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**Teaching in the Pandemic
Remembering the Greats
and more good reads.**

**Q1 2021
Quarterly Edu-Tech Magazine**



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Editor-in-chief's note



May the new year 2021 bring you 12 months of success, 52 weeks of laughter, 365 days of fun, 8760 hours of joy, 525,6000 minutes of luck, and 31,536,000 seconds of happiness.

We've got to the end of one of the most eventful years in recent history, I want to take a moment of your time to extend a note of gratitude for your unwavering support for Neverskip in the year 2020. I wish Happy New Year to the whole Parent-Student-Teacher community as we make an entry into 2021. We have been able to navigate through the ups and downs of our business journey with your support.

2020 was like a surprise or more appropriately, brought surprises no one had ever imagined of. On one hand, bad news took a major share of 2020 while on the other, many people discovered opportunity in adverse times. People stayed home and got closer to their families; many new relationships were developed.

Many of us have been successful to maintain our resilience during tough times. At the same time, we have also strengthened our resolve to fight against all odds. At Neverskip, our focus on creating value for our learners always kept us motivated for the better. This spirit underlying our operations will continue to motivate us for the same in the future.

So, I would like to wish you, your family, and all your loved ones a very Happy New Year 2021. May the New Year bring new wonders into your life!

Shankar Jambulingam

Founder & CEO

JARULSS TECHNOLOGY SOLUTIONS

SHANKAR@NEVERSKIP.COM

We welcome a veteran on board

A seasoned professional with more than 3 decades of experience in operations having a versatile skill set to handle volatile, uncertain, complex and ambiguous (VUCA) situations in the service industry. Having served in the IAF for 17 years in Operations and 15 years of HR, Product, Pre-sales and Operational experience in MNC and Corporate in the service industry, I introspect frequently, look for finer details, accelerate to unlearn and relearn and helping me to adapt to the changing trends constantly.



I am indeed very excited to be associated with Neverskip and already feel empowered to take decisions. I am also happy to witness that each employee is aware of their responsibilities. We have amazing and comprehensive products along with extended customizations that are available to all our customers. I am really looking forward to scale along with the company.

B Ramachandran

COO

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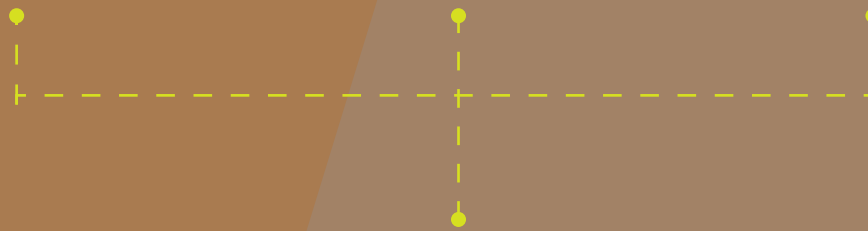
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Zoom



Fatigue

At this point the Zoom call has almost come to define learning and working in the age of COVID-19. But a few months ago, people began realizing that all these video calls were making them tired—exhausted even—more so than a day of in-person class or all-day meetings. The phenomenon has a name: Zoom fatigue. And it's backed by some interesting brain science.

Brenda Wiederhold in a thought-provoking editorial in the journal Cyberpsychology, Behavior and Social Networking.

Can you briefly explain what Zoom fatigue is and why it's a thing?

So, it's when you feel tired, anxious or worried after you overuse video conferencing. Part of the reason is there's a slight lag. No matter how good your internet is, no matter how fast it is, it seems we have this millisecond—maybe a few milliseconds—delay. So, the communication isn't in real time, even though it seems like it is. Our brains subconsciously pick up on the fact that things aren't quite right. And the fact that things are out of sync and we're accustomed to them being in sync when it's face-to-face communication, our brains try to look for ways to overcome that lack of synchrony. After a few calls a day, it starts to become exhausting.

We hear the term synchronous learning in education a lot to refer to Zoom calls where the teacher is on with a class of students and they're learning live. But synchronous might not be so synchronous after all?

That's correct. So, face to face, we have synchronous communication. We also have other things that help us feel good when we're face to face in conversations. We have releases of dopamine. We have the hormone oxytocin being secreted. Those are feel-good hormones. Then we have all the body language and the cues. You see a person just barely move their eyes, do a micro-expression, things like that. We can pick this up very easily in person, but we don't always pick up those little nuances when we're on a Zoom call. And if we do pick them up, they're out of sync. You see a person smiling after they smiled.

There is also an element of multitasking as we're constantly looking around the screen, searching people's faces.

When clients that tell me they're getting Zoom fatigue, I tell them first and foremost don't multitask. If you're on a call, be on a call—don't be looking at your phone, don't be looking at your email. Also, if, if you're on a work call and somebody asks you a question and you haven't been paying attention, it becomes a little bit embarrassing. The chat function can be distracting to some people, but it can also be a nice place to send document links.

I also tell people to maybe turn off their big [monitors]. I found this worked for me too. I was doing a lot of calls and some people, when they're larger than life and looking right at you, it's just an automatic response to go, 'Oh my God. There's this giant floating head on my screen.' If I leave my laptop on, then it doesn't seem as disconcerting to have the person on your screen. They're not as close as they are on a 50-inch screen.

This triggers a part of our brain that almost sees it as a threat to have a giant head in front of us?

Correct. It's what we call the fight-or-flight response. Again, this is subconscious. When we have prolonged eye contact with that large appearance, our bodies get flooded with cortisol, the stress hormone. And we automatically think there's danger, even though consciously, rationally we know there's no danger. But just for that split second, our bodies rev up, and they're going to either fight or flight.

There were some simple fixes, including just bringing your camera up to eye level. Can you explain how that works?

So, newsreaders have done this naturally for a long time, but really, it's probably not natural for them in the beginning. It's what we call learned behavior. Like anything else, you create a behavior or a habit by doing it over and over. So, when you do a Zoom call, you're automatically drawn to those smiling faces, but you need to really be looking at your camera. And so, if you put your computer where your camera is right at eye level, you're going to be more prone to look right at that camera and to the other person. It seems like you're looking at them. And so that's going to bring in a little bit more of that social connection.

That could be big for teachers who need to hold their students' attention and create an authority presence.

