



## IN Focus

### FINANCIAL LITERACY

**Financial Literacy** refers to the knowledge and skills required to make informed and effective decisions about financial planning and money management. It is a MUST HAVE life skill for everyone, as it plays a crucial role in avoiding financial blunders, as well as in planning for a secure, enduring financial future. Some say, that the *absence of financial literacy* has an adverse effect on an individual, family, and the wider community. Despite this, financial literacy often remains neglected within Indian educational curricula despite its pivotal role in making informed financial decisions that greatly impact one's financial well-being. Also, it is NOT gender specific - *Why aren't most women as financially literate as men?*

The **National Education Policy (NEP) 2020** advocates *building financial literacy skills* for all levels.

“ *Financial problems are not fixed with money, but with financial education.* ”

Both the NEP & NCFs state - “As a developing nation, India hosts a substantial population *lacking financial literacy*, leading to adverse consequences such as debt, poverty and financial exclusion. *Secondly*, the nation's economy is increasingly intricate, demanding individuals to grasp financial management skills. *Thirdly*, enhanced financial literacy can empower individuals to make prudent financial choices, subsequently contributing to improved financial well-being.”

As educationists, our goal is to help school & college students develop financial literacy skills to last a lifetime. By teaching them how to distinguish between *needs & wants* and the varied aspects of money at an early age, we can teach them the tools & skills they will need to make smart financial decisions as they grow older.

## WONDER WORDS

**ASSET** - anything that possesses *economic value*; common assets include things like - cash, investments, property owned, as well as jewelry, antiques, art, collectibles.

**INTEREST RATE** - the %age fee paid when money is *borrowed* or made when money is *lent*. **Interest earned** is like bonus money the bank pays you just for keeping money in your savings account. You can also earn interest on investments. **Interest owed** is the fee you pay when you borrow money—like when you take out a loan. Related terms to know are - **Simple Interest & Compound Interest**.

**NET WORTH** - the market value of an individual's total assets minus their total liabilities. It can serve as an indicator of an individual's financial health.

**INCOME TAX** - a tax levied by the government on the income of individuals and businesses. This money is used for funding necessary expenses related to health services, infrastructure development and maintenance, salaries and pensions of government employees, police, and judiciary services, etc.

“The number one problem in today’s generation and economy is the lack of financial literacy”

– Alan Greenspan

## QED Talk

### NEP 2020's focus on **FINANCIAL LITERACY IN SCHOOLS**

#### MR. KARTIK IYER

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Special comments by **MS. NEEPA SHAH**  
Regional Business Manager, Gujarat, Equitas Small Finance Bank - 'Women Leader of the Year', Chair POSH committee

#### ■ What in your view do the terms Financial Literacy and Financial Awareness mean?

*Financial literacy* and *Financial awareness* are interconnected and many a times these terms are used interchangeably but they have distinct meanings. *Financial Awareness* is a broader term and refers to an individual's general consciousness and understanding of financial matters and their implications. It involves staying informed about economic policies and trends, financial markets, and current events that can impact personal or global finances. Being financially aware means being conscious of financial opportunities, risks and changes that might affect one's financial well-being. In essence, *Financial literacy* deals with the knowledge and skills required for managing finances, while financial awareness involves staying informed and attuned to the broader financial landscape. Both are crucial for making sound financial decisions and securing one's financial future.

Today in India  
60% of the population is banked. If you ask them about their wealth and assets, maximum will not be able to answer it.

#### ■ How much of foundational financial literacy were you exposed to during your school life? Did you wish you had started earlier? What is a good age to start?

India has more than 50% of its population below the age of 25 and more than 65% below age of 35. Young India needs to skill up the formal finance literacy to navigate our economy to greater heights.

Honestly there was no exposure to Foundational Financial Literacy during my school life. And unfortunately not much is being done even today as far as school life is concerned. I certainly wish I had started my financial education much earlier, during my school days. Starting financial education earlier can be very beneficial. Introducing foundational financial concepts at a young age helps build a strong understanding of money matters, which is a skill that lasts a lifetime. A good age to start teaching foundational financial literacy could be around 5 to 7 years. By starting early individuals have more time to develop good financial habits, understand the value of saving and become familiar with the basics of managing money matters effectively.

