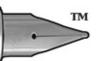


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Our front cover

Snippets of some of our exciting and informative stories for this issue.



The opinions expressed in this publication do not represent the views of the publisher, editorial team or staff



Publisher

Sunward Park High School P.O. Box 17233 SUNWARD PARK, 1470

Branding

TheMightyPen.co.za

Editor

Janos Bozsik

Editorial panel

ASH Peens (Principal)
Dr. G.C. Pereira (SGB Chair)
Proof concepts

Contributors

- Daryl Blundell GM, Sage Pastel Accounting
- Dr. Francois Bonnici Director,
 Bertha Centre
- Marina Coetzee Assessment
 Centre Technologies
- Lynne Arbuckle Principal,
 Riverside College
- Mdebuka Mtwazi Exec. Director,
 Sikhula Sonke
- Wikus Olivier debt management expert

Correspondence and enquiries

editor@themightypen.co.za 082 940 3771

Advertising and publicity

marketing@themightypen.co.za

Production, design and layout

VLC WorX

Website

www.themightypen.co.za www.sphs.co.za

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Editor's column

Paper cuts and microchips

A March 2014 Argumentative Research Paper Entitled *BOOKS vs. TABLETS* published on ResearchGate summed up the *(rather sentimental, Ed)* views of tertiary students who use e-learning platforms daily.

Printed books and their significance

A book is a set of written, printed, illustrated, or blank sheets, made of ink, paper, parchment, or other materials, usually fastened together to hinge at one side. A single sheet within a book is called a leaf, and each side of a leaf is called a page. With the advantages the tablet gives to students, many wonder if the traditional book will disappear and be replaced by an electronic version. Traditional books are those books which can be read anywhere and do not need power, a computer or tablet, to read them. Readers know how to mark the page they are reading, how to take notes and where to find or buy them. No tech manuals are needed. Furthermore, many people simply enjoy the feeling of turning the page and holding a book in their hands.

Advantages of printed books over electronic text

In simple terms, there exist two schools of thought on the subject of electronic texts. The first holds that paper is far superior and will never be replaced by screens. The argument is frequently supported by reference either to the type of reading scenarios that would prove difficult and inconvenient to support acceptably with electronic text, such as: reading a newspaper on the beach or a magazine in bed, or the unique tactile qualities of paper.

Books have provenance, your favourite books define you, and digital versions don't seem to impart connections that are quite as deep (emphasis added). The conventional printed book dates back as early as the 9th century and there are plenty of reasons for its long-lasting existence and relatively unchanged design over the centuries. Famous Italian author Umberto Eco sums up accurately their everlasting nature: "Books belong to the kind of instruments that, once invented, have not been further improved because they are already perfect, such as the hammer, the knife, the spoon or scissors"

The fact that hardback leather cases have been designed for the iPad to mimic the feel and look of an antique book verifies a reluctance to relinquish the form of the traditional printed book. There's a sense of achievement that comes from tracking the progress of your bookmark or dog-ear down the width of the spine. You don't get this sense of progress from e-readers – the hammer wheels and treadmills of reading – because you're physically always on the same page. *This point identifies the importance of reading as an experience* (emphasis added), one which is simply not replicated with an e-book regardless of how it may be dressed up to imitate a real book.

Similarly, some books simply cannot be digitally reproduced. Books are inexpensive and do not require a device such as an iPad, Kindle or personal computer to function. (I don't think they took into account the economies of scale, the price of a dozen printed books will more than pay for the tablet, Ed.)

Editor

Teaching accounting software

at school prepares learners for university and work

The working world has left the days of manually capturing accounting transactions far behind to take advantage of the flexibility, power and automation of accounting software. Yet many schools have yet to introduce accounting software into the classroom, some for reasons of budget and others because they don't perceive the value that it adds to the teaching of this important subject.

here is strong evidence that introducing a recognised accounting solution at school level can bring significant benefits to learners. According to a study by Emilio Boulianne of Concordia University in Quebec, Canada, students who first completed an accounting course manually and then completed the same course using accounting software experienced the best knowledge acquisition.

Meanwhile, students who completed the course using only the software experienced better knowledge acquisition than students who completed the course only manually. "This illustrates that software can play a big role in helping accounting students acquire accounting skills and knowledge," says Daryl Blundell, General Manager of Sage Pastel Accounting.

Engaging leaners through technology

What's more, says Blundell, introducing technology into the accounting classroom introduces an element of fun to the subject and makes it seem more attractive to tech-savvy learners. It helps learners become more engaged with the subject because they are so accustomed to technology in their everyday lives.

This is especially the case when the accounting curriculum makes use of today's slick, attractive cloud solutions, says Blundell. Schoolchildren can even access their work from a tablet or smartphone; giving them a similar experience to the consumer apps they know and love so well, he adds. "This sort of technology makes accounting more exciting and interesting to today's learner," Blundell says.

The most important reason, however, to introduce accounting software at school level is that it helps learners to prepare for tertiary education and the working world. Blundell notes that most commerce degrees and bookkeeping certifications today place a heavy emphasis on computerisation, so students who arrive with knowledge of a software package will have an edge.