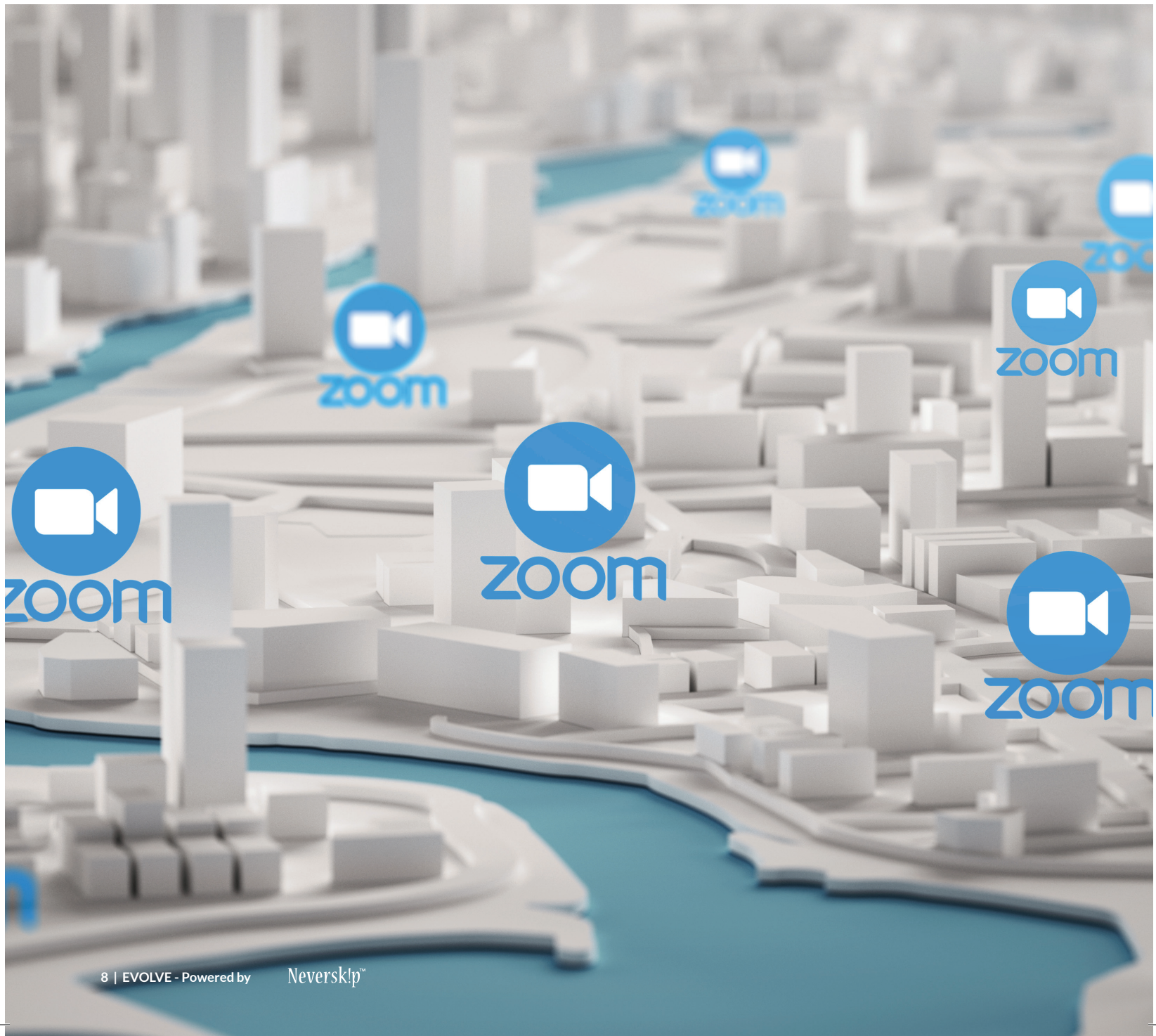
Exactly. And there's other things, like when you're doing a call with your camera on, you want to really have your neck, shoulders and head all in the frame. You don't want to be seated too low. So, you want to kind of frame just the upper part of you in that frame. Teachers may need to move their seats higher or adjust their computer.

They will want to look at lighting, make sure that you're not in a dark room. You don't want the lighting coming from behind you. You'd rather have it in front of you. You want to speak louder than you normally would. So that kind of tends to make people think you have more self-confidence or authority, and you're projecting better. Plus, it makes you better understood and more audible.

When you talk about learned behaviors, does that mean that this is something that will appear strange or unnatural to educators? Is this something that they need to practice?

With time, most of these things will become easier. It's just like public speaking. I have a lot of patients that have a fear of public speaking, even on a Zoom call. It's not

so easy to speak if there's five, 10, 20 people on the call, but it becomes easier over time as you practice. One of the skills I teach all my patients that come in, whether it's a 5-year old child with autism or whether it's an elite performer, is how to do diaphragmatic breathing. So, teaching them just to slow down their physiology, by doing that nice, slow, controlled breathing, and then having that carry over and make them appear calmer. Once their brains start feeling calmer and their body's following, or their bodies feel calmer and their brains follow, they exude that calm to the rest of the people on the call. So, teachers can learn that and start to feel more comfortable.





Teaching during the pandemic

looking at the brightside

Online classrooms were the way, the only way! This pandemic caused a rage for digital education like never before! Education survived due to Ed tech! This transition to online classes in such a short period of time was really challenging to teachers, students and to the school. One day all were in school, and the next day, the whole world was kind of flipped upside down.

Also, a lot of kids are in different situations leading different home lives.

For teachers, the shift to online education has meant rethinking lesson plans to fit a very different format. They had to sort of have to redo the entire curriculum so that they can teach it online

These strengths of the online learning modes can rescue us from these hard times. It is student-centered and comes with a great deal of flexibility in terms of time and location. The Anywhere-Anytime feature of e-learning is beneficial in the times of crisis-like situation. Technology provides innovative and resilient solutions at times of crisis to combat disruption and helps people to communicate and even work virtually without the need of face-to-face interaction.

Here are some important surprises that digital education offers:

Improved Student Attendance /Less absenteeism:

Since online classes can be taken from home or location of choice, there are fewer chances of students missing out on lessons.

Efficiency

Online learning offers teachers an efficient way to deliver lessons to students. Online learning has a number of tools such as videos, PDFs, podcasts, and teachers can use all these tools as part of their lesson plans. By extending the lesson plan beyond traditional textbooks to include online resources, teachers are able to become more efficient educators.

Shy kids open

We have seen that many children, who are usually withdrawn in a class environment, open up in the online classes. They are far more forthcoming with their questions and participation. This could be because of a comfortable home environment.