#### ■ Are you aware of the impetus and importance given to this topic by the new National Education Policy 2020? How do you feel schools can increase this awareness and literacy among the students?

Yes, the National Education Policy 2020 emphasizes the inclusion of financial literacy and life skills in school curriculum. Schools can increase financial awareness and literacy among students through following methods -

- 1. Incorporate Financial Education in Curriculum:** Integrate financial literacy into the school curriculum at different grade levels. Start with basic concepts and gradually introduce more complex topics as students' progress through grades.
- 2. Gamify Finance:** Use interactive methods like games, simulations and real-life scenarios to teach financial concepts. Practical activities can make learning about money more engaging and applicable.
- 3. Guest Speakers and Workshops:** Invite financial experts or professionals to conduct workshops/seminars on financial topics relevant to different age groups. These sessions can provide practical insights and answer students' questions.
- 4. Hands-On Experience:** Engage students in hands-on activities like creating budgets, managing virtual investment portfolios or participating in simulated financial scenarios. Real-life applications can make financial concepts more relatable and understandable.



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To learn financial literacy is to learn the ways of money. To learn the ways of money is to learn the path to success.

— Valerie Hannon

4. **Technology and Online Resources:** Utilize educational technology and online resources tailored for financial education. Interactive apps, online courses and educational videos can supplement classroom learning.
5. **Student Projects** – Encourage students to manage finances through projects like running a small business within the school or organizing fundraising events. These practical experiences will teach financial responsibility and decision making.
6. **Encourage Saving and Investing:** Initiate programs or clubs that promote saving habits or introduce the basics of investing.
7. **Field Visits:** Collaborate with financial institutions or arrange field trips to banks, stock exchanges or financial institutions. Direct exposure to financial practices can supplement classroom learning.
8. **Parental Involvement:** Organize workshops or informative sessions for parents to emphasize the importance of financial literacy. Involving parents can create a reinforcing environment for financial education at home and school.

By incorporating these strategies, schools can create a comprehensive and engaging approach to increase financial awareness and literacy among students, empowering them to make sound financial decisions in their lives.

■ **Does a grip on Financial Literacy have anything to do with having a good understanding of Mathematics (as is the popular belief)?**

Having a good understanding of mathematics is definitely beneficial for financial literacy, but it's not the sole determinant. Financial literacy encompasses a broader range of skills and knowledge beyond mathematics alone. While math is integral to many financial concepts, being financially literate involves such skills -

1. **Numeracy Skills:** Basic arithmetic, percentages, understanding mathematical concepts like interest rates, compound interest and calculations are crucial.
2. **Conceptual Understanding:** It's not just about mathematical calculations but also *comprehending financial concepts*. This includes understanding budgeting, saving, investing, insuring, borrowing, risk assessment and financial planning.
3. **Critical Thinking and Decision-Making:** Analysing financial options, evaluating risks and making informed decisions involve critical thinking skills. It's about applying financial knowledge in practical situations.
4. **Behavioural Finance:** Understanding attitudes, behaviours and psychological factors influencing financial decisions.
5. **Communication and Financial Management:** Being able to communicate about financial matters, read financial statements and manage personal finances effectively.

■ **If you were to say design a Foundational Financial Literacy dictionary, which are the foundational terms that you feel students, parents, teachers should be aware of?**

Creating a **financial dictionary** for school children that introduces foundational terms relevant to their everyday lives and future financial well-being should include -

