



# THE TIMES OF INDIA

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**TODAY'S  
EDITION**

➤ Get financially smart early with Times NIE. With 'Money Matters', figure out stocks, investments, and more  
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➤ As travel comes to a halt owing to spike in Covid cases, a teacher takes us through a virtual trip to Puri, the land of Lord Jagannath  
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➤ New Zealand level Bangladesh series with an innings win  
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**STUDENT EDITION**

WEDNESDAY, JANUARY 12, 2022

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Newspaper for Education

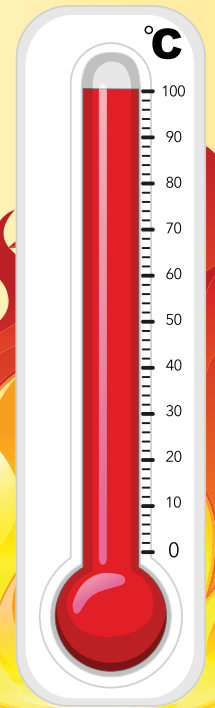
Its appearance is similar to the flying vehicles in the PlayStation game Wipeout - set in the year 2052 - originally released in 1995


**CLICK HERE: PAGE 1 AND 2**

## '2021 was fifth-hottest year as CO<sub>2</sub> hit record high'

Last year was the world's fifth-hottest on record, EU scientists have found. Global levels of planet-heating CO<sub>2</sub> and methane hit record highs, while last summer was Europe's hottest on record, a report by the Copernicus Climate Change Service (C3S) says. The C3S said, climate change exacerbated extreme weather in 2021 - from floods in Europe, China and South Sudan to wildfires in Siberia and the US.

The last seven years have been the warmest by a "clear margin" in records dating back to 1850. The average 2021 global temperature was 1.1-1.2C above 1850-1900 levels, and the hottest years on record are 2020 and 2016. Countries committed to the 2015 Paris Agreement to limit global temperature rise to 1.5C would require emissions to roughly halve by 2030 - but so far nothing has been achieved



**1** Meanwhile, more than 400 weather stations around the world beat their all-time highest temperature records in 2021, climatologist Maximiliano Herrera found

**2** Hot and dry regional conditions exacerbated wildfires throughout July and August, hitting Canada and the US' western coastal states the hardest

**3** The 'Dixie Fire' that struck California was the second largest in the state's history - causing not only widespread destruction but also leading to a significant reduction in air quality that impacted thousands, as the fire's pollutants were blown eastwards

## Formula One OF THE FUTURE?



Is it a car or a helicopter? Well, it's a combination of both. If all goes well, this insect-like flying car should soon be a reality, as it aims to revolutionise the way we travel. Conceived by French company Maca, the eco-friendly £665,000 hydrogen-powered 'carcopter' is all set to hit racetracks this year. The Maca S11 Carcopter was unveiled on the opening night of the Consumer Electronics Show 2022 in Las Vegas. (Source: Daily Mail)

- It will have a top speed of 155mph, meaning a pilot onboard the 23ft craft can give Formula One stars a run for their money
- But unlike the gas-guzzling machines driven by Sir Lewis Hamilton and co, this vehicle does not create any CO<sub>2</sub> emissions and is fully recyclable
- The firm hopes carcopter racing may even replace F1 as a sport
- With three low-noise propellers, it has a metal chassis and a frame made of carbon, linen and wood

## Third wave of Covid may peak by January-end: Expert



India might see the third wave of the Omicron-led Covid-19 peak by the end of January. Delhi and Mumbai specifically might see the wave peak around mid-January, with daily cases at around 50,000-60,000 and 30,000 cases (on a seven-day average), IIT-Kanpur professor Manindra Agrawal said. Agrawal leads the government-backed Sutra model, which mathematically predicts the spread of the virus. He further said that India might see four to eight lakh cases (seven-day average) by the end of this month.

■ The model has always indicated that the fall would also be sharper in cases of sharper rise in a number of cases - it means the number of cases would fall quickly once the country as a whole and cities reach their respective peaks



## GAGANYAAN CREW WILL HAVE 2 LANDING choices: ISRO expert

Gaganyaan, India's maiden manned mission to space, which is targeted to send two-three gagannauts to space for seven days, may have two landing site choices, a senior ISRO official handling the mission said. Dr Unnikrishnan Nair S, director, Human Space Flight Centre (HSFC), ISRO, Bengaluru said, the crew module will be splashing down near the Indian coast in 2023 after it returns from the week-long mission. While the first choice for splash down is the Arabian Sea, being comparatively calmer, the Bay of Bengal has also been kept as a back up.



■ The orbital module (OM), which will be launched by a human-rated GSLV MK-III vehicle, will orbit the Earth with a velocity of about 7,800 metre/second. The crew module, a habitat of astronauts, has an ablative thermal protection system (TPS) to protect it during the intense aerodynamic heating during the flight. ■ For Gaganyaan, the four selected gagannauts have undergone generic space flight training in Russia for nearly 15 months

and will now undergo training at the Astronaut Training Facility, being set up at Bengaluru. The crew will undergo training in weightlessness condition by flying in special aircraft through a parabolic path that will give 25 to 30 seconds duration of weightlessness. To familiarise the crew with rescue under abort conditions, they will undergo special survival training in sea, snow, mountain and desert conditions.