Accessibility of Time and Place

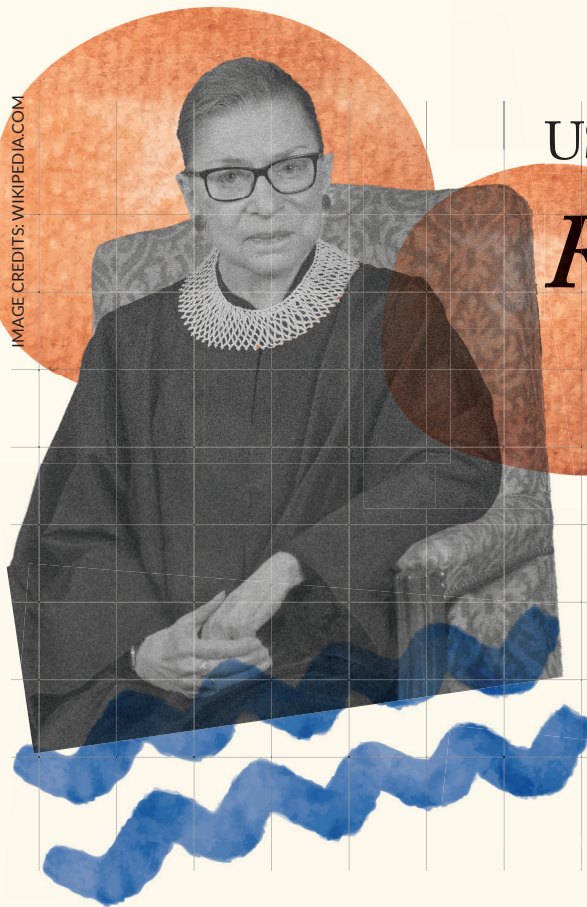
Another advantage of online education is that it allows students to attend classes from any location of their choice. It also allows schools to reach out to a more extensive network of students, instead of being restricted by geographical boundaries. Additionally, online lectures can be recorded, archived, and shared for future reference. This allows students to access the learning material at a time of their comfort. Thus, online learning offers students the accessibility of time and place in education.



REMEMBERING THE GREATS

who passed on in 2020

IMAGE CREDITS: WIKIPEDIA.COM



US Supreme Court Justice

Ruth Bader Ginsburg

Known as the Notorious RBG to her many admirers — was one of the many noteworthy figures who died in 2020. In a court known for solemn legal proceedings, Ginsburg became a cultural and social media icon whose fierce defense of women's rights earned her a devoted following. She died in September after 27 years on the country's highest court. Making few concessions to age and health problems, she showed a steely resilience and became the leader of liberal justices on the court.

NBA All-Star

Kobe Bryant

The 18-time NBA All-Star who won five championships and became one of the greatest basketball players of his generation during a 20-year career spent entirely with the Los Angeles Lakers.

Jan 26 2020

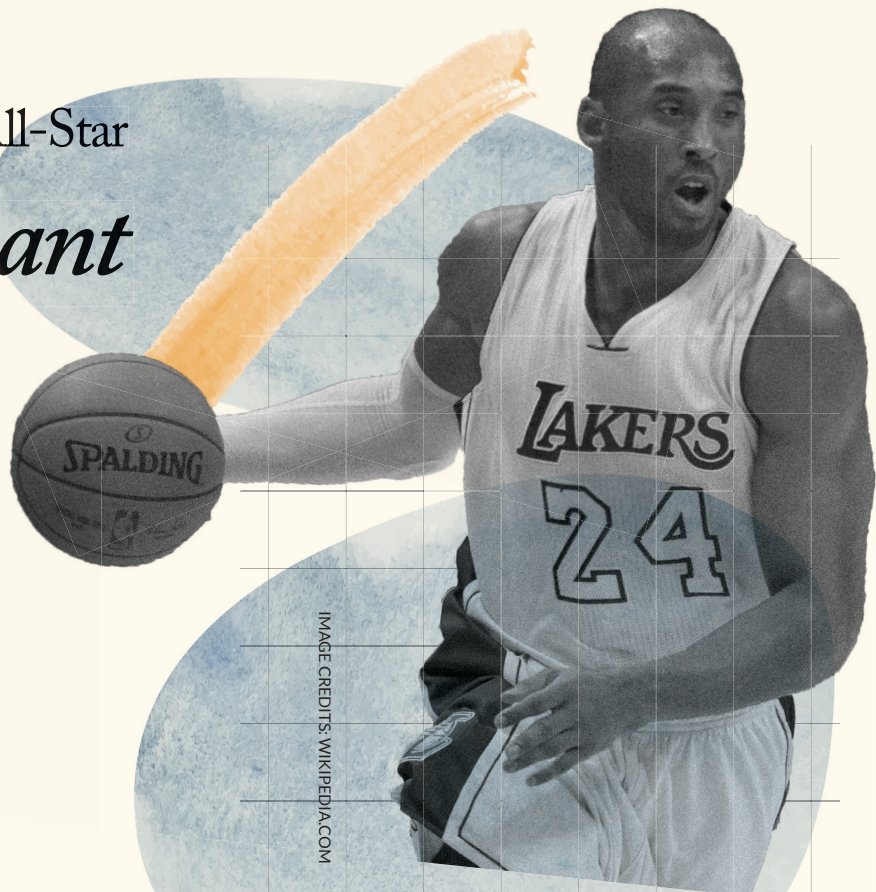


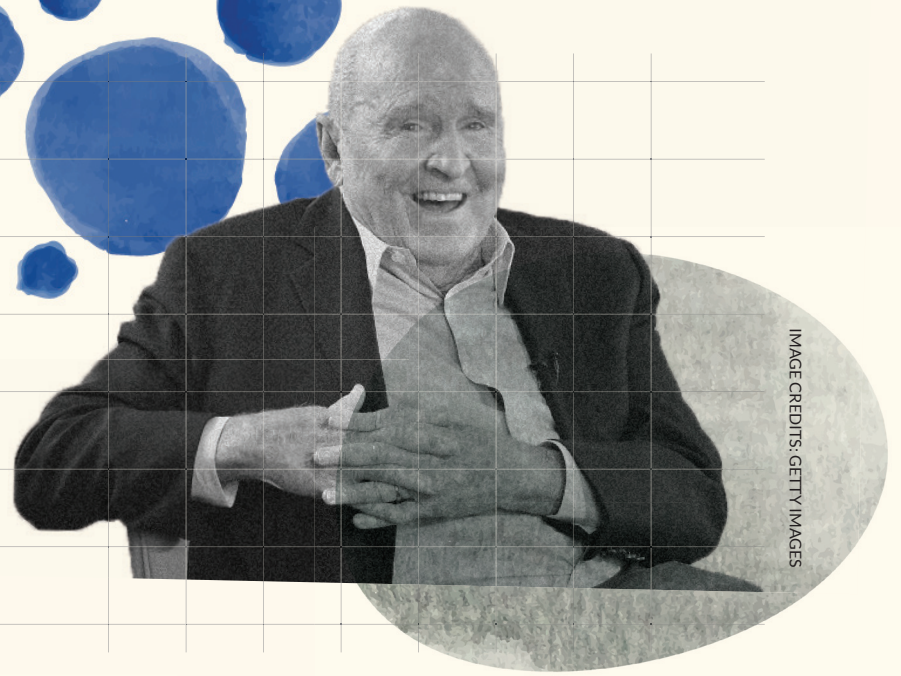
IMAGE CREDITS: WIKIPEDIA.COM

GE CEO

Jack Welch

He transformed General Electric Co. into a highly profitable multinational conglomerate and parlayed his legendary business acumen into a retirement career as a corporate leadership guru.

March 1 2020



Veteran Actor

Irrfan Khan

A veteran character actor in Bollywood movies and one of India's best-known exports to Hollywood.