1. **Budget:** A plan that outlines how money will be earned and spent over a period, emphasizing the importance of managing income and expenses.
2. **Saving:** Setting aside money for future needs or goals rather than spending it immediately, encouraging the habit of delayed gratification.
3. **Interest:** The cost of borrowing money or the reward for saving or investing money in a bank or other financial institution.
4. **Investing:** Using money with the expectation of earning more in the future, introducing the concept of risk and reward in financial decisions.
5. **Income:** Money earned through work, allowance, or other sources, highlighting the significance of earning and managing money.
6. **Expense:** Money spent on goods or services, emphasizing the need to prioritize spending and differentiate between needs and wants.
7. **Debt:** Money borrowed that must be repaid, introducing responsible borrowing and the importance of managing debt.
8. **Credit:** Ability to borrow money or access goods or services with the understanding of repayment terms, encouraging responsible use of credit.
9. **Risk:** The possibility of losing money or not achieving expected returns when making financial decisions, highlighting the importance of informed decision-making.



# READ TO SUCCEED

## FOR TEACHERS & PARENTS

### **Piggy Bank to Portfolio** - *How to Raise Financially Smart Kids* - by **Binal Gandhi & Soneera Sanghvi**

Can you buy me a new Lego set? Why do you work? Why is that man poor? Are we rich? Do these questions seem familiar? Written by two moms (a senior banker and a writer), **Piggy Bank to Portfolio** helps you teach your child about money, no matter what your income level.

### **Introducing Financial Literacy to Kids** - *A Parent's Guide Written for Parents by Parents* - by **Afterschool Club Parents**

This book is divided into 10 modules, each covering a key topic on financial literacy. Each module contains an introduction, an overview, detailed lesson content, and activities related to the lesson topic for the kids to do.



## FOR STUDENTS

### **Maya Makes Money:** *Financial Literacy for Children* - by **Diya Garg**

Maya's stroll through the market led her to a beautiful purple bicycle. She really wants it, but alas, her parents can't afford it. She starts brainstorming ideas to earn money by involving her helpful friend, Neha, and her enthusiastic brother, Mohan. Learn financial concepts with Maya as she embarks on an entrepreneurial journey of ups and downs while trying to earn money to buy the bicycle. Will Maya succeed in achieving her goal? The author wants you to enjoy Maya's journey while learning the concepts of finance used in day-to-day life.

- 10. Inflation:** The increase in the prices of goods and services over time, emphasizing the impact on purchasing power.
- 11. Goal:** Setting financial objectives and planning to achieve them, instilling the importance of setting targets.

These terms provide a foundational understanding of key financial concepts relevant to everyday life, regardless of the specific subjects students may be studying. Familiarity with these terms can empower students to navigate their finances more effectively and make informed decisions as they grow older.

### ■ **Do you feel Financial Awareness is gender specific? How can the gap be bridged?**

Financial awareness ideally *shouldn't be gender-specific*. However, there are societal and cultural factors that historically have contributed to disparities in financial awareness between genders. Following strategies can help bridge this so-called *gender-gap*:

- 1. Equal Access to Education:** Providing comprehensive financial education from an early age to all genders is crucial. Schools, communities and families should offer equal opportunities for financial literacy programs to both genders.
- 2. Challenging Stereotypes:** Encouraging open discussions about money matters and challenging traditional gender roles and stereotypes related to finances can help break down barriers.
- 3. Role Models and Representation:** Highlighting successful financial role models from diverse genders can inspire and motivate individuals to engage equally in financial conversations and pursuits.



**Women make better financial decisions due to their historic conservative upbringing. The concepts of saving and budgeting are well learnt at home from mothers.**

- 4. Supportive Networks and Mentorship:** Creating mentorship programs and supportive networks that cater to individuals of all genders can provide guidance and empowerment in financial matters.
- 5. Accessible Resources:** Ensuring equal access to financial resources, banking services, investment opportunities, career guidance is crucial in closing the gap.
- 6. Policy Changes:** Implementing policies that support financial equality such as equal pay initiatives can significantly impact financial awareness across genders.
- 7. Cultural Shifts:** Addressing cultural norms and biases that restrict financial independence or perpetuate stereotypes is essential for creating an inclusive environment for financial learning.

