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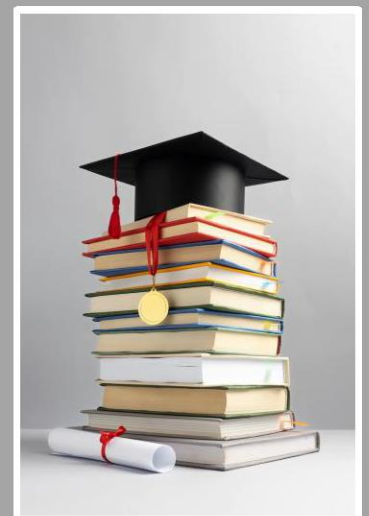
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**Literacy Month**



**International tech challenge**



**Graduate work  
readiness**



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Celebrating Mzansi



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# Magazine EDUCATION

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# Editor's Column

## Artificially educated – and the intelligence of it

In recent months there has been a media ruckus around the use of artificial intelligence (AI) by students and teachers, especially apps such as ChatGPT.

It's interesting to note that the use of AI in education is not just smart plagiarism or a short-cut to doing homework – it can also aid and enhance both learning and pedagogy.

AI has found its way into learning, providing students with personalised learning experiences and teachers with powerful tools to track student progress and adapt their teaching methods.

AI-based learning platforms, like ChatGPT, have gained popularity due to their ability to engage students in a conversational manner, similar to that of a human tutor. The use of AI has also been praised for its potential to improve learning outcomes by providing students with more efficient and effective ways to learn.

However, with the rise of AI in learning, there are also concerns about the potential negative impact it could have on students. Some experts argue that AI-based learning platforms could hinder critical thinking skills and reduce human interaction, which is an essential aspect of learning.

The potential benefits of AI in learning are significant, with the ability to revolutionise teaching and learning processes. Despite challenges, such as bias and limitations in individualised learning, the potential benefits make AI a promising tool for educators to consider. AI in learning has the potential to enhance the educational experience, improve learning outcomes, and support student success.

Yes, AI has the potential to revolutionise learning, but challenges need to be addressed. Bias in AI models, lack of personalisation, the potential for errors, and fear of job loss for teachers are among the challenges. AI models can perpetuate biases if trained on biased data, and they may struggle with individualised learning needs.

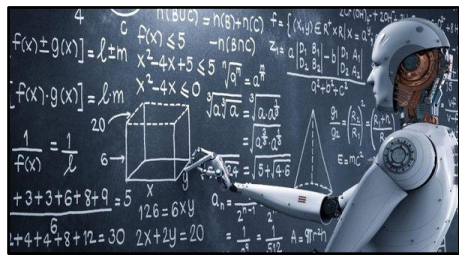
It seems to be a case of pros and cons – so ultimately we need to decide if AI in education will fix what's broken, or break what is fixed.

*We look at this subject in more depth in our Technology Feature article – so read on.*

**Yours in education**

**Janos Bozsik**  
Editor

# Artificial Intelligence – applications in education



The integration of Artificial Intelligence (AI) into the classroom has the potential to revolutionise the way students learn and teachers teach. AI algorithms can provide students with personalised feedback and recommendations, allowing for a more engaging and effective learning experience. Despite these potential benefits, there are also several challenges associated with incorporating AI into the classroom.

One of the key benefits of incorporating AI into the classroom is the ability to provide students with a more personalised learning experience. AI algorithms can analyse student data and adapt to their learning styles, providing feedback and recommendations that are tailored to their individual needs and abilities. This can help to keep students engaged and motivated and can lead to improved academic performance. Another benefit of incorporating AI into the classroom is the opportunity to deepen students' understanding of this rapidly evolving technology. By incorporating AI into the curriculum, teachers can help students develop a critical perspective on this technology and prepare them for the challenges and opportunities of the digital age. Finally, incorporating AI into the classroom can also help students develop important 21st-century skills, such as problem-solving, critical thinking, and collaboration. These skills are essential for success in the digital age, and they can be developed through hands-on experience with AI tools and applications.