April 29 2020

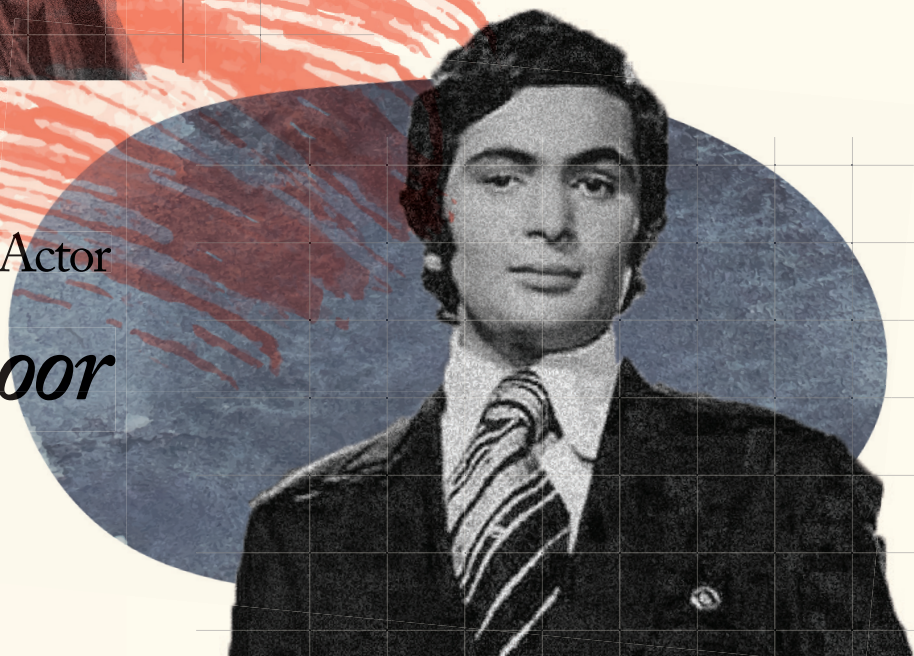


Veteran Actor

Rishi Kapoor

A top Indian actor who was a scion of Bollywood's most famous Kapoor family.

April 30 2020



Actor

Chadwick Boseman

He played Black American icons Jackie Robinson and James Brown with searing intensity before inspiring audiences worldwide as the regal Black Panther in Marvel's blockbuster movie franchise.

28 August 2020

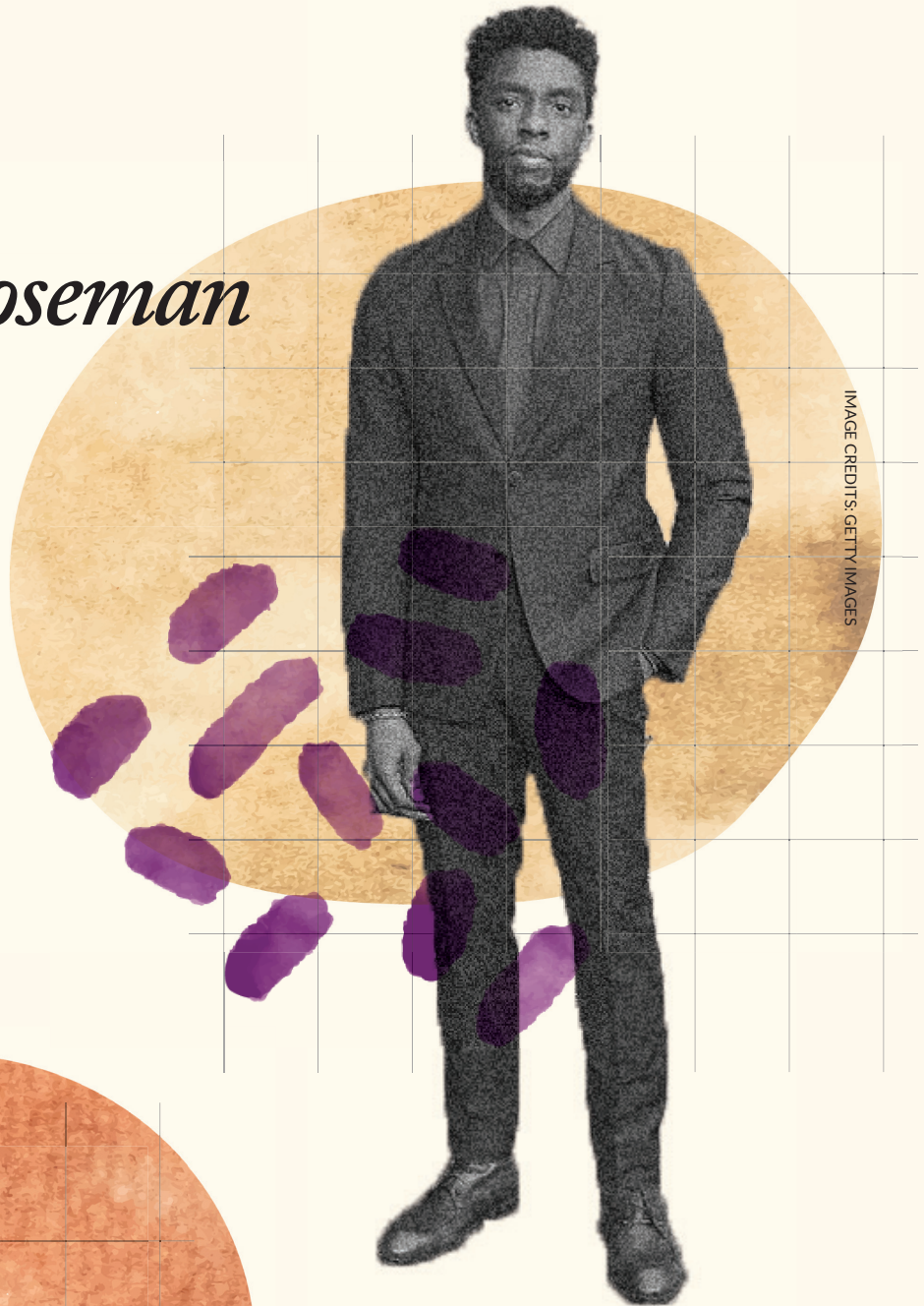


IMAGE CREDITS: GETTY IMAGES

IMAGE CREDITS: TAKREEM.ORG



Ruler of Kuwait

Sabah Al- Ahmad Al-Jaber Al-Sabah

The ruler of Kuwait who drew on his decades as the oil-rich nation's top diplomat to push for closer ties to Iraq after the 1990 Gulf War and solutions to other regional crises.