### ■ **Please suggest some ideas and strategies to introduce financial awareness and financial literacy to say these 4 age-groups?**

- **KG and early primary (3 to 7 yrs)**
- **primary (8 to 10 yrs)**
- **middle school (11 to 13 yrs)**
- **senior kids (14 to 18 yrs)**

Introducing financial awareness & financial literacy to different age groups requires tailored approaches. Following are some ideas and strategies for each age group -

#### **KG and Early Primary (3 to 7 yrs) -**

- 1. Storybooks:** Use picture books or stories that introduce basic money concepts like earning, saving and sharing.
- 2. Play-Based Activities:** Use toy cash registers or play money to teach simple concepts of buying, selling and exchanging.
- 3. Games and Songs:** Introduce simple games or songs that involve counting money or identifying coins and their values in a fun and interactive way.

### Primary (8 to 10 yrs)

1. **Allowances and Budgeting:** Introduce the concept of allowances and help kids create simple budgets for spending their allowance on different categories like toys, treats, or savings.
2. **Shopping Trips:** Take them on shopping trips and involve them in price comparison activities to understand value for money.
3. **Chores for Money:** Encourage earning money through completing age-appropriate chores, teaching the correlation between work and income.
4. **Bank Savings Account:** Introduce the idea of savings accounts and the concept of earning interest on money saved in a bank.

### Middle School (11 to 13 yrs)

1. **Financial Simulations:** Use online or board game simulations that involve managing money, investing or running a small business to teach financial decision-making.
2. **Entrepreneurial Projects:** Encourage entrepreneurial projects within the school or community to foster creativity and understanding of financial risks and rewards.
3. **Debt and Credit Education:** Introduce the basics of debt, borrowing and the responsible use of credit to teach about financial responsibilities.
4. **Online Resources:** Use age-appropriate online resources or apps designed for financial education to reinforce learning.

### Senior Kids (14 to 18 yrs)

1. **Investment Simulation:** Use investment simulations or virtual stock market games to introduce concepts of investing, risk and returns.
2. **Budgeting Challenges:** Assign budgeting challenges or projects that involve planning for college expenses, saving for a big purchase or managing a monthly budget.
3. **Real-Life Scenarios:** Discuss real-life financial scenarios like renting an apartment, buying a car or understanding student loans to prepare them for adulthood.
4. **Movies:** Showcase fun educational movies which will help them relate to all important aspects of financial planning.

Tailoring financial education to the developmental stages of children helps in building a strong foundation of financial awareness and literacy throughout their formative years.



### ■ What are your final words on the matter?

As I had mentioned in the beginning, Financial Literacy refers to the in-depth knowledge and understanding of financial concepts, tools, and practices. It involves having the skill sets to manage personal finances effectively and efficiently. This includes understanding budgeting, saving, investing, insuring, borrowing and managing debt, and creating a succession plan. A financially literate individual can make informed decisions about money matters, comprehend financial statements and documents, understand risks and rewards associated with financial products, and plan well with certainty for the future.

Like COP28, the Climate Change Conference, we Indians need to thump on the strategies laid by our government to jointly bring in the change in financial literacy. Public-Private-Social partnership will help us to up the Financial Literacy rate faster.

So, they go hand-in-hand. Financial literacy and financial awareness empower individuals to make informed decisions about their money matters and future. It's not just about numbers; it's about understanding the value of money, managing resources wisely and planning for goals and dreams. Whether you're just starting to learn about finances or you are well-versed in the subject, continuing to educate yourself and others can pave the way for a more financially independent and secured future.

Keep learning, stay curious, and take charge of your financial well-being! \*\*\*

## QED Special Tip for Parents

It's not always easy to teach financial literacy to kids. You can repeat yourself several times, but the message may still not sink in. Yet teaching your kids how to be financially literate consumers is a life skill. It's about *money confidence* and helping them understand *how to prevent and manage financial issues throughout their lives*. And this is where *financial literacy resources* come in. From games to age-appropriate explanations and fun ways of learning, good resources have the power to instill the right money message in a way that sticks. You may also find more resources at : <https://brightchamps.com/blog/teaching-financial-literacy-for-kids/>

### Pigby's Fair

GoHenry

Savings Spree



Gimi

Money Guides

GoHenry-  
Money Missions

Leap



## QED Special Tip for Teachers

According to a recent survey, a significant number of teachers (especially women teachers), want to improve their money habits. Additionally, many of them have reported experiencing anxiety and uncertainty when dealing with money matters. If this resonates with you, please know that *you are not alone*, and there are actionable steps you can take to improve your financial awareness. The way we think about money greatly influences how we handle our finances.

