, head of technology testing at the Good Housekeeping Institute, says I would recommend a fiber package, rather than traditional copper broadband, that is slower. Ideally, look for a speed of up to 67Mbps. When looking for a provider, ask for a heading speed on your line and, if lower than 60Mbps, look elsewhere if possible, says Carrie. You need to make sure you have a reliable laptop to get through Zoom conversations and essay writing, especially given that you may not be able to get to the library. As new laptops can be expensive, Carrie recommends eBay's Refurbished Tech Hub, which many retailers, including Argos, sell through here. But make sure you buy via the renovated tech hub and not on the eBay itself, she warns, to ensure you buy from a reputable brand and are covered by a money-back guarantee. Budget carefullyWhat you rely on a maintenance loan or savings to help you with outgoings, scheduling a cautious weekly or monthly budget is important to ensure you don't spend too much, especially in times of uncertainty. Budgeting is important if you want to make sure you enough money for the important things when you need says Kalpana Fitzpatrick, Finance Editor at Good Housekeeping. Think of it as a plan for your money, which, if you stick to, can help make sure you stay out of debt, or if you're in debt, it can help you out of it. Start by evaluating outgoings and looking at where you can cut down spending. A weekly grocery store is a necessity, but a gym membership or new outfit may not be! If you're using a credit card, make sure your monthly budget lets you keep up with refunds, and the same goes for Buy Now, Pay Later schemes. Budgeting apps, such as Yolt and Money Dashboard, can be a great way to help you stay on track. You can also try Snoop, who tells you if you too much pays for broadband, mobile phone costs or energy, for example. Just remember that before you connect your bank details to an app, make sure they're supported by Open Banking regulations, Kalpana says. This means that you are protected when you share personal information. You can check if a company is regulated here. Joana LopesGetty Images Think about the future!You will make sure you keep an eye on your future career and financial prospects when you finish university. While this may seem like a long way down the line in the first few years, it will come faster than you think! Of course, coronaviruses have severely affected the labor market. However, graduate opportunities are still available, so be sure to check sites like GradJobs, Milkround and Prospects as well as larger sites like Indeed and Reed. It's also worth connecting with the student's union, even over video call, to see if they have any volunteering opportunities to build up your CV. You will also make sure you think about what your future looks like financially. There is no secret university is expensive, with the average graduate accumulating £36,000 of debt, according to a House of Commons report. After graduation, it's best to assess your current financial health before starting a jobs at the entry level, said Maïke Currie, chief investment officer at Fidelity International. When applying for graduate roles, ask yourself, do I have enough savings in my cash account to cover me for at least six months? If the answer is yes, and your bigger financial goals are a little far away in the future, say five years, then investing some of that pot is a good idea. Explore other optionsStudents entering their second and third years will have less flexibility when it comes to exploring other options, due to housing commitments and already completing a year at university. But those entering their first year have some other options that you can explore. A report published by the University and College Union found that over one in five students plan to postpone their September 2020 start date by a year due to coronavirus. Postponing your entry to university by a year can be through the UCAS program. Remember, choosing to postpone is a big decision. Clare Marchant, chief executive of UCAS, advises everyone should take the time they need to safely take the consideration, fully thought through decisions. She assures there will be many places available and there is no need to hurry, and risk making a decision. So make decisions carefully and chat with friends or family about your options. It is worth remembering that if you decide to postpone, you need to think about what you will do with this time. If you want more great money reader, SIGN UP HERE for our fortnight Financial Fabulous newsletter! Sign up

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