While there are many benefits to incorporating AI into the classroom, there are also several challenges that teachers must overcome. One of the biggest challenges is the need for technical expertise. Teachers who are not familiar with AI may find it difficult to integrate this technology into their teaching practices, and they may need support and training to get started. Another challenge is the cost of AI tools and applications. Many schools and universities do not have the resources to purchase and maintain the technology they need to incorporate AI into the classroom, and they may need to seek external funding or partnerships to support their efforts. Finally, there are also ethical concerns associated with incorporating AI into the classroom. As AI becomes more sophisticated, there are concerns about its impact on privacy, security, and the job market.

## Best practices for incorporating AI into the classroom

Best practices for incorporating AI into the classroom can help teachers effectively integrate this technology into their teaching practices and provide students with a more personalised and engaging learning experience. The following are some key best practices to consider:

### 1. Partner with a reliable AI provider

Finding a reliable and trustworthy AI partner is crucial for the successful integration of AI into the classroom. This can be a technology company, a local university, or a non-profit organisation that specialises in AI education. The right partner can provide support, training, and guidance to help teachers effectively incorporate AI into their teaching practices.

### 2. Start small

Rather than trying to implement AI across the entire curriculum, it is recommended that teachers start small and work their way up. This allows teachers to gain experience with the technology, build confidence, and refine their teaching practices over time. For example, teachers could start by incorporating AI-powered learning games into their lessons or using AI algorithms to provide students with personalised feedback on their assignments.

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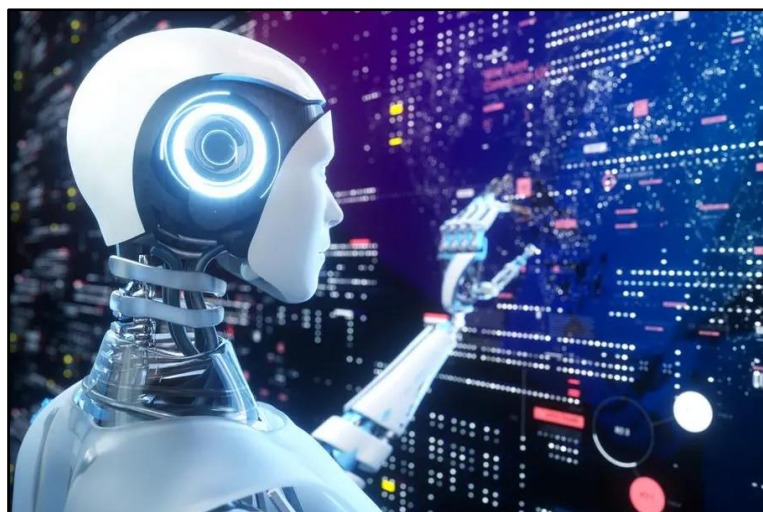


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***See our forthcoming issues***

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### 3. Foster ethical and critical thinking

Incorporating AI into the classroom provides an opportunity for students to develop a critical perspective on this technology and its impact on society. Teachers should encourage students to think critically about the ethical implications of AI and to consider the potential consequences of its widespread use. This can help students become responsible and informed digital citizens who are equipped to navigate the challenges and opportunities of the digital age.

#### The ethical considerations of using AI in learning

The use of AI in learning raises ethical concerns that must be addressed. Bias in algorithms used by AI is a significant concern, as incorrect programming can result in biased outcomes or the promotion of certain ideologies without transparency. Another concern is the potential for AI to replace human teachers, as human interaction, guidance, and support are crucial for students' development. Data privacy and security are also concerns, as the collection and use of student data must be ethical and transparent.

Educators and policymakers must carefully consider these ethical considerations when implementing AI in learning. Transparency and accountability are essential in ensuring that AI is used in a manner that benefits students and does not harm them. The goal should be to enhance the learning experience and improve learning outcomes, rather than replacing human teachers or compromising student privacy and security. Students must be informed about the data being collected, how it is used, and who has access to it. It is imperative to prioritise the ethical use of AI in learning to ensure that it serves the best interests of students and upholds their rights and privacy.