Let's consider an example. Imagine two individuals -

- *Kajal* with a scarcity mindset who believes that money is hard to come by,
- *Gira* with an abundance mindset who sees opportunities for financial growth everywhere.
- *Kajal* is more likely to make decisions out of fear, possibly leading to missed opportunities or poor financial choices.
- On the other hand, *Gira*, embracing the abundance mindset, is more open to taking calculated risks and exploring new avenues for financial growth.



**Now, think about your own financial habits. Do you identify more with *Kajal* or *Gira*?**

How has *your money mindset* shaped your financial decisions? By understanding how your mind states influence your financial behaviors, you can learn to *shift these states towards more beneficial ones*. Your money mindset is your unique set of beliefs and your attitude about money. It drives the decisions you make about saving, spending and handling money. People who have a healthy money mindset believe things like:

- I have the freedom to spend, but I can also tell myself **no** to a purchase.
- I enjoy helping others who are struggling by giving generously.
- I don't have to compare myself to others.
- It's possible to achieve my financial goals.

Your *money mindset* shapes the way you feel about debt, your attitude towards people who make more or less money than you, how easily you can give, your ability to invest with confidence, and more.

1. **Read books that will influence your mind in a positive way:** Here are some suggestions - *The Total Money Makeover* by Dave Ramsey, *Switch On Your Brain* by Caroline Leaf, *Love Your Life, Not Theirs* by Rachel Cruze, *The Power of Habit* by Charles Duhigg, *The 7 Habits of Highly Effective People* by Stephen R. Covey
2. **Think about your life up until now and ask yourself:** What did I hear and see about money growing up? What's one thing my parents did with their money that I want to replicate? What's one thing my parents did with their money that I want to do differently?
3. **Give away some money.** Giving is the most fun you can have with money. And it's a proven way to change your money mindset too. It moves you on the spectrum from selfish to *selfless*.
4. **Dream about your retirement.** Picture your life down the road in high definition and let that be your motivation as you plan for it today.
5. **Have the belief that success is possible for you.** No matter your race, religion, income (to quote some deep, philosophical lyrics from the Backstreet Boys, "*I don't care who you are, where you're from, what you did*"), **YOU** have the power to make your own success. \*\*\*

Counting down to **AY 2024-25!** The most sought after topics for the upcoming academic year:

Understanding NEP 2020	Moving ahead with NCF-FNDL	Bloom's Taxonomy	Competency Based Education	Goal Setting & Measuring Achievement	Mastering MCQs for Meaningful Assessments	Assessments - the Need, Types, CBA
Circle Time	Integrated Learning	21st Century Skills & 6Cs	Design Thinking	Netiquette for Netizens	Building Empathy in the classroom	Collaborative Learning

For other Training Topics please write to us at: [team@qedrak.com](mailto:team@qedrak.com)

INSTITUTIONAL CONSULTANCY INCLUDES: Full School Management, SWOT, Audit and Performance Improvement, 360-Degree Staff Appraisal, Curriculum Design, Student & Parent Workshops, SOPs, Formats & Systems

## FLN to FFL

Everyone in education is now well aware about **NEP 2020's** and the subsequent **NCFs'** progressive plans for **F-L-N** or **Foundational Literacy & Numeracy**. Apart from this, we find several references in the documents, reiterating the importance of *introducing and developing F-F-L* as well - or **Foundational Financial Literacy**; right from the early years of education.