Accounting is a life skill

"In the working world, meanwhile, there are very few businesses left that do not have accounting software in place. In addition to preparing school learners to work or study in the field of accounting, making them familiar with an accounting package helps them to develop general computer literacy, critical thinking, and analytical skills," says Blundell. "We see accounting as a life skills subject. Schools should not only be teaching learners to pass the grade 12 exam, but also provide them



Daryl Blundell

with the opportunity to take their place in the knowledge economy," says Blundell. "What they learn in the accounting classroom is the most basic and important business discipline of all, and a skill that will serve them well in nearly any career."

Accounting is a great career opportunity for school leavers because there is a shortage of qualified professionals in this field. Accounting prepares youngsters for a range of roles in business and makes them highly employable. But it also gives them the skills to run their own small businesses and take charge of their personal financial destiny," concludes Blundell.





ECD hackathon aims to create real

fundable tech solutions

Investment in Early Childhood Development (ECD) has seen substantial increase in the last five years as a result of research and insights on the importance of the first years of a child's life. This is a critical time for lifelong health and intellectual development because between conception and age three, a child's brain undergoes an impressive amount of change.

n ECD hackathon, taking place on Saturday 27 June 2015, will bring together tech experts, creatives and ECD practitioners to develop technological solutions to the problems encountered in carrying out work in this sector. These challenges include: limited access to good nutrition, a lack of responsive care, an absence of early stimulation through playing, safety considerations, lack of parent involvement and training for practitioners, as well as limited cross sector integration and meaningful collaboration.

"Latest research shows that investing in Early Childhood Development offers a high social return. However, the sector is fraught with complexity and we need innovation to surface new approaches to scale impact. Technology is one area of innovation that could accelerate solutions and the efficacy of the sector," says Dr. Francois Bonnici, Director of the Bertha Centre for Social Innovation and Entrepreneurship, based at UCT's Graduate School of Business.

The Bertha Centre, together with its partners: Innovation Edge, the Department of Psychology at Stellenbosch University, GovHack, Ogilvy and Silicon Cape will be hosting the hackathon. Seven Cape Town based ECD organisations were asked to think about their key challenges and how technology might play a positive role. The tech solutions created on the day will be aimed at addressing these.

"It is a great way for the Cape Town tech community to give back and provide practical solutions around the processes that the ECD community face," says Lianne Du Toit, Vice Chairperson of the Silicon Cape initiative. Silicon Cape reached out to their network to draw in top technology experts and other NGOs such as Codex and RLabs. GovHack have rallied contacts in government departments to share their datasets and Ogilvy will facilitate creative and collaborative thinking in the teams on the day. The teams will share ideas, brainstorm, and generate relevant solutions.

Sonja Giese, Director of Innovation Edge says "Advances in technology offer exciting possibilities for addressing challenges within the early learning space.

How do we communicate more effectively with parents about early stimulation? Provide access to educational resources for children living in marginalised communities? Or strengthen early learning practices amongst practitioners who have no access to on-site support or supervision? These are some of the challenges we hope to address by innovating for ECD through technology."

Innovation Edge is a new fund focused on ECD and 'out-the-box' thinking. The team has come on board as a partner and is funding the event and prizes. A judging panel of revered technology experts and ECD researchers will assess the creativity and feasibility of solutions. The best ideas will win cash prizes on the day and have the chance to apply for seed funding of up to R1 million from Innovation Edge.

Examples of successful tech early learning solutions include AskMama, Mxit's Groovy Adventurers as well as the computer game created by the Foundation for Alcohol Related Research and the 9Needs application. both of which are funded by Innovation Edge.





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Schools using the Ruckus system

School Name	Concurrent Users	Contact Details
1. Springs Boys High School	1 000	Mr French – Principal Mrs Freeman – Deputy
		Tel no: 011 818 2175

This school was referred by Sunward Park High due to the success of their Wi-Fi deployment.

"Currently the system is flawless. If we as a school were to repeat the exercise of installing a wireless system, we would not hesitate to use the Ruckus system installed by UC-Wireless"

	2 Prestige College	1 400	Mr. Robby Pienaar – CEO	
			Mrs Thana Pienaar – Principal	
			Tel no: 012 711 8600	

This is a private school bordering Hammanskraal and where connectivity is intermittent and problematic. Due to the success of this installation UC-Wireless has been appointed to project manage and install all future ICT, Wi-Fi and telecommunication infrastructure into the future schools that Prestige College will be rolling out.

"From day one we received professional, fast and efficient service with regards to the evaluation of the site, the proposal for a solution to our wireless needs, the quotation and the feedback on the technical questions. Best quality for the lowest cost possible. The backup service since the installation was excellent. It is with great confidence that we can recommend UC-Wireless on a job well done. Thank you for the back up support as an example of your commitment to the maintenance agreement"

3. Roshnee Islamic School		500	Mr. Nala - Principal
			Tel no: 082 451 0616

This is a smaller site installation however UC-Wireless has designed around "future proof" architecture to afford the school the opportunity to expand its Wi-Fi coverage with a "plug 'n play" methodology ensuring minimum future outlay of additional cabling, control hardware etc. This school was awarded "The best performing school" in Sedibeng East District For Grade 12 in 2013.

