

## 5 reasons to rejoice NCF for Foundational Stage 2022

A close-up portrait of a woman with dark, wavy hair, smiling warmly. She is wearing a gold hoop earring and has pink lipstick on. The background is a soft, out-of-focus light color.

**Preethi Vickram**  
Founder, Tapas Education

The Prospects of  
Virtual Laboratories  
In Schools:  
An Overview

Mindset: Fixed  
or Growing?

News - Awareness  
On Body Shaming In  
School Curriculum in  
Kerala Schools

## Editorial Team

Rashmi Marian Furtado  
Varsha Prasad

## Design & Layout

Harish V.

## Support

Team Greycaps

Follow us on



## CONTACT US

vibha@greycaps.com  
www.greycaps.com

**Disclaimer:** Content in the magazine is the point of view of the authors. The magazine takes no responsibility or ownership towards the correctness of the data or views presented. Photographs courtesy - respective authors.

## Published by Greycaps Knowledge Tribe.

All rights are reserved by Greycaps Knowledge Tribe. No part of this publication may be produced or transmitted, in any form or by any means, without prior permission.

# In this edition

04

## The Prospects of Virtual Laboratories In Schools: An Overview

G. Balasubramanian

08

## 5 Reasons to Rejoice NCF for Foundational Stage 2022

Preethi Vickram

11

## Awareness On Body Shaming In School Curriculum in Kerala Schools

12

## Mindset: Fixed or Growing?

S. Indira Narayan

15

## Tips To Remove Earwax Unclogging Your Ears Safely

Dr. Vivek Baliga

20

## Cost-benefit analysis of buying a house vs. renting one'

Aarti Tibrewala Darooka



You can scan the code by using any free-to-download QR reader available on the App Store, Play Store and Windows Store. Wifi/Mobile data will be required.

# Do We Understand The Power of Storytelling?

■ **RASHMI MARIAN FURTADO**

Senior Editor, TeacherTribe.world

The month of December is associated with holidays, Christmas trees, gifts, family, friends, celebrations and Santa Claus. Although, for me it's all about stories and their impact. Stories always have an impact on most of us. For instance, as a child, the month of December or Christmas taught me several lessons. Value of spending quality time with family & friends, sharing with the less fortunate or sharing in general, reinforcement of good behaviour especially for Santa and so on.



It is up to us on what values and lessons we want our students to learn from the stories around us. The story of Santa Claus bringing gifts for children can be interpreted in a manner where Santa is considered no more than a delivery man. So, how can we make a positive impact with storytelling? Do we truly understand the power of storytelling?

Stories have a transformative power. They push us to see the world from a different perspective. Stories can be a starting point to understand and interpret a different experience of the world around us. This is vital specially when we are trying to connect with people around us. It gives us an opportunity to learn from another person's experience and point of view. It can shape, reinforce, or strengthen and challenge our opinions, perspectives and values.

In her book 'The Story Factor', Annette Simons says, "We neglect the most important criteria most people use to decide whether to listen to us or not. We spend too much time talking to a person's rational brain



and we neglect their emotional brain.” Try a simple experiment in your class. Try teaching your class with facts and statistical data alone. Then try teaching the same lesson to the same class with a powerful story. Which one do you think your students will listen to and retain better? Which one do you think would have made a higher impact on them?

I am in no way undermining the value of statistical data but try weaving the same data in a storyboard and you’ll see a vast difference in the way it is received. Consider a class where Mount Everest is being discussed. The height, weather conditions, temperature, distance to the peak and so on. Now, discuss the same Mount Everest while narrating the story of Bachendri Pal on how she trained herself, how she practiced day in and day out, why scaling Mount Everest was important to her and how being the first Indian woman to do so, changed her life. Which of these do you think will leave the students with a thought? Which of these will leave them motivated and driven?

Stories and storytelling are powerful tools. They can leave your audience motivated and driven in a positive and in a negative manner. It’s upon us on how to use this powerful tool. There are a few key points to remember while using storytelling.

**Read the room or Read your audience.** It is very important to understand your audience. We should not use a tool just because we are equipped with it. Understanding the relevance of the story to the audience is very important.

**What is the goal?** What is the end result that is desired out of the story? In any engagement you do, understanding the desired objective is imperative. If you do not know the destination, how can you chart out a path and get there?

**Use relatable characters.** Stories can be factual or fictional. True stories can have characters with fictional names. Change the gender of the characters where necessary. The crux and the main message in the




story need to reach the audience. Use your imagination, use the right and relatable characters.

**Use the right words.** Stories are not always about using words people do not understand. Use the right language and use simple but impactful words. Don't we all agree that the simple words our tiny tots in school use, sometimes have higher effect on us? Don't shy away from mixing another common language in between your story. It may depict the emotion better.