Essentially, **Financial Literacy** is the ability to *understand and effectively use various financial skills*, including but not limited to - budgeting, saving, investing and debt management. Low financial literacy has left millennials unprepared for severe financial crises. Millennials (*especially in the West & Indian metros*), also carry large amounts of loan and debt. Though these may seem like individual problems, they have a wider effect on the entire population than previously believed. When one is *financially literate*, one has the *foundation of a relationship with money*, and it is a lifelong journey of learning. The earlier one starts, the better off one will be, because **education is the key to success** when it comes to **money**.

**Financial Education** can *enhance existing curricula* or can be *extra-curricular*. **F-F-L** can enhance an array of subjects too. It can bring the Math curriculum to life using examples relevant to students' lives, or can be incorporated into economics, literary journals, personal development, life-skills, health and well-being, as well as sustainability & citizenship.

How can one bring **F-F-L** into the classroom? These **4 guiding principles** can help you to plan and start:

**Start early:** Evidence tells us that children's attitudes about money are well developed by the age of seven. So, incorporate learning about the world of money into your teaching from pre-school upwards.

**Put learning into practice:** Providing pupils with a combination of in-class and experiential learning has been shown to be most effective. You could organise a school savings bank, support groups of students to open bank accounts or give children the opportunity to manage a budget.

**Make the most of everyday events:** Financial education can be particularly effective if it coincides with an opportunity for the young person to put it into practice. For example, more detailed learning about banks and saving could coincide with students approaching the age when they can open an account.

**Involve parents and caregivers:** As in other areas of learning, school-based financial education will be most successful when parents are engaged too. Invite parents to get involved in experiential financial learning activities, or encourage students and parents to develop their learning together at home.

“ *The more you learn, the more you earn.* ”

- Warren Buffet

**Foundational Financial Literacy** can be obtained through reading books, listening to podcasts, subscribing to financial content, or talking to a financial professional. However, **in Schools**, there **MUST** be a **planned age-appropriate curriculum** that is integrated with the other subjects. If one encounters the proverbial *“But why do we need to learn this?”*, you'll need to reiterate its importance to your students - for their future career, in becoming a better person, and in becoming wise about financial decisions. **Experiential learning** is an effective way to teach **F-F-L** because it engages learners in *authentic and meaningful activities* that relate to their own goals and interests. It also helps them develop critical thinking, problem-solving, and decision-making skills that are transferable to other contexts in life.\*\*\*

## Idioms about MONEY

Most idioms about money deal with one's financial status, or used to describe a person's appearance or attitude, or to express disdain toward someone. Here are a few :

### Break the bank

*To be extremely expensive, or spend all of one's money in one shot.*

### Time is money

*Time is a valuable resource. Used to emphasize that time is not a free commodity.*

### Go Dutch

*To split a cost evenly between two people.*

### Save for a rainy day

*To put money aside in case of an emergency, such as losing your job or a major medical expense.*

### Money doesn't grow on trees

*Used to remind someone that money is limited and shouldn't be spent carelessly.*

### Money Talks

*Describes how money can be used to influence an individual or entity.*

### Highway robbery

*Being charged an extremely high price for something.*

### Born with a silver spoon in the mouth

*To describe someone who comes from a wealthy family, and is typically used to show resentment or disdain.*

### Nest egg

*The expression refers to money that is saved up for a special occasion or for retirement.*

### Cheapskate

*To describe a person who is stingy; someone who is not generous with their money; someone who doesn't like to spend money.*



## NOTE-TAKING METHODS

**Note-taking** is an art! If taught in the early years of schooling, it can benefit students as they move up into more voluminous curricula, with more complex knowledge & facts. The image below from [BEYOURMOST.COM](http://BEYOURMOST.COM), shows the various strategies of note-taking. Don't stick to any one; use different ones depending on the context and nature of study.