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THE MIGHTY PEN

Computers, laptops, Androids and iPads

Hello! By the time Joshua leaves

school, he and his classmates will be:

Varsity ready Workplace ready Employer ready Career ready E-Learning ready

By the time Joshua leaves school, his teachers will be:

Upskilled in the teaching and learning tools of the day E-learning ready Using all types of technologies in teaching and learning Using technology for personal

Awesome.

productivity

An iPad in class

Joshua K. Labuschagne

Grade 8 student at School of Merit, South Africa

Hello! My name is Joshua, and I am a Grade 8 student at the School of Merit Private School, situated in Edenvale, Johannesburg.

iPads have greatly influenced work in many areas.

Ever since we started using iPads in class and have been trained by Knowledge Network, our work ethic has improved.

Not only does it improve how efficiently we do our work - for example, instead of relying solely on books and the occasional research on a school desk computer, we can now quickly and efficiently do research online and in any place, by using our iPads.

In addition, other apps such as Keynote, Pages, iDraw, and a few others greatly improve how and how quickly we can complete our work efficiently, quickly and with a professional appearance.

Knowledge Network plays a big roll in how efficiently we can work on our iPad, by means of how to correctly use our various apps, how we can quickly and easily find the best research online, while maintaining a good sense of Internet security, and at the same time taking care of our iPads.

We don't only learn about Apple's IOS but have also learnt about various concepts covering computing and apps in general.

This also assists us in transferring knowledge gained from our iPad to other platforms such as Windows.

We are more motivated to work too. The reward being either access to gaming apps or music (by means of earphones).

Overall, iPads have influenced me in a very positive way.

My Knowledge Network lessons on Mondays are definitely one of our favourite classes.

Gaining knowledge on how to use an iPad, is not only beneficial to us now, but will stand us in good stead in our future careers and adult lives.

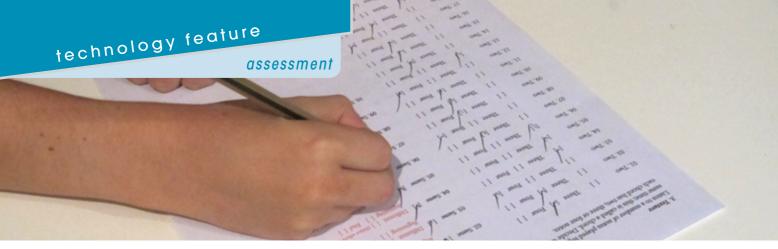
iPads are definitely the more professional, efficient and enjoyable way forward.





3 Bentley Office Park 67 Wessel Road Rivonia, South Africa P 0 Box 651576 Benmore, 2010, South Africa Tel +27 11 803 5554 Fax +27 11 803 9117 info@knowledgenetwork.co.za www.knowledgenetwork.co.za





Keep Calm and Don't Study

Aptitude tests, or as they are better known, Psychometric tests are often the foundation upon which many careers are built. Identifying your talents and strengths, knowing your weaknesses and learning how to turn weaknesses into strengths are fantastic tools to anyone who wish to embark on a journey to find out what career path to pursue. Psychometric tests are also a great individual barometer for future development and further studies.

What is a Psychometric test?

There are very few tests in life that you will not have to study for, and luckily a Psychometric Test is one of them. Psychometric tests do not have any correct or incorrect answers and the outcome is purely based on your answer choice as individual. The aim of a Psychometric test is to determine personal outcome, personality traits, by testing for your numerical, literary, verbal and mental skills to name a few.

But not all Psychometric tests are the same and some tests will focus on different factors. Psychometric tests provide great insight of a person's abilities, strengths and weaknesses – not to be used against you but rather to facilitate areas of learning. It will ensure that you end up in a position, company or environment conducive to your personality or abilities, which in turn will minimise stress and feelings of incompetence.

How to prepare for this "no study" test?

First and foremost, you have to know why you are taking the test. Your answers during the Psychometric test will be influenced by your lifestyle, age, experience and mental state at that particular moment of your life. Many of these tests have a manipulation functionality that will indicate if you were trying to manipulate the test and if you were being honest, so the only preparation one can make for this test is to answer every question calmly and truthfully.

What do the experts say?

Marina Coetzee, a Senior Psychologist at Assessment Centre Technologies and an expert at Psychometric tests was kind enough to answer a few questions for us.

Q: What is the cost involved in doing Psychometric Tests?

A: Depending on the purpose and battery of assessments it can range from R1 000 to R 10 000. There are a range of tests and methods to assess different aspects of an individual's function for example personality, emotional intelligence and ability. The entry level tests are more suitable for students whilst the more costly tests are focussed on leadership development in corporate organisations.

Q: How would a student know that the Company conducting the tests is legitimate?

A: The first step is to ensure the practitioner is registered with the Health Professions Council of South Africa (HPCSA) and secondly that the assessment tools are also registered products. Furthermore, consider the practitioner's experience in the field (ask for references if you are unsure).

Q: Are there any governing bodies that such companies should belong to?

A: All assessments must be registered with the HPCSA to ensure it is a valid and reliable assessment tool. There is a list available with registered instruments on their website.

Q: When is the best time for a student to conduct such Tests before he/she wants to enrol for a study course? (In other words should students rather do these tests in Grade 11, Grade 12 etc.?).

A: For career counselling purposes it will be ideal to complete these assessments in Grade 11, however we know the individual might still be developing and maturing. We strongly advise that age appropriate assessments are conducted and that an experienced and competent career counsellor provides guidance throughout the process.