#### The future of AI in learning: opportunities and challenges

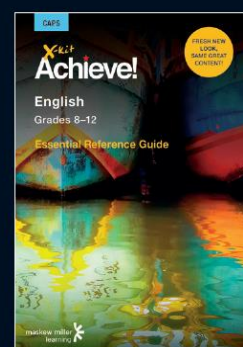
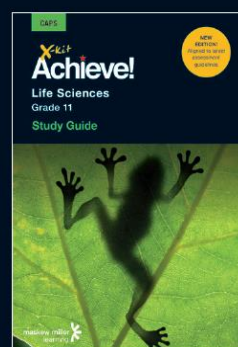
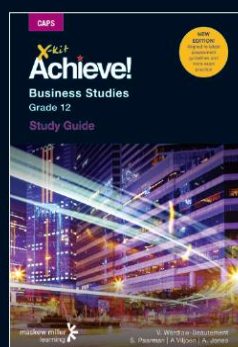
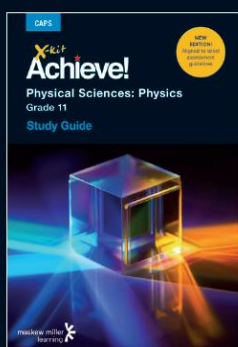
AI has the potential to revolutionise learning, with opportunities in personalised learning and grading. However, challenges include the fear of job loss for teachers and the potential for bias in AI algorithms. It's important to strike a balance between the benefits and challenges of AI in learning, recognising that AI is a tool to enhance learning, not a replacement for human teachers. ChatGPT, for example, can be a helpful tool in supplementing learning, but it's crucial to remember its limitations and the need for human interaction in education.

Educators need to be mindful of the limitations of AI and use it appropriately, while learners need to develop skills to navigate AI-based learning tools effectively.

AI has the potential to transform education, but it must be used ethically, transparently, and with consideration for learners and educators alike. ChatGPT is just one example of the many AI tools available, and its role should be carefully considered in the context of each learning environment.

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# 5 Pieces of Advice for Teachers, Tech Coaches, and Principals to Increase Student Engagement

## Honor student and teacher voices

allow students and teachers to share what's working and what's not working

## Bring hope into your school and classroom

emphasize importance of empathy, the importance of optimism as a leader

## Remain positive

the motto during this time is "this too shall pass."

## Reestablish norms

educational instruction will move back to the classroom and students will have to readjust to the new environment.

## Self-care

teachers are unable to fully educate students without taking care of themselves first



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# SA students enter - international tech challenge

**Five innovators to get funding and a curated networking tour to Ireland**



- A funded trip to Ireland where they will be part of a curated business networking programme with access to the country's top business leaders.
- Receive acceleration support to position their global scaling strategy in collaboration with Dogpatch Labs.

“As a global technological hub and second largest exporter of computer and IT services in the world, Ireland is well placed to lend both its expertise and experience to support the growth of South African young entrepreneurs,” commented Paul Deane, Trade Counsellor at the Embassy of Ireland in South Africa.

“This can assist the South African government's development agenda, and the programme will also strengthen the relationship between this country and Ireland, particularly in the field of ICT.”

“As a hub for digital innovation, Wits University's Tshimologong Digital Innovation Precinct is dedicated to fostering a community of top-tier African digital entrepreneurs. Partnering with the Irish Government and global digital hubs like Dogpatch Labs enriches our journey, allowing us to exchange insights and enhance our support to African tech entrepreneurs,” says Lesley Donna Williams, CEO of Tshimologong Digital Innovation Precinct.

***For more information and to submit your application click:***

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The Embassy of Ireland in South Africa, in partnership with Wits University's Tshimologong Digital Innovation Precinct, the Department of Science and Innovation (DSI), the Technology Innovation Agency (TIA) and Dogpatch Labs Ireland has opened applications to local technopreneurs to enter the Irish Tech Challenge South Africa 2023.

This initiative aims to forge mutually beneficial partnerships between South African entrepreneurs and Irish technology expertise, harnessing Ireland's position as a global high-tech hub.

The Irish Tech Challenge 2023 seeks to find the most compelling South African-owned, growth-stage tech startups whose work aligns with the United Nations' Sustainable Development Goals (SDGs).

Young, black, women-owned businesses from across the country are particularly encouraged to apply.