### CORNELL

3/15 Anatomy 150 - Ch. 10

**Notes**

- The brain is a complex organ.
- The brain houses approx. 86 billion neurons which send information across the brain via electric pulses
- Weights approximately 3 lbs.
- Divided into 4 lobes
  - frontal - controls cognitive and motor functions and speech
  - parietal - touch and body orientation
  - temporal - vision and color
  - occipital - hearing, language, memory

**Summary** The brain has 4 lobes that controls all our bodily processes, voluntary and involuntary.

### MINDMAPPING / FLOW

3/15 Anatomy 150 - Ch. 10

There are approx. 86 billion neurons

Neurons send information across the brain via electric pulses

The brain houses neurons

The brain is a complex organ

The brain weights approx. 3 lbs.

The brain controls all our bodily processes, voluntary and involuntary

The brain is made up of 4 lobes

Frontal Lobe: controls cognitive and motor functions and speech

Parietal Lobe: touch and body orientation

Temporal Lobe: vision and color

Occipital Lobe: hearing, language, memory

### OUTLINE

3/15 Notes Anatomy 150 - Ch. 10

The Brain

- The brain is a complex organ
- The brain controls all our bodily processes, voluntary and involuntary
- The brain houses approx. 86 billion neurons which send information across the brain via electric pulses
- Weights approximately 3 lbs.

Parts of the Brain

- Divided into 4 lobes
- 1. frontal - controls cognitive and motor functions and speech
- 2. parietal - touch and body orientation
- 3. temporal - vision and color
- 4. occipital - hearing, language, memory

### BOXING

3/15 Notes Anatomy 150 - Ch. 10

<p><b>The Brain</b></p> <p>The brain is a complex organ.</p> <p>The brain weights approx. 3 lbs.</p> <p>The brain is made up of 4 lobes</p>	<p><b>Neurons</b></p> <p>Neurons send information across the brain via electric pulses</p> <p>There are approx. 86 billion neurons</p>
<p><b>Lobes of the Brain</b></p> <p>frontal - controls cognitive and motor functions and speech</p> <p>parietal - touch and body orientation</p> <p>temporal - vision and color</p> <p>occipital - hearing, language, memory</p>	
<p><b>Summary</b></p> <p>The brain controls all our bodily processes, voluntary and involuntary.</p>	

### CHARTING

3/15 Notes Anatomy 150 - Ch. 10

Part	What?	Details
The Brain	The brain is a complex organ	The brain controls all our bodily processes, voluntary and involuntary
Neurons	Neurons send information across the brain via electric pulses	The brain weights approx. 3 lbs.
Lobes of the Brain	The brain is made up of 4 lobes	frontal - controls cognitive and motor functions and speech parietal - touch and body orientation temporal - vision and color occipital - hearing, language, memory

### SENTENCE

3/15 Notes Anatomy 150 - Ch. 10

- The brain is a complex organ.
- The brain controls all our bodily processes, voluntary and involuntary.
- The brain houses approx. 86 billion neurons.
- Neurons send information across the brain via electric pulses.
- The brain weights approximately 3 lbs.
- It can be divided into 4 lobes.
- The frontal lobe controls cognitive and motor functions and speech.
- The parietal lobe controls touch and bodily orientation.
- The temporal lobe controls our vision and color perception.
- The occipital lobe controls hearing, language and memory.

### SLIDES

3/15 Anatomy 150 - Ch. 10 Notes

<p><b>The Brain</b></p> <ol style="list-style-type: none"> <li>The brain is a complex organ</li> <li>Weights approximately 3 lbs</li> <li>The brain controls all our bodily processes, voluntary and involuntary.</li> </ol>	<ul style="list-style-type: none"> <li>Complex organ</li> <li>4 lobes</li> <li>Weights = 3 lbs</li> <li>Controls processes voluntary / involuntary</li> </ul>
<p><b>Neurons</b></p> <ol style="list-style-type: none"> <li>The brain houses approx. 86 billion neurons</li> <li>Neurons send information across the brain via electric pulses.</li> </ol>	<ul style="list-style-type: none"> <li>86 billion neurons</li> <li>Send info via electric pulses</li> </ul>
<p><b>The 4 Lobes of the Brain</b></p> <p>frontal - controls cognitive and motor functions and speech</p> <p>parietal - touch and body orientation</p> <p>temporal - vision and color</p> <p>occipital - hearing, language, memory</p>	<ul style="list-style-type: none"> <li>frontal - cog / motor</li> <li>parietal - touch / body</li> <li>temporal - vision / color</li> <li>occipital - hearing / lang / memory</li> </ul>

### BRAIN DUMP

3/15 Notes Anatomy 150 - Ch. 10

**Brain Dump**

Complex organ.