**Use audio visual aids when necessary.** While using simple right words is very important, your story may have certain points that need an audio-visual effect. This significantly increases the retention for your audience.

Our stories can set us apart from the crowd. They can help our students retain better. It is a useful teaching methodology that does not require any extra equipment in your classrooms. All it needs is little bit of creativity and open mind to try new approaches. By using this method, as educators, you would have created lasting impression on your students, of which they will speak for years to come. Maria Robinson, an expert in Early Years Development says, **"Nobody can go back and start a new beginning, but anyone can start today and make a new ending."**



 @rashmimfurtado  
 @rashmimfurtado  
 Rashmi Furtado

*A natural writer, teacher and a passionate content creator, Rashmi has authored the Cu and Rio series and created the Keystones program on Values Education from Greycaps Knowledge Tribe. She is one of the founders of TeacherTribe.world. She is a sought after speaker at educational conferences, facilitator programs and for motivational talks to students at schools across India. She holds a Master's Degree from the prestigious NIT Suratkal where she also taught before joining Greycaps Knowledge Tribe. Rashmi is also a popular quiz host for schools, colleges and large corporate audiences. She has co-hosted the Tata Crucible quiz, Canara Bank National School Quiz, Travel Quest by Thomas Cook and QNOW it ALL? World Teachers Quiz.*

# The Prospects of Virtual Laboratories In Schools: An Overview

■ G. BALASUBRAMANIAN

*G. Balasubramanian is a doyen of school education in India. He has held several positions of leadership at CBSE, including Director Academics. He was the brain behind the introduction of several innovations at CBSE, which included frontline curriculum, communicative approach to language teaching, Information Technology, alternatives to homework, etc. He is also an author, poet and a sought-after speaker at educational conferences world over. This article has been taken from G. Balasubramanian's LinkedIn Page.*



Twenty years ago, in one of my published books titled 'Mindscaping Education', I had authored a chapter on 'virtual schools' predicting the possibility of the onslaught of technology on the learning systems. Dr. Abdul Kalam, the former President, having received a copy of the book, sent a letter to me with the following comment - "I liked the following two topics - Empowering Thinking in Schools and Virtual Schools." On a later occasion, during one of the meetings with him, he discussed the impact of digital technology on practical works in schools and colleges. One of the paragraphs of that topic referred to the possibility of virtual laboratories as a future possibility, as a necessity to meet the challenges of the future.

Entering the digital age, when I heard a reference to the virtual laboratories in the budget, I do see that the ball is now on the move.

The reference in the budget quotes “virtual labs and skilling e-labs to promote critical thinking skills and simulated learning environment.” The NEP 2020 had also made a reference to the idea of virtual laboratories. But it is quite important to understand why we need them and what we need to do with them, so that they do not become another showcasing platform in the schools.

## 1. Virtual laboratories would help in enabling the reach of skills to everyone.

In our school systems, many schools do not have adequate instruments, tools and appliances. In some cases, financial inadequacy poses the problem and, in many others, they are under repair or not used appropriately. In many schools, experiments are conducted with defective instruments, yet to obtain the correct and expected results, thus making a mockery of the experiential learning. This situation can largely be eliminated by providing virtual laboratories. Initial reservations on the part of the teachers needs to be overcome through appropriate training and confidence building exercises.

## 2. Virtual laboratories would help in enabling better understanding of abstract concepts.

As there are better opportunities of playing with the instruments individually and collectively, this could help in enhancing peer discussions and thus help in building a better learning environment. Many of the concepts of science which cannot be understood can be watched transparently with the induction of artificial intelligence and augmented realities in the systems. A few invisible processes during experimentation could be seen, accessed and witnessed with their help.

## 3. Virtual laboratories could help in personalisation of learning.

In several school laboratories experiments are conducted by groups. In many cases, a few students of the group become mute

participants and just try to copy or replicate the observations of one of their peers. With virtual laboratories, experiments could be personalised to each learner in their digital equipment, and they can be made to report on their individual experiences by specification of varying experimental conditions. The personal interaction of the learner with the learning environment will scaffold effective learning.

#### 4. Virtual laboratories could help in further learning and research.

With opportunities for personal engagement, conditions can be set in which the learners could pursue further learning based on their experiences with the digital platform. With opportunities for repetition the skill sets could be built effectively, and learning could be made authentic. Design of proper challenging environments could help in using the virtual environment for further extended learning and for research-based learning.

#### 5. Virtual laboratories can be used for empowering thinking skills.

Many concepts can be articulated, modified and re-engineered to provide many challenging learning opportunities to the learners. This could help in enhancing their thinking skills. Problems can be provided to solve that would trigger their analytical thinking, critical thinking and creative thinking.