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One year of Digital Education

for some of SA's learners

This month marked the first anniversary of the Via Afrika Digital Education Centre (VADECs) initiative. This initiative has seen e-learning leading to dramatic improvements in the results, and futures, of learners in rural Limpopo, Mpumalanga, and the Free State.







t Sohlazane Primary School in Mpumalanga, Thabantsho Primary School in Limpopo, and Itemeleng Primary in the Free State where the VADEC initiative has been operating, learners have shown a dramatic improvement in school results, and mathematics in particular. Prior to the VADEC initiative 17% of Grade 6 learners across the three schools were reaching the minimum level required to be promoted to the next grade in mathematics. However, in 2014, after the VADEC had been in place for only six months, 51% attained that level in mathematics.

These results were externally measured by the Annual National Assessments (ANA). In one scenario, 2013 Grade 6 learners were compared to 2014 Grade 6 learners.

In a second scenario the same group of learners at Thabantsho Primary who wrote the Grade 5 ANA in 2013 wrote the Grade 6 ANA in 2014 and they achieved an increase of 22 percentage points in their performance.

For the VADEC initiative, Via Afrika upgraded container libraries with 15 Android tablet devices packed with the company's latest ebooks, apps, and tools. In addition to this, Via Afrika provided 3G connectivity with 10 GB of data a month

According to CEO of Via Afrika, Christina Watson, the success of this initiative rests on what, beyond technology, Via Afrika's provides the schools: "Key to the initiative's success was our undertaking to travel to these schools on a regular basis to train staff on how to maximise the educational returns of these tablets for learners and their own teaching."

"CSI initiatives in education can often be based on noble intentions, but without a solid understanding of what is needed to make significant and real change. We believe that ongoing support and training have to be provided along with the hardware and software if a sustainable change is to be seen. Without this understanding, these projects often fail to provide the desired results," Watson says.

According to independent research group Trialogue, in South Africa, companies spent R8.2-billion on Corporate Social Investment (CSI) projects in 2014 with the lion's share going into education initiatives.

Additionally, it found that between 2008 and 2013 there was an increase in the country's overall CSI spend on education, from 31% to 43%.

Corporate South Africa is clearly eager to put its CSI spend into assisting education, but a lack of reporting and accountability make it difficult to ensure that investments bear fruit.

Via Afrika is now stepping into this breach to launch a venture that replicates the VADEC initiative through corporate sponsorship. This new Digital Education Centre (DEC) programme is run by Via Afrika in partnership with the Department of Basic Education.

"Working together with corporates and the Department of Basic Education. we look forward to reproducing the outstanding success we have seen at Sohlazane, Thabantsho, Itemeleng primary schools this past year, at other schools across the country," Watson concludes.

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Playgroups as a non-centre based

Early Childhood Development Programme

Non-centre based Early Childhood development (ECD) initiatives such as playgroups have gone a long way to give children access to early learning stimulation that they would otherwise not have had because of various barriers. Sikhula Sonke in Khayelitsha provides quality early childhood development in the form of an open-air outreach playgroup called the *Emthonieni Outreach Programme*.

Strengthening a community

Pearl Mphuthi, FNB Fund Manager says, "Evidence has shown that where very young children have access to early learning stimulation in the preschool years their ability to benefit from schooling is significantly enhanced. Unfortunately, one of the barriers to preschool attendance in South Africa is cost, and noncentre based ECD initiatives such as playgroups are an excellent way to expose young children to a stimulating learning environment."



Pearl Mphuti

Utilising communal taps in informal settlements as a meeting place, the *Emthonjeni Outreach Programme* uses safe spaces for interactions between child caregivers and trained ECD fieldworkers, allowing exchange of information, identification of problems and assistance with requirements such as child nutrition, health, safety, government agencies, education and development.

Mdebuka Mtwazi, Executive Director of Sikhula Sonke says, "Emthonjeni is a Xhosa word that means 'a water well' – the traditional heart of the community. In a modern context, the communal taps of the informal settlements

are the new 'water wells' and also offer one of the few open spaces in these communities – the ideal place to locate an open-air outreach playgroup.

During interaction times, children are exposed to different learning themes and activities designed to help them develop holistically and gain confidence. As trust is built, children are invited on field trips and caregivers or parents are encouraged to attend cluster workshops.



"The outcomes of this intervention are improvement in the children's developmental skills, self-esteem, social and emotional skills, and ultimately, children are better prepared for mainstream schooling. The ultimate goal of ECD programmes such as these is to improve young children's capacity to develop and learn," says Mtwazi

"Sikhula Sonke's *Emthonjeni Outreach Programme* is an essential part in the lives of the children that participate. A

child who has been properly prepared for school is socially and emotionally healthy, confident and friendly. These children will be able to tackle tasks and persist with them.

Non-centre based ECD programmes such as these strengthen society as a whole by ensuring that its individual members live up to their full potential," concludes Mphuthi.



Learn through Play

Sikhula Sonke assists Early Childhood Development with its Mobile Library Programme

Sikhula Sonke opened its doors in 2001, in response to the need for an appropriate early childhood development programme for the children of Khayelitsha and surrounding communities. It provides quality early childhood development interventions and currently runs four programmes, including a mobile toy library, *Funda-Udlale*.