29 September 2020

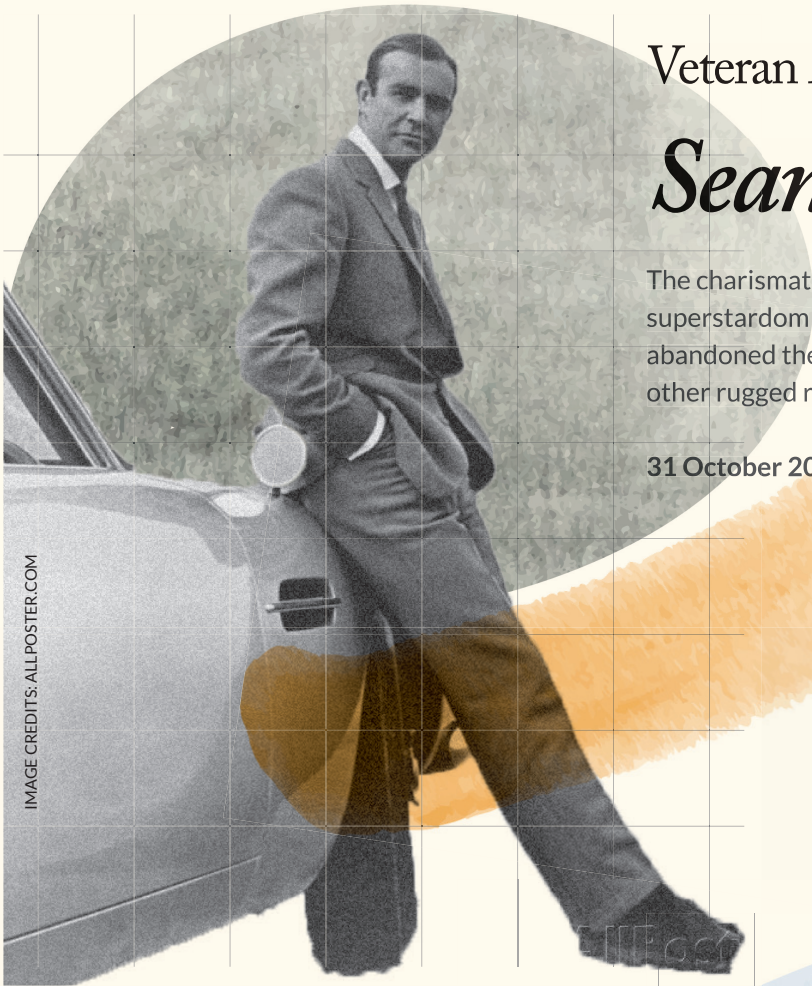


IMAGE CREDITS: ALLPOSTER.COM

Veteran Actor

Sean Connery

The charismatic Scottish actor who rose to international superstardom as the suave secret agent James Bond and then abandoned the role to carve out an Oscar-winning career in other rugged roles.

31 October 2020

Singer

SP Balasubramaniam

Fondly known as SPB held a Guinness World record for singing over 40,000 songs. Fans remember him for his unparalleled contribution to Indian music.

25 September 2020



IMAGE CREDITS: OFFICIAL SOCIAL MEDIA PAGE

IMAGE CREDITS
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Innovative solutions that went viral during the Pandemic



Unique problems call for unique solutions. At the beginning of the year, much of the world went into an unprecedented lockdown to contain the spread of the highly infectious coronavirus. The pandemic changed how we live - social distancing became the norm, many offices moved to work from home, online learning replaced the traditional classroom and, for a few months, every instance of stepping out of the house became an event in itself. As expected, the new normal brought with it a new set of problems - problems with online classes and virtual meetings, problems with shopping for groceries and managing household chores and several other issues that cropped up as people adjusted to life in the pandemic.

Luckily, Indians are nothing if not the masters of jugaad. Across the country, people came up with novel solutions to the problems presented by the new normal. Take a look at five examples of jugaad or creative hacks that went viral on 2020:

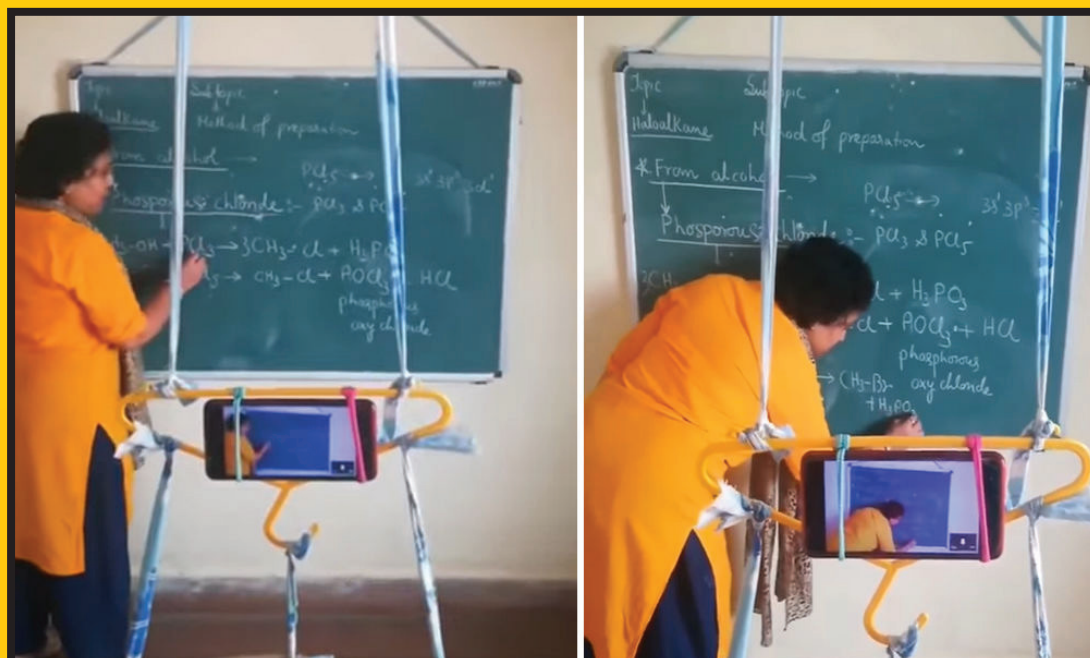
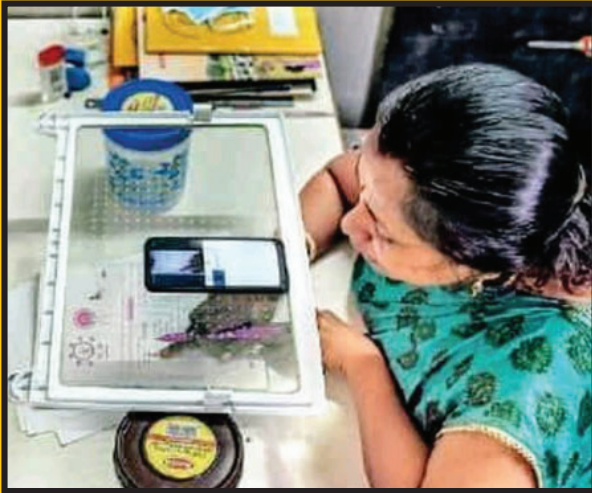


IMAGE CREDITS: CAMPUS VARTA, FACEBOOK

Hanger tripod

One chemistry teacher from Pune won hearts for her dedication when she crafted a makeshift tripod out of a hanger and two pieces of rope. The tripod held her phone and recorded her as she wrote on a blackboard, allowing her students a clear view of her work during online classes.