Controls all our bodily processes, voluntary and involuntary.

Weights approximately 3 lbs.

Approx. 86 billion neurons.

Send information across the brain via electric pulses.

Weights approximately 3 lbs.

4 lobes

frontal lobe controls cognitive and motor functions and speech

parietal lobe controls touch and bodily orientation

temporal lobe controls our vision and color perception

occipital lobe controls hearing, language and memory.

### BULLET

3/15 Notes Anatomy 150 - Ch. 10

<p><b>The Brain</b></p> <ul style="list-style-type: none"> <li>The brain is a complex organ.</li> <li>Weights approximately 3 lbs</li> <li>The brain controls all our bodily processes, voluntary and involuntary.</li> </ul>	<p><b>Neurons</b></p> <ul style="list-style-type: none"> <li>The brain houses approx. 86 billion neurons</li> <li>Neurons send information across the brain via electric pulses.</li> </ul>
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Session at PATHBHAVAN  
Lasundhra, Vadodara

‘The Importance of Asking Questions’



“An awareness program beautifully conducted for children and mentors. Our children are mesmerized by her graceful and intelligent stage presence. Thought provoking activities helped all of us to introspect and respond. The KWHLAQ technique was an eye-opener. We look forward to many more sessions in near future. ”

- Ms Mousumi Datta, Head - Pathbhavan

JML SCHOOL & BLOOMINGDALES  
Khar, Mumbai

Our ongoing collaboration with the JML school teachers on developing detailed *Integrated Curriculum Units* for the forthcoming Academic Year 2024-25, continues to gain momentum. There have been many Eureka moments for the JML teachers as they explore and discover the natural synergy between hard-core subjects, and how with team-planning, creativity and thinking differently, the emergent integrated units are getting enriched with varied domains of learning - covering the cognitive subjects as well as elements of the performing & aesthetic arts, physical education - yoga - games, real-life connect with planned experiences for the community connect. *Way to go JML Team*; a step in the right direction towards NEP 2020 implementation! \*\*\*

TEACHERS & STUDENTS  
COMBINED TRAINING

Questions are powerful tools used in attaining knowledge, problem solving and making connections. Asking Qs helps us to identify gaps, and put us on the right track when finding solutions. Qs also help us to engage in meaningful conversations, learn more, build trust, & develop relationships. Asking questions might sound like just a simple thing, but it is still one of **the most** important skills in life whether you are a student, an educator, or a parent.

Team QEDRAK's session on “**The Importance of Asking Questions**” at PATHBHAVAN (A Learning & Development Centre for underprivileged children at Sama, Vadodara) was an exciting one with co-learning happening for all stake holders together. Students, teachers & parents enthusiastically participated in the activities; they also learned the various techniques to foster a questioning and thinking atmosphere.

RIB TICKLERS

**Why did the rupee go to school?**

- To learn how to “change”!

**Why did the banker switch careers?**

- She lost interest!

**Why was the math book unhappy?**

- It had too many “financial” problems!

**Why did the stock market go on a roller coaster?**

- It wanted to experience some “ups and downs”!

**What do you call a dinosaur that’s good with money?**

- An “Invest-o-saurus”!

**How do money and water have something in common?**

- They both “liquidate”!

**What do you call a financial planner who can play the piano?**

- A “key” advisor!

**Why did the savings account take up meditation?**

- It wanted to find its “inner balance”!



## RESOURCES AND KNOWLEDGEWARE

Quintessential **ED**ucational Resources And Knowledgeware

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ENRICH



EMPOWER



ENABLE



ENGAGE



ELEVATE