Pearl Mphuthi, FNB Fund Manager says, "Children who are given opportunities to explore, discover and create at a young age are able to cope better at school and have a higher chance of achieving at university level, and the mobile toy libraries are an excellent way to learn through play."

A toy library is a high impact, cost effective, non-centre based early child development (ECD) programme that gives children access to a collection of carefully selected educational play material such as toys, games, puzzles and activities. It also provides training for family and ECD practitioners on how to use the toys to encourage development.

Mdebuka Mtwazi, Executive Director of Sikhula Sonke says that he believes all children have the right to be loved and cared for and to be developed physically, intellectually, emotionally, morally and socially and that by nurturing and building our children, we nurture and build our nation.



"Funda-Udlale is an ECD resource

available to the children of Khayelitsha. This intervention takes the form of a toy, leisure and active learning library. *Funda-Udlale* is an isiXhosa term that means *learn and play*. In a broader sense, it is a concept that encourages and affords young children an opportunity to develop their skills through play actions," says Mtwazi.

Additionally, the library plays host to a range of educational workshops, including caregiver cluster workshops, which gives caregivers and outreach workers the opportunity to come together to share experiences, offer advice on ECD interventions for their children, and offer the children time in the library, to explore new games and educational toys, with each item providing a learning opportunity that helps to build a skillset that will prepare the child for the formal education ahead.

Funda-Udlale also offers music therapy workshops to help develop the capacity of young children to use music as a therapeutic tool in traumatic situations. This is a year-long course, hosted by an external partner, where practitioners are taught how to encourage children to develop their own music, and the venue rotates through the intervention.



"Playing has been proven to be one of the most important factors in the holistic development of young children, so that they thrive physically, socially, emotionally, cognitively and also spiritually in order to grow up to be better citizens. The *Funda-Udlale* programme strives to instil the values of play and stimulation in order to assist the young children in the

communities that Sikhula Sonke serves to develop to their fullest potential," says Mtwazi.

"Sikhula Sonke's toy library is a wonderful initiative for the community and their efforts will significantly and positively impact on the future of the young children they come into contact with. It is programmes such as these that will help children realise their potential, and in so doing, secure their potential future," concludes Mphuthi.

The first 1 000 days after conception are critical for brain development, which continues rapidly until a child reaches the age of two. This is an important period in the growth and development of a child that requires adequate provision of nutrition, health care, cognitive stimulation and supportive parenting.

By definition, early childhood development (ECD) refers to the provision of holistic policies and programmes for the physical, emotional, cognitive, spiritual and moral development of children from conception to the age of nine with the active participation of their parents and caregivers.

Investing in ECD yields greater returns to society than any other form of human capital investment. Children who are given opportunities to explore, discover and create at a young age are able to cope better at school and have a higher chance of qualifying for university in their matric year; the provision of high-quality ECD services makes it possible to break the cycle of intergenerational poverty.

In South Africa, about 60% of all children are born to underprivileged families. Most are vulnerable and lack funds and access to ECD centres, support and services. A shift to programmes that incorporate centre- and non-centre-based ECD interventions is therefore critical given South Africa's socio-economic situation.

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Hey big spender

SA student spending is on the rise

Transcending the New Year's financial formalities the focus shifts to millennial money matters with the release of Student Village's 2015 Student Spend Survey. The annual report reflects an average 7.95% growth in student spending over the past four years and still reports that students spend more than the average South African consumer.

tudent Village, along with Amoeba Insights, conducted the dual research project which included findings from a robust national and online survey and qualitative focus groups amongst 1st year vs. 4th year and black vs. white students.

The sample of 3030 students surveyed indicated a healthy spend of R32 424.00 per annum compared to 2014's R30 036.00 within the same defined variables which excludes textbooks, travel and tuition.

Some interesting insights from the report revealed

- Females spend more than males on health, hairdressers, beauticians and cigarettes, while males are spending more on motor insurance, clothing and footwear, recreational and sporting equipment, alcoholic beverages, bling, books, newspapers and magazines.
- Big ticket purchases students are willing to save for include premium clothing brands, cellphones, laptops and text books.
- The earnings curve weighted more towards white students with them being more likely to have a credit card than other ethnic groups, while black students are more likely to have a retail card.

In general, regardless of ethnicity, year of study, region and other criteria, students see more cash in the hand as indicative of their success amongst peers, especially for early study goers.

"We found that as an aspirational market, financial reward and the portrayal of wealth are the two driving motivators to why students study what they do and behave a certain way. Brand association plays a big part in this portrayal and money is considered an enabler of students' dreams," said Ronen Aires, CEO and Co-Founder of Student Village.

While consumers suffer more 'month' at the end of their money, millennials are growing their ability to acquire more cash. This resourcefulness increases as they progress in their studies.

"A key objective of this year's Student Spend Survey was to understand student credit interaction, spending behaviour, perception of cash and degree of saving," Aires added. The report found once again that students still deem saving to be important, yet it remains that students save to spend on the next big ticket item.



The older students get the more they earn and more money cues a greater spend. Another benefit they sought in earning more is their higher probability of credit obtainment.