Refrigerator tray for online class

How does a refrigerator tray come in handy during an online class? One teacher used the transparent tray to teach her students in a move that was praised for its creativity. She placed the tray on two containers, put her smartphone on top of it and was photographed solving a problem on a piece of paper kept on the table below. The innovative hack removed the need for her to hold her phone in one hand and also allowed students to view the problem as she solved it.

IMAGE CREDITS: TWEETED BY @YADAV_MONICA

Automatic pani puri machine

In the day and age of no-contact deliveries and social distancing, many people are wary of eating outside. Keeping this in mind, the aptly named 'Touch Me Not Pani Puri' shop in Raipur came up with an innovative solution - an automatic pani puri machine that uses sensors to dispense flavoured water to customers.



IMAGE CREDITS: @AWANISH_SHARAN ON TWITTER



Milk pipe and funnel

In a year defined by the new norm of social distancing, a milkman went viral for his jugaad to deliver milk with minimum contact. He was photographed using a delivery system put together with a pipe and funnel to deliver milk to a customer.

IMAGE CREDITS: @AWANISH_SHARAN ON TWITTER

Iron to disinfect cheques

A Bank of Baroda employee working during the pandemic found a creative way to 'disinfect' cheques - using a hot iron kept ready at his desk. A video of his jugaad caught the eye of industrialist Anand Mahindra, who tweeted it out to his 8 million followers.

IMAGE CREDITS: SCREENGAB FROM A VIDEO TWEETED BY ANAND MAHINDRA



PARENTING GRACEFULLY THROUGH THE
PANDEMIC



Working parents are living through not merely a global pandemic but a new version of the work/life balance conundrum. Parents of school-age children all over the country are trying to manage distance learning for their kids while also keeping up with work obligations and maintaining their sanity. As psychologist Heather Beckett puts it, we're amid a COVID-induced work/life muddle that is unlike anything we've experienced before.

The American Psychological Association acknowledges this crisis creates "extreme stress" and highlights that parents are reporting significantly higher stress levels than their nonparent counterparts. Recent data suggests that Google searches have shifted away from concerns around COVID itself at the beginning of the pandemic to how we can deal with everything else that comes with it.



All working parents know this is hard, but what can we actually do to make ourselves feel better? Popular go-to stress management approaches encourage us to take up meditation, start doing more yoga, or peacefully inhale a few deep breaths to re-center ourselves. Yet when the pressure is mounting, the to-do list is never-ending, and you have a child in the background playing a recorder poorly during an online music class, being encouraged to take a deep breath or stretch it out does not feel useful. It's like telling an enraged human to calm down—it's unlikely to be received well. Practical approaches that make a noticeable difference are what we're all craving.

So, what helps?

MAKING A PLAN & SETTING BOUNDARIES

When we're experiencing high pressure levels, our first go-to should always be to manage, mitigate, or reduce that pressure directly. This is referred to as problem-focused coping. These are active strategies that deal directly with the demands we face and focus on what we are actually going to do about it.

A little forethought into schedules and preparing for upcoming demands reduces the high-stress moments that can otherwise send us around the bend. Planning might look like taking a glance at your week before you launch in and mapping out where you will likely fit in key-work blocks. Or a simple stress-relieving hack is to create a weekly dinner plan, so that you aren't on the back foot at the end of the day, scurrying around, trying to work out what to eat.



Planning helps you psychologically prepare for the demands you're facing and put a strategy in place to know what it will take to get it done or identify where you might need help. It keeps you on your front foot and minimizes the risk that you'll end up in the stressful predicament of trying to play catch up further down the road.

Use routines as boundaries rather than punishments and praise. Sure, you will hand out some consequences when the behavior goes left here and there, but try to follow a weekly, daily or hourly routine with the children instead. All humans do better when they know what is coming, and you will offer the family much more grace by strongly leading the routine. Yes, it will get boring, and yes, you are allowed to break your own rules, but the more you allow the structure to guide you (rather than reminding, yelling or threatening the children), the more graceful the family will be.

AVOIDING BAD HABITS

Not all coping strategies are made equal. Some are adaptive, while others are maladaptive. When we cannot control the pressure we're experiencing directly, we have to draw from our emotional energy stores and simply cope with it. This is called emotion-focused coping. Self-care and social connection are positive and adaptive

methods that restore our emotional energy. They fill us up and give us the energy to deal with another day. As humans, when we can't escape the pressure, we will naturally find a way to deal with it. When we're feeling taxed, we often turn toward quick relievers that make us feel good in the short-term but undermine our emotional energy in the longer run. Examples of such maladaptive strategies numbing out on social media, or overeating. They make us feel good in the moment, but ultimately harm us and erode our resilience in the longer term. Being conscious and honest about our coping habits helps us turn away from the strategies that will likely only bring us further down and towards those which are nourishing.

PRACTICING GRATITUDE

Mindset plays a crucial role in our ability to resist stress. How we perceive the pressure we are experiencing impacts how we cope with it. Recent research indicates that how difficult a parent perceives quarantine to be is a crucial factor that impacts both parent's and children's well-being. Simply put, if we are continually evaluating a situation as too much, or something we hate or don't want, we won't deal with it as well. We're too busy using up our emotional strength on resisting what merely is and are more likely to end up stressed and overwhelmed.

One of the greatest hacks to our perception that is also associated with our overall well-being is gratitude. While more recently, the positive psychology movement has highlighted the power of gratitude, our wisdom and spiritual traditions have always valued it. When we intentionally shift our focus to what we still have to be thankful for, we pull the energy away from all the things we're not happy about or wish were different. Then we feel happier in our hearts, minds, and spirits. It shifts the lens through which we are viewing our situation and enables us to cope better.