While the Tech Challenge is open to all sectors, applications from students and companies in the following sectors are encouraged, in line with the challenges outlined in the SDGs and their resonance in the South African context:

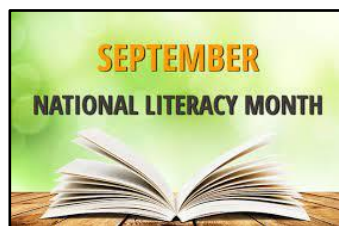
- Clean & Green Tech.
- Circular Economies.
- Med/Health/Bio-Tech.
- Ed-Tech.
- WASH (Water, Sanitation, Hygiene).

Applicants must be either post-revenue startups or pre-revenue startups with developed intellectual property.

**The Irish Tech Challenge will award five entrepreneurs**

- Up to €10 000 each in funding.
- Access to the Irish tech ecosystem with potential opportunities for further funding.

# Maskew Miller Learning supports – literacy for young learners



*Allison Staals*



## These components include

- Levelled readers and big books written in various languages.
- Teacher's guides with instructions to help educators effectively use the various components of the programme.
- Workbooks for additional practice.
- Various posters, cards, and audio stories that can be used in the classroom.

**National Literacy Month is recognised each year in September to raise public awareness and interest in improving literacy across the country.**

This month highlights the necessity of literacy and reminds South African citizens of the vast illiteracy issue our nation faces. The latest Progress in International Reading Literacy Study (PIRLS) report shows that over 80% of our learners in grade 4 cannot read for meaning.

During President Ramaphosa's address to bring forth the goals of his administration, the improvement of South African education was emphasised as one of his vital goals. As a nation, President Ramaphosa calls on us to ensure that those who are 10 years old can read with thorough understanding. "While the education system has evolved, there is still a need for fundamental changes, which is a national challenge. Illiteracy limits access to information, knowledge, job opportunities, the growth of the economy, and the overall development of our country," says Allison Staals, Content Development Lead of Humanities and Languages at Maskew Miller Learning.

Maskew Miller Learning (MML), previously known as Pearson South Africa, is passionate about enabling learners to progress in their lives to ensure brighter futures. By providing learners with suitable academic solutions to further their education, Maskew Miller Learning strives to build a better future for South African education.

MML acknowledges the fight against illiteracy that South African institutions face and would like to highlight **Vuma**, a South African reading instruction programme that not only encourages a passion for reading but has been carefully designed to assist learners in reading with understanding. The programme provides opportunities to accurately monitor reading progress and consists of several components that work together to improve learners' standards of reading.

Vuma is available in various South African languages, including isiXhosa, isiZulu, Sepedi Afrikaans, and English.

As Staals explains, "It is important to note that an effective reading programme for Foundation Phase learners should be age-appropriate, engaging, and tailored to the individual needs and contexts of the learners, which Vuma caters to."

The Vuma reading instruction programme has made a positive impact on many institutions across South Africa. Studies were conducted to identify the reading progress that teachers and learners made while using Vuma. Findings reveal that 96% of teachers in the study concurred that Vuma increases productivity, while 83% of teachers agreed that Vuma improved the quality of their work.

"Vuma has been created to support our children in furthering their skills and reducing illiteracy rates. Maskew Miller Learning supports and acknowledges the severity of illiteracy and continues to pursue suitable solutions to build up our nation," concludes Staals.

## A fresh approach – for pioneering school feeding programmes

**A pioneering project at a St Helena Bay primary school could make school feeding more impactful in communities where, for some children, these meals are the main source of nutrition.**

Petrina Pakoe, director of the Peninsula School Feeding Association, explains that to stretch resources feeding programmes typically target only those children that most need the meals.

“While this is entirely logical from a resource management perspective, the problem is children who accept the meals get stigmatised. When this happens, some children would rather go hungry than be teased and this makes the feeding programme less effective.”

In collaboration with long-time donor, Oceana, the Peninsula School Feeding Association thinks it might have come up with a solution which it is piloting at HP Williams Primary School in St Helena Bay. Many of the learners’ parents work at Oceana’s Lucky Star facility across the road.

Oceana has provided the school with a fully equipped containerised kitchen. It will not only provide meals for those children who need them, but nutritious and appetising lunches for all 502 learners at the school.

“By extending the programme to everyone and ensuring the meals are delicious, we hope to eliminate any real or perceived stigma associated with accepting a school lunch. Feedback from the trials indicate that this ‘feeding with dignity’ approach is working,” Neville Brink, Oceana CEO explained at the project’s launch.