Every 6 in 10 students surveyed have some form of credit, be it retail or a credit card. On the credit card scene, 20% of students currently own a credit card of which 29% of these hold an ABSA credit card, 26% Standard Bank, 23% FNB and 19% Capitec. Students' relationship with banking institutions appears to be highly influenced by their parents.

Cash is still king with students reluctant to buy into payment applications like Snapscan and EFTs. A whopping 66% of students do not trust in the online purchasing environment and prefer control and personal interaction with brands.

Online purchasing is more actively practiced by white students with the online purchase of books, music and dvd's, clothing, travel, electronics, concert tickets and games being more popular. Black and coloured students remain hesitant to online purchases.

Aires concluded, "Millennials continue to play an influential role on South Africa's GDP and remain a demographic cohort influencing brand planning and ultimately success".

Grow a culture of healthy spending habits

According to recent articles in the media, the average South African is paying 76% of their income on debt repayment... not to mention the increase in unemployment to 26.4% in the first quarter of 2015 (Statistics South Africa) – Does this bode well for our youth's future?

Ikus Olivier, debt management expert at DebtSafe, one of South Africa's most valued debt review companies, says "with half of South Africans in serious trouble with their debt, it's safe to say that a middle class family who is handling their debt effectively is better off financially than an upper class family who is over-indebted."

"However, while we are celebrating Youth Month, I believe we can teach our children the fundamental role money plays in our day-to-day living; whether it is spending today, or saving for tomorrow," Olivier adds.

One of the biggest pitfalls of debt is the fact that most people live outside their financial means. The first lesson you can teach a child is to set up a budget. Demonstrate on paper how to allocate money towards things you owe (such as bills and living expenses) and how much money is left for saving. Parents have to be a good example to follow these financial management processes because children copy what their parents do.

"The best age to start teaching your child is three, and adult money habits are set by the age of seven," says Olivier.

A recent study (in USA) shows that most children under the age of 11 are earning extra pocket money by doing other tasks (washing the neighbors' cars, doing errands for someone in the neighborhood, etc). This teaches children to learn that money is worked for and not something that must be taken for granted.

Olivier warns though, that chores in and around the house must not be associated with a monthly allowance because every member in a family has to do something to help each other get through life.

Another way to make your child credit savvy is teach them to save money. Rather save money to buy something of value than wasting money over small things such as easily breakable toys.

He continues, "Teaching children financial accountability can be an exhilarating and fun-filled experience. It's not always easy, but when parents see it through, the rewards are immeasurable. Parents will be giving their children skills that will benefit them for the rest of their lives."

Parents should highlight through action and conversation, the importance of not over-spending. One good way is by not giving in to every request.

"However, when your child wants to buy something, ask him if his budget is allowing this expense or if the budget allows for something unexpectedly. If this is something they really want, offer to pay for 50% of the total amount if the child pays the rest of the amount due. Children learn to save

100 MIGHTY PEN



Wikus Olivier

and take responsibility for their finances by doing this practical exercise," Olivier concludes.

More tips on how to teach your child to be money savvy

Primary School – Introduce more items they need to budget for to teach them to think forward into the month of what expenses they will need to purchase like birthday presents for friends, toys or movies.

High School – Take them to the bank and start an investment for them. Let them invest some of their savings to add to monthly over their high school career. They can use this to put a down payment on a car when they turn 18.

University – Let them take responsibility of budgeting and paying their way. Help them formulate a budget for university fees, books, rent and anything else they need to pay for. Give them the budgeted amount and check in with them on how they are finding the challenge. Give yourself access to all the account statements so that you can counsel them with their spending. ▲



PfP celebrates 300-school milestone in South Africa

It was a week of celebration as Partners for Possibility (PfP), a social enterprise focussing on the education sector, reached the 300-school milestone in South Africa.



Gauteng Education MEC. Mr Panvaza Lesufi



Public Protector. Advocate Thuli Madonsela



Educator and activist. **Professor Franklin Sonn**

fP improves the education outcomes at under-resourced schools by partnering the school principal with a business leader. Together the new partnership receives accredited leadership training and is then assisted in their programme to support the school.

The celebrations kicked off in Cape Town on 8 June with a special appearance by educator and activist Professor Franklin Sonn. He congratulated PfP on creating a trusted opportunity for businesses and individuals to make a difference in basic education and celebrated the 100+ schools in the Western Cape that are part of the programme.

Events in Johannesburg followed on 9 June with a special celebration that included the Public Protector Advocate Thuli Madonsela and Gauteng Education MEC Panyaza Lesufi. Gauteng has seen the greatest growth in participating schools after the Gauteng Department of Education sponsored a further 66 schools to be partnered with a business leader and participate in the process.

"The help offered by these business leaders cannot be translated into Rands," said Mr Lesufi. "We are proud of what this programme has achieved to date and proud to support it."

Several school principals and the business leaders they partner with shared their achievements during the celebrations. In one example Fairview Junior School in Gauteng saw a 12% improvement in their Annual National Assessment (ANA) scores after joining the PfP-programme, while another, Gordon Primary, now boasts a 40-computer maths and science lab.

"The programme was created to give every partnership the training and support they need, but to then allow them the freedom to address any specific challenge that they have identified," says Dr Louise van Rhyn, founder and CEO of PfP.