A simple way to do this is to foster a daily practice of bringing to mind what you are grateful for. It can sound

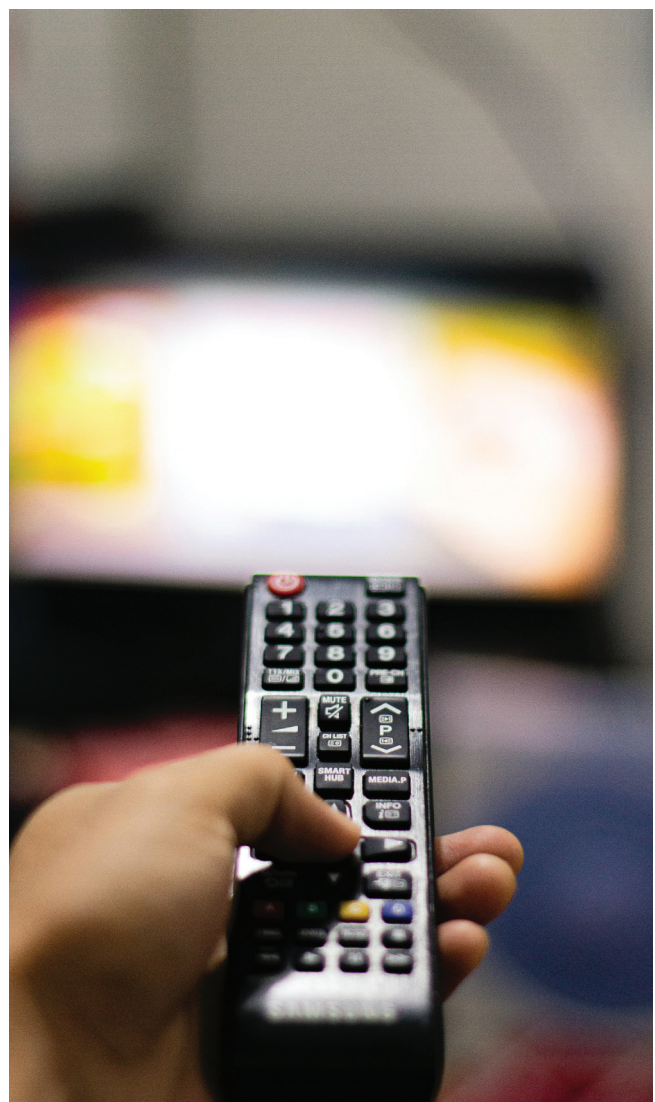
“10 things you're grateful for” list can help as an emergency perception shifter when you really need to refocus...”

like a chore, but three minutes when you first sit at your desk and open your computer can shift your perspective for hours to come. While a quick and dirty “10 things you're grateful for” list can help as an emergency perception shifter when you really need to refocus, it is even better if you make it a daily practice and weave it into your routine.

LOWER YOUR STANDARDS

In food, homework, housekeeping, tech time, you name it. It is a gracious act to know that you are up against something pretty big and to allow yourself to slow with it, rather than pretend it isn't happening. Single and solo parents are allowed to do what they need to do to stay mentally healthy (eat dinner in front of the TV some days, allow kids into your bed at night), because we are in this for the long haul. By lowering your standards in issues that matter a tad less, you find room for more fun, silliness and forgiveness.

Every family is different, and every parent gets to decide how to navigate this stressful time. We invite you to define what handling something “gracefully” looks like to you, and then match it against the developmental needs of your children. The beautiful thing about grace is that it does not imply perfection or inflexibility; instead, there is a forgiveness and an ease that comes with it. Discover what that means for yourself. Good luck.





AN INTERVIEW WITH

Sr. Chelsa

PRINCIPAL,
ST. ROSSELLO'S SCHOOL CBSE

1. Being the head of the school, what tough decisions did you have to take during this pandemic?

A: The uncertainty was overwhelming. However, we are always known to be agile and nimble – so we coped and emerged successful.

2. How do you think the future of education is going to change with digital education

A: Open source learning will grow faster than those closed serving as for innovation in learning. Visual data will replace numeral data as school struggle to communicate learning result to disenfranchised family and community members.

Truly mobile learning will support not just moving from one side of the class to another, but from a learning studio to a community whether physically or through a Google + or Skype like a technology.

The daily transition from E Learning and Face to Face learning will more elegant. The digital education has

As a result education has changed dramatically with the distinctive rise of E Learning. Also raising this Pandemic the online learning has been shown to increase retention of information.

resulted in schools shut all across the world. (Globally over 1.2 billion children are out of the classroom.)

3. What are your thoughts on blended learning (e-learning and classroom learning)

A: Blended learning requires the physical presence of both teacher and the student. Also it is a natural development to the growing

accessibility of E Learning. Online resources and the continued need for a human component in the learning experience. It must go hand in hand.

4. How might you deal with an upset parent who is pressuring you to make a decision that supports their child, but is against your values?

A: First and foremost, I am usually calm in such situations. If they raise their voice, I will validate their concern. I will acknowledge their situation and empower them to see the future with hope. I am friendly no matter how irritated or upset a parent is, I give them as much time as they need to express their feelings. With experience I have understood that when it is a complete family experience – it's a win-win for everyone. I also have a wonderful support system - the management and staff always strengthen me.

5. Who are your role models and what inspires you the most about them

A: Dr. APJ Abdul Kalam is my role model because he dedicated his entire life to the country and its people especially for school children. Dr. APJ Abdul Kalam was one such grand human being whose achievements did not cloud his humility, sincerity, hard work, positivity and never give up outlook.

6. What are the achievements of the school you are most proud of?

A: Every award and achievement received by our school has not only enriched the glory of the school but also inspired me to work with greater dedication to explore and excel.

7. Tell us about your relationship with students and teachers? How do you strike this balance?

A: Strong relationship with students and teachers is cultivated by being respectfully supportive and trustworthy.

Encourage an open dialogue amongst teachers and students at school. Care about teachers and students beyond the school building. Be visible and involved.

8. Your position involves intense time-management. Please give examples of how you organize your day to meet the various demands and commitments required as a school principal.

A: Start every day by making a list of the most important things that must be done. Put a check beside the ones that's most important and start on that item. Doing one thing at a time and never work on several tasks at once.

9. Your philosophy of leadership?

A: A strong leadership philosophy is key to successfully running a team. I intend to inspire and lead through action. I also provide my team with guidance, tools and action plan to meet their goals.

10. With children continuously in front of the screens, what advise do you have for parents to help them seek balance?

A: I advise parents to be friendly as well as strict as needed. While the right thing needs to be done to not be carried away by tears. As they get increasingly friendly, the child will also grow to understand them.

11. As a woman leader, what vision do you have for the girls of tomorrow?

A: My vision is girls becoming self-sufficient, and resilient adults, equipped with the capacity to continuously evolve emotionally, physically and spiritually, building strong family units. Developing a strong system and contributing to community life. With this they can make a home, an office and this society a peaceful and graceful place.

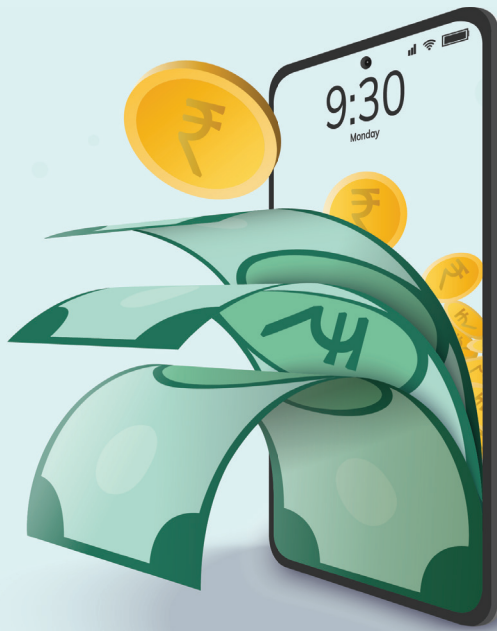


Teaching Kids to be Financially Savvy in a COVID World and the Digital Future

The COVID-19 pandemic upended economies and communities worldwide, and unfortunately, the financial implications stemming from the outbreak are expected to last for years as unemployment numbers rise and markets continuously fluctuate. The coronavirus has made it difficult for many parents to maintain a sense of financial normalcy in the home. In fact, according to a recent Pew Research Survey, one-in-four adults have had trouble paying their bills since the start of the coronavirus outbreak.