As well as the kitchen, decorated with cartoons depicting familiar scenes of fishers going to sea, Oceana has also provided a spacious dining area. This allows the children to enjoy their meals at tables, rather than have to sit on the ground. In addition to being more hygienic, it also makes the feeding programme easier to supervise.

To ensure the meals are as healthy and tasty as possible, Oceana has brought in a chef from another community project it supports, the Yes Hub. As well as designing the menus he has trained local, unemployed women to cook the meals. The food preparation and hygiene training they receive is accredited.



**Leonard Erasmus – principal at HP Williams school**



**Neville Brink – Oceana CEO**

“The kitchen and dining facilities are just the visible parts of the project, but what’s important is the positive impact we hope these will have,” Brink explained.

“Providing food to everyone and not singling out just those who wouldn’t otherwise get lunch, makes the feeding programme more effective. We know you can’t teach a hungry child, so it should also improve school’s education outcomes. At the same time, it enables previously unemployed people to gain accredited training, skills and experience. Most importantly the programme can be replicated and, if it works, it’s our intention to do just that in other fishing communities,” he concludes.

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# LEARNERS WHO BENEFITED FROM THE ALATEEN PROGRAMME

Below are some comments from school children in the Alateen programme

(Names are changed to protect members' anonymity)

My daughter has changed so much in the past year since attending Alateen. There's a new confidence, a renewed happiness, and more openness. She has the courage to share in AA meetings, and to engage with people outside of them. She's growing into an amazing person, and I couldn't be prouder of her.

*"Proud Mother".*

It's amazing how much honesty there can be in Alateen when alcohol is full of lies. *"Maria" age 11.*



Alateen has relieved me of the stress in my life. I have more focus on my schoolwork and I have stopped overthinking everything. I have serenity in my life for the first time as I have stopped worrying about my Dad's drinking and am more confident.

*"Jabulani", age 11.*

I have been told by my friends & family I am much more relaxed, calmer and more mature. I have been going to Alateen for nearly three years and I don't worry so much about my Mom and am not so negative. *"Lucy" now age 13.*



Alateen has helped me stop worrying about what might happen at home if my parents are drinking and fighting. *"Ray" age 12.*

Alateen has helped me deal with the stress at home and my school marks have improved. I didn't want to go to meetings at first, but now I look forward to the weekend meeting and seeing my friends there.

*"Rebecca", age 15.*

Before Alateen I found it very difficult to talk to other people at school. Now I feel freer, am much more confident, and understand it's not only my family that has this problem. *"Mark" age 14.*

I used to bottle up my feelings about everything, until my anger would explode. At Alateen I learned a better, calmer way to share discuss any problems with my group. *"Jay" age 16.*



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## DYSCALCULIA – the impact on Math learning

While it is not uncommon for South African school students to struggle with Mathematics during their educational journeys, more awareness is needed about a learning disorder called Dyscalculia, to ensure that students who may be Dyscalculic are able to access the help they need timeously and effectively, an education expert says.

Dyscalculia is a learning disorder that affects an individual's ability to understand and manipulate numbers and mathematical concepts, in a way that is similar to how Dyslexia impacts reading. In South Africa, there is little awareness of Dyscalculia as a condition and, consequently, there is a lack of diagnostic and remedial resources for people with Dyscalculia to receive the support they require.

Dr Lindiwe Mokotjo, Deputy Dean: Academic Development Support at IIE Rosebank College, says learners often find Mathematics challenging primarily due to preconceived notions about the subject based on interactions throughout their educational journey from a young age.

“These negative perceptions often inform their overall attitude towards Mathematics, thereby creating a barrier to effective learning. Furthermore, I have observed a direct correlation between students' failure rates and the existence of an information gap, which hinders their understanding of mathematical concepts taught in the classroom. These as well as other factors could induce Mathematics anxiety and Developmental Dyscalculia,” she notes.

Dr Mokotjo says there is ongoing research which delves deeper into Dyscalculia globally, and to a limited extent, South Africa. It is postulated that Dyscalculia could be as prevalent as Dyslexia (estimated at between 5% and 10% of the population) and that its impact is equally critical. Furthermore, there is a persistent global concern – and particularly so in South Africa - regarding the subpar performance of students in Mathematics generally.