Gagannauts are the Indian astronauts, who will be sent to space under the 'Gaganyaan' mission

## CBSE TERM 1 RESULT 2022 EXPECTED SOON

The Central Board of Secondary Education, CBSE Term 1 Result 2022 is expected to be announced soon. According to reports, the Board is likely to release the marks scored by class X, XII students in the MCQ-based December Term 1 examination. The pass and fail would not be announced on the basis of Term 1 results. However, no official date of release of results have been shared by the Board as yet. In another circular released by the Board to the schools, CBSE had informed that the final result would be subject to moderation after the Term 2 examination results are complete. In other words, in case there is a disparity in the two term results, the Board would rationalise the same and accordingly, release the result.



## Gita Gopinath's replacement as IMF's chief economist to be UC-Berkeley's Pierre-Olivier Gourinchas

The International Monetary Fund (IMF) said on Monday that it has appointed French-born University of California-Berkeley economist Pierre-Olivier Gourinchas



as the Fund's next chief economist, replacing Gita Gopinath, who is joining the IMF management team this month. The Fund said, Gourinchas, who joined the UC-Berkeley in 2003 and held previous economic posts at the Princeton University and Stanford University, will start part-time from January 24, before transitioning to full-time Fund work from April 1. As economic counsellor, he will serve as the director of the IMF's research department.

## Quote unquote



While all of us are predicting about Omicron, one thing that might happen in the future is you may see the emergence of a new variant that is less severe, and ultimately, in the long term, what happens is Covid becomes endemic, and you have a less severe version. It's very similar to the common cold that we've lived with for many years. We're not quite there yet, but possibly Omicron is the first ray of light there that suggests that may happen in the longer term. It is, of course, much more transmissible than Delta was, which is concerning, but much less severe. On the slightly more positive side, it doesn't sound all doom and gloom. What we are seeing from hospital admissions is that stays in hospital do appear to be on an average shorter, which is good news, symptoms appear to be a little bit milder, so this is what we are seeing consistently with the Omicron variant

Dr Mike Tildesley, member of the Scientific Pandemic Influenza Group on Modelling (SPI-M)





# LEARN STOCKS

## Investments for beginners

Most parents think their children aren't ready to grasp the concept of stocks. To make learning easier, TIMES NIE curates resources and tools that will help your young ones become 'money wizards'

### Sign Up For An Online Stock Market Game for Kids

Teaching kids about stocks through stock market games is one of the best and easiest tools. This is so because these games teach about investing and provide a basic structure for learning. You join up online and follow along...

### Learning outcome

■ **BUILDING A BUDGET TO MANAGE INCOME AND EXPENSES:** Students learn how to manage realistic monthly expenses and bills, and their choices have long-term impacts on the events they experience.

■ **REAL-LIFE SCENARIOS, WITH BOTH PLANNED AND UNPLANNED SPENDING:** In an ideal world we would stick to our planned budgets. This is never the case in real life. Students learn through experience how each choice they make has consequences.

■ **BUILDING REALISTIC SAVINGS GOALS TO BOTH BUILD NET WORTH AND A HIGH QUALITY OF LIFE:** Reinforcing the saving habit so students realise the importance of setting and maintaining savings goals. When unexpected life events pop up, they're ready for them.

■ **STUDENTS MANAGE THEIR CREDIT AND LEARN HOW TO BUILD THEIR CREDIT SCORE:** Most budgeting games are focused on savings, which is unrealistic. Students learn about balancing needs vs wants, and how to use credit responsibly to build their credit score.



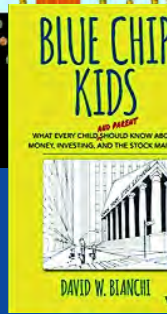
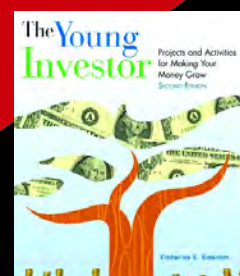
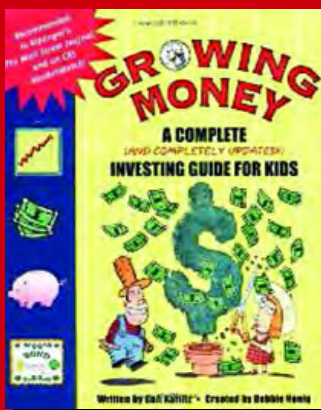
### ONLINE GAMES TO PLAY

- Personal Finance Lab's Stock Market Game
- The Stock Market Game
- How the Market Works
- Fantasy Stock Exchange
- Build Your Stax



### Books on Investment for Teens

There are some really good kid and teen investment books out there that can enrich an online stock market game...