While moms and dads have worked hard to make ends meet and disguise any financial turbulence over the past several months, their childrens' brains are like sponges, and they are picking up on money management habits intuitively. In fact, according to behavioral research produced by experts at Cambridge University, kids start grasping basic money concepts by age 3, and by age 7, many of their money habits are already set. Then, as they grow into young adults, children continue to learn through their parents' examples as well as outside influences, such as media and friends.





While it's always important to teach children about making good economic choices, it's especially critical during economic recessions like today's, as such an impressionable time in their lives will shape how they spend and save money for years to come. Doing so in today's digital world, however, means parents must go beyond piggy banks and coins to teach their kids about money management. Instead, they should encourage today's digitally native youth to manage everything from their allowances to their first pay checks where they already spend 30% of their day - on screens.

Making Digital Dollars & Sense

Digital money has rapidly overtaken cash in recent years to become the main way that people hold, spend and send their money on a global scale. Unlike their parents and grandparents, learning to manage money digitally should come naturally to youth, as they've grown up in a world filled with websites, gadgets and apps. Digital tools, like mobile apps and educational games, can help in still financial literacy and build a solid foundation in money management concepts before reaching adulthood.

Below are ways that parents can introduce technology in order to teach kids - from toddlers to teenagers - positive (digital) spending habits.

The Early Years: Introducing Essential Money Concepts

It's a good idea to start introducing kids to basic concepts around money as soon as they start counting. This will help them both to understand that numbers have important applications in everyday life, as well as making them comfortable with the concept of money at a young age. One tried-and-true method for introducing the transactional nature of money is to play pretend grocery shopping where the child can act out the process of purchasing items from a store clerk. To add a digital component to this exercise,

instead of using paper money at the make-believe register, parents can encourage children to re-enact the "tap to pay" action that occurs when using digital wallets.

Adding Up to Success for Adolescents

A major part of the learning process for children - particularly from a young age - is making education fun. This is best done by creating games-based scenarios, which will bring an extra layer of interest, engagement, and competition to the learning environment, and help distinguish the exercise from schoolwork. Like how previous generations learned from classic board games like Monopoly, digital games, like Peter Pig's Money Counter and Wise Pockets, gamify the money management learning process via smartphone apps and computer games.

Teaching Teenagers Money Management with Tech

By the time children reach their teenage years, they often crave independence. Many of today's banking apps and digital money wallets give teenagers the power to make their own decisions, which is crucial for their financial development, while also allowing parents to keep a watchful eye over their financial activities. Not only will digital money wallets and platforms teach young adults to be savvy in today's world, but they will also give them a leg up in the future, as the number of digital banking users will exceed 3.6 billion by 2024; a 54% increase compared to 2020.

As the world continues to embrace the shift to digital money, there are now numerous fintech platforms that make it easy for kids and young adults to develop their own knowledge, attitude and positive behaviours towards spending and saving. However, to truly instil smart digital money management habits to children at a young age, it's essential that parents adapt and adopt this new way of managing money, too.



What Educators Are Learning During the Pandemic?

By Becki Cohn-Vargas

From the other side of the world

Many school leaders and teachers are focusing on whole child education, an idea that seems likely to grow in prominence in the future.

STRONG RELATIONSHIPS ARE THE HEART OF LEARNING

With distance and hybrid learning, educators work harder to forge relationships with and among students. Many have found innovative ways to build trust and create identity safety, where each student feels welcomed, accepted, and valued. These efforts are happening all over the world; below are a few examples I've learned of in my work. One teacher told me, "I typically start my Zoom sessions 10 minutes prior to the start of class. When students enter, I engage in casual conversations, asking about their weekend, what's ahead in the week, and how they're doing."



A district superintendent reported that over half their teachers were providing individualized tutoring, and many schools have enlisted retired teachers and other volunteers to assist in similar efforts. For example, a volunteer in Berkeley, California, supports a kindergarten teacher five days a week by offering one-to-one and small group tutoring, an invaluable contribution to students' confidence and sense of belonging.

Educators have also strengthened collegial relationships with peers. A Berkeley teacher invited fellow second-grade teachers to a monthly Zoom to share best practices in distance learning as well as what was and wasn't working with virtual teaching. And a similar weekly support group for new administrators became a lifeline for them.

Students have stepped up too. High school students Nelson Mu and Andrew Lu formed Yapa Kids, a network of older students who teach free classes in math, science, Mandarin, Spanish, and the arts to younger ones. Their website mushroomed, with 500 teens teaching 3,500 children nationwide.

BLENDED, PERSONALIZED, AND PROJECT-BASED LEARNING

Many educators are improving students' skills in research, video production, and website design. Using Facetime, a 9-year-old English learner who aspires to be a marine biologist interviewed a shark researcher in Australia, an oceanographer in New York, and a marine biologist in Washington DC. A middle schooler who was assigned a project to demonstrate the cultural influences that helped to shape him—languages, holidays, beliefs, and values—interviewed an older relative and created a website about the impact of his Jewish background, deepening his understanding of his own culture.

A drama teacher told my team, "Creating digital media such as songs, poems, and podcasts is something I plan to continue when we return to in-person instruction. Utilizing platforms such as Soundtrap has helped me create virtual connections and allowed for creative expression. Partnering with national nonprofits like Little Kids Rock has shown me that music as a means for storytelling and building community can engage students in fun and inspiring ways."

WRAP AROUND SERVICES AND A FOCUS ON WELL-BEING

The pandemic forced school leaders and teachers to reach out to their communities in ways they had never done before. Many families did not have computers or internet access, and some parents required a translator to learn how to access Zoom and Google Classroom, so school

districts created multilingual courses to help parents learn the technology and strategies to support their children at home. The AFT provided a resource for parents of children with ADHD for developing a schedule for learning at home.

In the full-service community model, schools partner with local organizations to offer an array of services. When the pandemic struck, full-service community schools moved into action quickly. The Oakland USD Community School Department, for example, identified urgent family needs, provided food, made referrals for housing and health care, and monitored attendance. In Brockton, Massachusetts, a community hit hard by Covid-19, a team of multilingual volunteers are staffing a call center to support families, connecting parents and caregivers to counseling, nurses, and an array of services. Many other districts are following suit.

Going forward, educators can aspire to a new paradigm: Using what we've learned during the pandemic about the power of relationships, innovative instructional models, and community partnerships, our schools can become more equitable for all students.



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