“There are several undeniable benefits in understanding numbers - benefits many take for granted. However, individuals with Dyscalculia are excluded from such basic advantages. Consequently, it can be argued that Dyscalculia extracts a financial cost from government and society, in addition to the personal cost for individuals,” she says.

Recent research from the UK revealed that individuals with poor numeracy skills experienced several detrimental effects, including lower income levels, an increased likelihood of illness, legal problems, and a greater need for educational intervention.

The study estimated that the economic impact of low numeracy skills in the UK amounted to over 48 billion pounds Sterling.

It raises the question regarding the corresponding impact in South Africa, which is arguably likely to come at an even higher cost.

**The big question is: How can students living with Dyscalculia be helped?**

An option for support is to seek the assistance of a Learning Specialist or Educational Psychologist. These professionals can provide an assessment to determine the presence and extent of the individual's Dyscalculia and recommend appropriate accommodations and interventions. Some universities and schools may also have learning support centres that help students.

“In addition, there are various technological tools that can assist individuals with Dyscalculia. For an example, there are Math apps and software programmes which can provide visual representations of mathematical concepts, as well as tools that can read math problems aloud to the user. There are also assistive technologies such as calculators, abacuses as well as Active Learning Strategy as a teaching strategy that can assist with basic math understanding and calculations.”

Dr Mokotjo notes it is important to understand that while Dyscalculia can pose challenges, it does not define an individual's abilities or limit their potential.

More research is being conducted in South Africa in this field.

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# Grade 12 survival guide - exam tips for learners, teachers, and parents



**Tension is mounting in households across South Africa as Grade 12 students embark on the critical phase towards their final exams. This juncture isn't merely an academic checkpoint and a transformative step but is also a daunting and often emotional rollercoaster for students and their parents.**

Students are submerged in study materials while parents grapple with providing adequate support without becoming excessively involved. And, given South Africa's distinct socio-economic landscape, many households face unique stresses.

"Parents strive tirelessly to ensure their children's success within this challenging panorama," says Dr Linda Meyer, MD of The Independent Institute of Education's (IIE) Rosebank College, adding that today's complex times amplify these challenges.

"Virtual parenting platforms abound with stories from parents and guardians of Grade 12 students, with calls for insight and advice revealing parents' collective uncertainty on how best to be a pillar of strength and guidance for their children."

*Dr Meyer says during the next few weeks, parents should adopt the following mantras:*

1. **Self-Awareness First:** Parents should be acutely aware of their emotions and manage them effectively. This stability enables them to be supportive rather than inadvertently adding to their child's pressures.
2. **Adopt a Broader Perspective:** While Grade 12 exams are significant, they represent just a chapter in a child's expansive educational story. Beyond this point, there are myriad avenues for growth and learning, and this understanding can help diffuse undue stress.

**She says parents can provide meaningful support in two ways: through practical facilitation, and emotional anchoring.**

## Practical facilitation

1. **Holistic Schedule Design:** A comprehensive view of the exam timeline can aid in collaboratively creating a balanced study schedule. This aids in pacing study sessions and reducing last-minute panics.
2. **Authentic Test Conditions:** Mimicking actual exam conditions at home can offer insights into areas needing further focus and, equally importantly, help students become familiar with the conditions of the physical exam environment.
3. **Guided Independence:** Being available to address queries is essential, but so is promoting autonomous learning. Encourage students to think critically and find solutions.
4. **Digital Discipline:** Setting ground rules is pivotal to ensure digital devices aid, rather than disrupt, study schedules.

## Emotional anchoring

1. **Crafting a Serene Sanctuary:** A home's atmosphere can be a game-changer. A serene, clutter-free environment fosters concentration and mental clarity.
2. **Holistic Wellness:** Beyond rigorous studying, integrating activities like meditation, short walks, or even hobbies can mentally rejuvenate students. Adequate rest, outdoor engagements, a nutritious diet, and avoiding excessive caffeine or sugar are paramount.