Write for us your learnings if you have read any of these books and get featured on Times NIE as Money Prodigy

### From Saving to Investing

While saving is an easy way to begin a child's financial journey, investment is the next necessary step in making money work. You should point out the difference between saving and investing, and go over the risks and rewards of each. Kids should learn: Never place eggs in one basket.



### Keep It Simple



You should begin with the basics and not with relatively-complicated concepts. You should explain that investing is basically just a means of using money to create more money. Start with teaching students about mutual funds, how to choose a stock etc.

### Teach With Stories

Kids are hard-wired for stories. You should narrate your ideas of investing and involve them in your investing activities. You can describe your own saving and investing plans, and explain why you need to do so for long-term benefits. One interesting way would be to ask kids to make a portfolio.



### Explain Compound Interest



Introduce how compound investment, and producing substantial returns, offer a real-world lesson in the way money grows. Teach kids the "Rule of 72". As per the rule, money doubles at a rate where 72 is divided by the percentage gain. So, if you are making 3% on your money annually, it will double in 24 years (72/3).

## BASICS OF STOCK MARKET

Whether you are a budding or seasoned stock investor, knowledge of the basic terms used in the stock market is necessary.

### Agent:

An agent is a stock brokerage firm which does the buying/selling of shares on behalf of the investor in the stock market.

### Ask/Offer:

It refers to the lowest price at which the owner of the equity share is willing to sell the share in the stock market.

### Broker

A person who purchases or sells investments/stocks on behalf of the investor/trader in return for a commission.

### Bear Market

It refers to a period in which the prices of equity shares fall consistently. It's usually a condition where share prices fall by 20% from recent highs.

### Bull Market

The opposite of the bear market, a bull market is a market where the prices of the stocks increases over a prolonged period of time.

A single stock and



a sector can be bullish at one time and bearish at another time.

### Bid

It is the highest price that the buyer of a stock is ready to pay for a particular stock.

### Blue Chip Stock

These are equity shares of companies which are well-established and financially stable.

### Bonds

A bond is a fixed income investment which is issued by the government or a company to its buyers. It shows a specified amount which an investor lends to the issuer of the bond for a specified period of time at a variable or fixed interest rate called the coupon rate.

### Book

It relates to an electronic record which

is used to organise all the buy and sell orders of particular stocks which have remained pending.

### Close Price

It is the final price on a specific trading day at which the equity shares of a company are sold or traded.

### Debentures

It is a form of fixed-income instrument which is not backed by security of any physical assets or collateral of the issuer.

### Defensive Stock

These stocks offer consistent earnings and stable dividends irrespective of the state of the stock market. FMCG, Pharma and IT are popular defensive sectors.

### One-sided Market

It refers to a situation wherein a market only contains potential sellers/buyers instead of both being present simultaneously. Market makers show only the bid price or an offer price indicating that the market is heading in one direction.

## Stocks, Profits & PIZZAS

By Elizabeth Thomas  
Chief Mentor, Tale Tellers,

As a teacher trainer with Tale Tellers Jr, Elizabeth has over 10 years work experience in mentorship and human resource management. She also has a rich industry experience in the banking sector



In 2005, a 19-year-old me, a fresh graduate in commerce, walked into a stockbroker's office only to realise that I didn't know about dividends. "You are a commerce graduate and you don't know about dividends?" I was asked by the staff mockingly, an embarrassing moment then, but a learning one too. This was the turning point in my life, wherein I figured how important it is to understand concepts in practical life, especially in your younger years. Sixteen years down the lane, stock market has evolved and so has technology. It's time to teach children and teens everything about it.

### How to go about it...

To begin with, add life skills in children and teenagers, and get them introduced to stock market via gamification. Let me assure you, this will lead to an evolved, financially-wise generation. This is something that both teachers and parents can do:

### Talk about companies

Before even getting to know and understand about the stock markets, we need to lay a solid foundation in the child's learning process by introducing the concept of companies. *Why does a company exist? What does a company do? How does the economy benefit with a company? What are profits? What do companies do with profits?*

The above-mentioned concepts can be taught to a child through gamification. This can be done by connecting

with the child's favourite pastime. For instance, if the child likes to paint, we would ask the child to imagine he manufactures painting brushes and colours so that the child can resonate easily.



As a painter, the child can also contribute by assuming what will the market demand can be and manufacture his products accordingly.

### Capital and more

Once the child understands the concept of a company, we move on to the concept of capital. Well, the stock market is indeed about capital and the child understands the concept of capital and how much money he needs to raise to start his/her painting company. Introducing them to raising capital via loan and as equity capital comes in here. The child will play a game where he raises a loan from the parent – where there is interest that needs to be paid. At the same time the parent will also invest in the child's company as an equity capital and becomes the owner of the company. Through this game the child learns two ways of raising capital. ■ Debentures ■ Equity

### Enter world of stocks

The child may be ready to understand stock market once he/she is familiar with company and capital. The analogy can be made with eating a pizza with that of stock market. While the whole pizza is a company, the child picks up a slice which he is going to own and becomes a shareholder with others who ate the other slices. A concept like stock and finance can be boring if it's taught in the traditional teacher-student model. So, try adding gamification and enjoy trading!