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This unique approach has proven highly fruitful and means that there are 300 different stories of positive change, ranging from one school's fund raising to build a fence to another's story of making the teachers feel valued and yet another that helped all the children in the school to get valid birth certificates. In all instances the school children are benefitting from improved classroom conditions, better education and better future prospects.

"When you are confronted by the enthusiasm of Louise and PfP you cannot help but become enthusiastic as well," says Adv. Madonsela. "PfP is about joining hands and it echoes the African saying that it takes a village to raise a child."

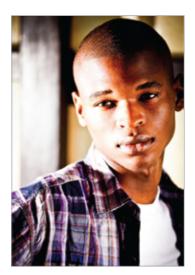
"You find that when one school starts changing for the better, then others will follow, but it requires that each of us makes an effort to help," says Adv. Madonsela.

PfP is entering a new growth phase as it prepares to support more schools in Cape Town, Pretoria, Johannesburg, Lephalale, Letsetile, Durban and Port Elizabeth.

Student profile

Greatness and grit - the perfect fit

"I chose to study Law to help others – with a legal qualification I can not only take on the corporate world but I can defend the less fortunate and do something that could have a marked impact on my country", says Loyiso Mantanga, final year UNISA LLB student studying at Varsity College Westville. "Countries are built on laws, people are changed by laws and the world runs on law," continues Loyiso.



Loviso Mantanga

This young man inspires, as not only is he passionate about and dedicated to a career in law, but he is also the current 200m athletics Senior KZN Champion, an ICE model and the author of New Reality, which is part of a book series he has been working on which he wants published by mid-2016.

In terms of his first priority – law, he believes ethics to be the greatest challenge. "What many may not realise is that an alarming number of legal professionals are being disbarred due to ethics, or a lack thereof. This affects mainly the young lawyers who have just qualified and has also somehow corroborated the false impression that lawyers are liars and untrustworthy

individuals who are selfish and only care about money. The truth of the matter is that legal professionals are honest and hardworking people who care about and want to help others", says Loyiso.



THE MIGHTY PEN

A world-class athlete in the making

He believes that fixing the problem starts with being taught integrity at home, that discipline promotes ethics and that legal ethics should not be taught only once during legal studies, but it should be taught and reinforced in every year of a law degree.

Some of his proudest moments, achieved through grit and perseverance include

- Winning the 200m KZN title after missing out on it for three years in a row
- · Qualifying for, attending his first national championship and winning his first national championship medal in 2013
- Signing up with ICE as a model after trying for five years, modeling for top designers and also being the face of the HUB stores

The next steps on Loyiso's journey is finishing his degree, focusing on competing in international leagues for athletics, qualifying for the Olympics in 2016, modeling internationally and launching his book series

And for his altruistic fix this remarkable man mentors young athletes, where he provides fitness advice, psychological support and general health advice. He also spent two seasons coaching soccer, which has been close to his heart as mentoring athletes is very rewarding for him.

His Mum is the one pillar in his life he has always trusted and relied on as she kept him anchored and focused during challenging times. With 'greatness' as his inspiration instead of role models and heroes, this driven young man is set to achieve a level of 'greatness' many can only aspire to. <a>



Modeling for top designers



Some earthly advice for learners and teachers

By Ulovane Environmental Academy

It is important for today's young people, the leaders and decision makers of the future, to look at the mistakes that current and previous generations made. It is the only way that they will be able to make better and more informed decisions in the future.

e as the habitants of this Earth have only taken without respect or consciousness to a point where we are now completely destroying life supporting ecosystems; the very same ecosystems that produce oxygen, fresh water and produce for us on a daily basis. Our rain forests and oceans, which are responsible for producing oxygen and rain (fresh water), are also massive sponges that assist in absorbing unwanted gases by converting these gasses such as carbon dioxide into a cleaner atmosphere that we breathe in.

These very same systems are being destroyed at an alarming rate to supply us with timber, exotic foods and to make space for more agricultural areas to produce maize, which in turn supplies us with bread and feed for cattle and chicken that we consume every day.

Oxygen and fresh water are the two main life supporting items we as humans need to survive ourselves. We take and destroy in non-sustainable manners which supply us with elaborate produce today, but we are not thinking about the future generations who must also live happily on our Planet Earth after us. We are only thinking of short term solutions, to satisfy our nature, and are not taking into account that whatever we do today must be able to sustain future generations.

We as humans have conquered the planet to a point where the majority of people are not concerned about the basic needs of life anymore. These basic needs include water, food, security and shelter. We don't take a minute out of the day anymore to think where our water and diverse food items comes from, we just open the tap or fridge and these items are at our disposal. These are basic needs we deem as things that must just be in place, we take our basic needs

We are all a part of nature

completely for granted and keep ourselves busy with our personal esteem and what other people think of us.

These additional items that make us feel better about ourselves such as branded clothing, exotic foods, huge houses, fancy cars, millions of rand's in the bank and elaborate holidays are all additional resources that we take from the planet.



A field guide trainer takes his work very seriously

We are taking too much from the planet and are not replacing or maintaining a sustainable relationship. If everybody were to take what they really need and share their excess, there will be enough for everybody.

We as humans seem to think that we are not part of nature but that somehow we are only observers of what is happening. We discuss about the Earth as if it is an object that we are looking at from a distance.