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3. **Empathetic Dialogue:** Establish an environment where students can vocalise their fears, aspirations, or academic challenges. Active, non-judgmental listening can be therapeutic.
4. **Celebrate Every Milestone:** Recognising the results, effort, dedication, and small achievements can tremendously boost a child's self-esteem and drive.

### Practical tips for students

Dr Meyer says there are several strategies which, if incorporated into the weeks leading up to the final exams, can boost a student's wellbeing and academic success.

#### Establish a routine

- Plan your study schedule. Breaking down your subjects into manageable sections can help you avoid feeling overwhelmed.
- Allocate more time for subjects or topics you find challenging.
- Incorporate short breaks to avoid burnout and keep your mind fresh.

#### Optimal study environment

- Find a quiet, comfortable place free from distractions.
- Ensure good lighting to avoid straining your eyes.
- Keep all your materials (books, notes, stationery) organised and within reach.

#### Effective study techniques

- *Active Recall:* Instead of passively reading, test yourself regularly.
- *Mind Maps:* Use these to represent and link concepts visually.
- *Teach Someone:* Explaining a topic to someone else can help solidify your understanding.

#### Past exam papers

- Regularly practice using past Matric papers. They give you an understanding of the exam format and the types of questions you'll encounter.
- Time yourself while answering to simulate the actual exam conditions.

#### Limit distractions

- Limit social media and entertainment during study sessions. Consider apps or tools that block distracting sites for specific periods.

#### Group studies

- Studying with peers can provide different perspectives and solutions to problems. However, ensure that the group remains focused and productive.

#### Exam day preparedness

- Ensure you have all required materials (ID, stationery, calculator, etc.).
- Arrive with ample time to spare. Rushing can increase anxiety.
- Before starting, take a moment to calm your nerves. Deep breaths can help.

#### Seek help when needed

- If there's a topic you're struggling with, ask your teacher or a friend, or consider tutoring.
- Seek counselling or speak to someone if the stress becomes overwhelming. Your mental well-being is crucial.

#### Stay informed

- Keep abreast of any changes or updates related to the exams, whether they concern exam dates, venue changes, or safety protocols.

#### Beyond the books

- Remember, while exams are essential, they don't define your entire worth or future. There are always various pathways to success.

Preparing for the Matric exams is as much about persistence and strategy as it is about knowledge. Students can confidently enhance their performance and face exams by being systematic, focused, and proactive, Dr Meyer says.

And most importantly, we need to apply flexibility and understanding in the parenting approach.



# Discover



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## Research report – on student funding

**FundiConnect and African Bank have announced their thought-leadership partnership in the student funding insights space.**

They released the first focused sector report last month on student funding for 2023. The report launch follows several months of both qualitative and quantitative interaction by Fundi with the over 9 000 students on its database. It provides essential perspectives, statistics, and data regarding higher education, and highlights how many qualifying tertiary students still find themselves without much-needed funding.

The past month has once again seen funding challenges and realities play out at various universities and tertiary institutions across South Africa. “This is something our ongoing engagement with students across our national database continues to highlight – which we have gone on to unpack in detail in our Student Funding Insights Report,” says Mala Suriah, acting CEO of Fundi.

With just over 1 000 students (aged between 18 and 24) responding to the comprehensive survey, and almost 60 participating in the focus group, the report brings together the hopes, fears, highs and lows of being a Gen Z student in South Africa. It clearly demonstrates that despite increased public finance, as well as student loan facilities and the array of private and institutional bursaries and support schemes available in the space, present funding models continue to fall short of covering all the expenses of studying further. “As such, student potential continues to be compromised – directly impacting their chance of real success,” notes Suriah.

Because Fundi is a key contributor to the student funding space, the organisation was ideally placed to produce a report that draws on clear and specific student feedback and data.

The partnership with African Bank will continue adding value to these insights – based on the bank’s repositioning strategy and its ongoing interest in South Africa’s dynamic youth market.

“There are multiple costs students have to consider when starting their higher education journey: costs that many working South Africans are unable to afford. With this in mind, African Bank wanted to add our voice to this discussion – focusing on what additional coverage students might ask of funding providers, so that we can lead engagement in the space and look beyond current models,” explains Sbusiso Kumalo, Group Chief Marketing Officer: African Bank.

Fundi went on to identify specific areas of concern which were

explored in detail to provide sharper insights through a screened focus group drawn from the overall sample of respondents.

“Research generated through the focus group enabled immediate, personalised understanding of students’ spending behaviour as well as problems directly encountered with funding sources in South Africa.” Student banking is specifically examined, reviewing whether students are achieving and maintaining any savings during their studies, and identifying students’ understanding of the banking and finance options that are available to them.

Conditions that cause students to prefer certain banking institutions over others, and which banking institutions students explicitly prefer, are also identified within the report, in addition to spending influences and significant expenses that must be accommodated within their budgets.

“As such, the report sets out the financial challenges students face while completing their studies; how they’re trying to empower themselves with knowledge about funding options; and helpful detail regarding financial loan providers – clarifying who’s funding our students, and summarising student responses to funding received,” notes Suriah.

Perhaps most importantly, the report identifies systemic gaps in financial literacy and budgeting and connects these findings to existing conditions in the space. “We hope that this triggers ongoing conversation around alternative solution structures and the support students really need, so that we can collectively act. In this way, we will achieve the report’s true intention,” Kumalo concludes.



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# Work readiness skills – every graduate needs

by Jayshree Hanragee: PhD student at the University of Pretoria

From my years as an undergraduate through to working while studying for my Master's degree, combining study with full-time employment has undoubtedly been a challenge. During this period I have seen many candidates for job roles from all walks of life, each of them diverse in their knowledge, talents and abilities.

The work environment can seem like the survival of the fittest and it has been claimed that recent high school and college graduates are underprepared to enter the workplace when they finish their studies.

The qualities that establish trust, cultivate a leadership mindset and produce productive results are the most valuable in today's world. So, as a young and inexperienced professional, what can you do to maximise your success when entering the world of work? Here are a few pointers to help you on your way to being job ready.

## Be realistic

Expecting to get a high-level position at beginners' stage is generally an unrealistic goal when searching for your first full-time role. It's fine to start at the bottom. Finding your dream job in today's modern and dynamic job market requires flexibility in your approach. You must be willing to attempt new strategies that will help you cast a wide net and boost your chances of being employed. It is obvious that digital technology has had a significant impact on recruitment trends, so take advantage of it.

## Teamwork makes the dream work

In the workplace, skills serve as a sort of trade. The more skills you have, the more valued you will be as an employee. Knowing how to effectively collaborate with others and play to people's strengths is a valuable skill for success when you initially start out. The more you understand how to function in a group, the better you'll be able to perform as a unit. Without teamwork skills, you'll be at a disadvantage within the company.

## Communication is key

Another important aspect to consider for your goal of employability is being able to communicate effectively. Always communicate what you want to say in a concise, accurate and suitable manner, and aim to maximise the efficacy of your communications by using methods appropriate to the situation.

## Focus on the solution

Employers reward employees who can work through problems on their own or as part of a team by outlining difficulties, brainstorming options, discussing ideas, and ultimately making sound judgments. Therefore, developing effective problem solving is one of the key attributes that can make you stand out from the crowd.

## Confidence breeds success

Confidence may appear to be a personality feature, but it is a talent that can be learned, improved, and developed just like any other. You can boost your confidence in certain areas simply by practicing; the more you do something, the more confident you will become at it.

Regardless of what industry you desire to work in, these top five skills can help you to perform more effectively in your search for success.

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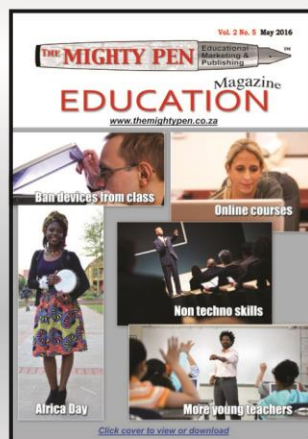
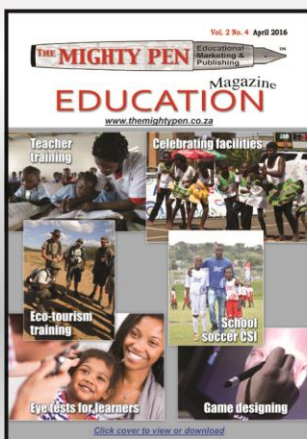
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