We have become so disconnected from the planet, yet so connected to electronics, and think that the consequences of our actions will affect the planet, but somehow will not affect us, because we are human. We will find a way out of bad situations, but the



Saving the planet

reality is that we are as much a part of the functioning planet as is an earth worm, mushroom or ant.

Since we have killed or tamed most dangers to our daily lives such as free roaming lions, spiders and elephants that pose a constant threat to everyday life and completely sterilized our living areas. We are under the impression that nature only exists in game reserves and on farms.

We need to remind our children to play in the mud, smell the beautiful flowers, climb trees, look at the birds singing, stare at the sun set and run in the rain to not ever become disconnected from the planet. These days being connected with our elaborate communication systems results in us becoming completely disconnected from our Planet. Switch off the TV and go play in the dirt; this will have an everlasting effect on your approach to life and the sustainability of the planet and therefore the sustainability of humans.

We as humans have colonized every living space on the planet and have multiplied to a point where we are more than 7 Billion humans today. We need to become more conscious of the consequences of the decisions that we make to ensure that we utilize the available resources of our planet in a way that is more sustainable and beneficial to its functions. We need to stop activities which only benefit us as humans and harm the planet, because this relationship is in fact parasitism (deadbeat), where one organism benefits and the other is



Plant a seed and watch it grow

harmed. After all, there is only One Planet Earth which we can call home and if we completely destroy life on Earth we destroy ourselves.

For the vibrant and advanced young people out there, you have the most amazing communication system ever at your disposal where you can reach Billions of people on the planet by just sending one message or are able to find out anything by just doing a Google search. Use this amazing tool to the advantage of the planet and all human beings by standing together as a new generation to make educated and sustainable decisions that will benefit us as humans as well as the planet we live on.



Water is fast becoming a scarce resource

Stop using this amazing tool for personal gain by sharing with people how awesome and great you are and start putting this amazing tool to good use. Learn about the planet and how it functions, because it is every human being's responsibility to contribute to conservation and should not be left only to the people managing game reserves and protecting our wildlife.

Plant a seed, see it grow and enjoy the fruit it produces. Know where your food comes from and make use of local produce that does not deplete and over harvest food sources elsewhere and use too much fuel to get the food to your fridge. We are all on this planet together and there is nowhere else we can go!!!



Female student succeeds

in male dominated industry

"Success is neither magical nor mysterious. Success is the natural consequence of consistently applying basic fundamentals." Jim Rohn, American entrepreneur, author and motivational speaker.

his proved to be true for one of five motor mechanic graduates, Vernolia Breda. The graduate has been accepted into the Lazarus Motor Mechanic Apprentice Programme for 2015. The student's jobless wait came to an end recently, when Mary Webber, the College's Job Coach, secured interviews with the employer who was in dire need of qualified entry level motor mechanics.

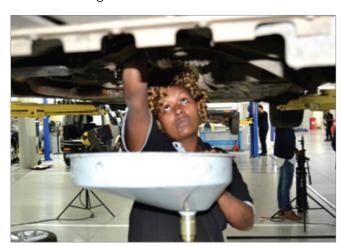
Mary's excitement was shared with the FET College staff members who received the news straight after the interviews. This new era marks independence for the youth who will be able to support their families and impact on immediate community, not only as income earners but also as good role models.

Vernolia is a single mom without a matric and had been unemployed since 2013, decided to follow in her brother's shoes and take a shot at the motor mechanic qualification.

She was one of the four girls that were in the Motor Mechanic class. She is now 25 years old, employed with Lazarus Motor Company that has given her a three year apprenticeship, ending in 2017.

"My experience at Sparrow didn't only help me get a job and give me a qualification but it changed my life, it brought a new beginning for me. It gave me a new meaning of life; I'm a good mother now," said Vernolia.

Sparrow Schools Educational Trust, an NGO which has been around for just over 25 years, started a journey to reach out to learners with mild to severe learning difficulties and special education needs. These learners were given an opportunity to acquire practical skills and trades so that they could be functional in society and make a living for themselves and their families.



Vernolia getting down and dirty

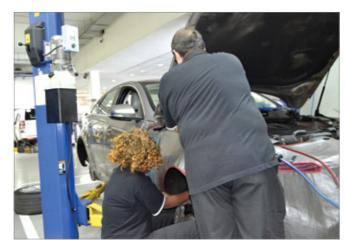


The team at Lazarus Motor Company

The apprenticeship offers candidates the opportunity to advance in their of study, awarding them a motor mechanic qualification at the end of their programme.

This will be well received by the participants who have already worked in the industry, thanks to international motor brand - Imperial Motors.

The industry partner places students in various dealerships for work experience, a crucial qualification component, offered alongside the introduction to basics of motor mechanics, numeracy and English fundamentals. <a> _



Hands-on training



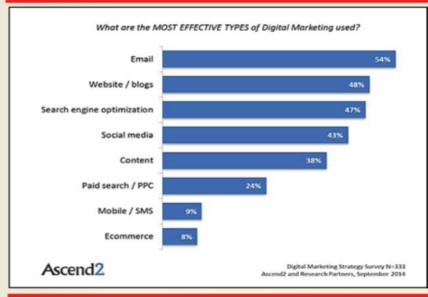


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