#### 6. Virtual laboratories could help in experiential learning.

A large number of concepts can be taught by the teachers through deductive approach using the virtual laboratories. Through proper design of the pedagogy, learning can be programmed to arrive at authentic concept learning. Learning situations can be easily modified to provide differentiated and multifold learning experiences. As such virtual platforms could be used for integrated learning by positioning pragmatic real time learning situations.

#### 7. Virtual laboratories can support innovation in pedagogy .

For a thoughtful and enthusiastic teacher, the virtual laboratories

could help to redesign their pedagogy to provide innovative learning experiences which facilitate effective learning outcomes and thinking beyond the defined paradigms of learning. Further, they need not be done with the constraints of a school and can be carried forward to their own home learning spots with the help of technology.

## 8. Virtual laboratories can help in cutting costs and wastage.

Many experiments are normally avoided in schools keeping in view the cost of chemicals or other appliances. In some cases, they are avoided for reasons of safety – both physical and environmental. Several experiments in botany could not be conducted due to lack of samples. In zoology, existing laws do not permit an in-depth study of some animal systems at school level. All these challenges could be managed effectively. To add, the repetitive cost of many of the resources for experiments could be avoided simultaneously avoiding wastage of resources.

The future holds a lot of promise for virtual laboratories. But the following two precautions need to be taken:

- a. It must be understood that wherever there is a feasibility of real time experimentation with ease and authenticity, they must be conducted. Virtual laboratories are not the panacea for all the inadequacies of experiential learning. They certainly provide equity, access and a platform for quality learning.
- b. Being a new digital intervention in school systems, the educators need to be careful in understanding and taking conscious decisions in selecting their virtual environment in an emerging explosive competitive market dynamics. ■

## 5 Reasons to Rejoice NCF for Foundational Stage 2022

■ **Preethi Vickram** | Founder, Tapas Education  
Master Franchisee - Karnataka, AP and Telangana,  
for Podar Jumbo Kids.

*Preethi Vickram is a passionate educationist and parenting coach. She has authored and presented papers on education and parenting globally. She is an experienced professional who has trained teachers, coached parents and worked with government bodies in shaping policies. She is also a serial entrepreneur having built 3 successful businesses in education, leadership mentoring and training over the last 2 decades. Preethi Vickram is an IIMB alumna, currently pursuing her PhD in School Leadership.*



The NEP 2020 revised the school education age structure from 10+2, changing it to 5+3+3+4 covering ages 3-18 years. With this restructuring, the NEP 2020 brought about a much needed focus on the Foundational Stage (Ages 3 to 8 yrs) which comprises Nursery to Grade 2.

As a key component of implementation of NEP 2020, the National Curriculum Framework (NCF) for each stage is being prepared to ensure uniform implementation of the NEP.


In October, Union Minister for Education and Skill Development, Sri Dharmendra Pradhan released the NCF for the Foundational Stage. As per the foreword of the NCF document, 'The NCF is one of the key components of NEP 2020, that enables and energises this transformation, informed by the aims, principles and approach of NEP 2020. Its objective is to realise the highest quality education for all our

children, consistent with realising an equitable, inclusive and plural society as envisaged by our Constitution’.

Careful perusal of the released NCF for the foundational stage reveals many reasons for early childhood advocates to rejoice. Here are the top 5:

1. **PLAY** - The NCF stresses on the importance of play in the foundational stage. Recognising the role of play in brain development and as a vehicle for interdisciplinary learning that ensures that each child’s uniqueness is respected, the NCF has paved the way for five years of flexible, multilevel, play and activity-based learning for children from ages 3 to 8.
2. **TOYS** - The NCF emphasises the use of toys and manipulatives as a medium of learning and development in the foundational stage. Having conducted two ‘toyathons’, with special importance to Indian toys, it is evident that there is a clear mandate for promoting the usage of toys as a medium of learning. The NCF mentions ‘Developing mathematical abstract ideas (concepts) through concrete experience (ELPS)’ as one of the approaches to developing numeracy. This translates to usage of more manipulatives and toys that can help in internalising the mathematical concepts in a concrete manner before being able to construct the abstract concepts.
3. **Rooted Indian Traditions and Knowledge** - By bringing awareness to the ‘Panchakosha Vikas’, the NCF lays emphasis on using the traditional knowledge of child development from India. The Panchakosha maps into the different domains of development envisaged in ECCE which are the basis of the Curricular Goals that have been elaborately defined in the NCF. The NCF recognises the contribution of Indian educators such as Gijubhai Badeka and Tarabai Modak in developing the educational landscape along with the likes of Montessori and Froebel.



- 
4. **Learning Standards** - There is a clear flow-down structure from Aims of Education to Curricular Goals, to Competencies to Learning Outcomes. The NCF recommends that each set must emanate from the immediately higher level, while ensuring full coverage of objectives at immediately higher level. By providing the detailed document of the learning outcomes, the NCF ensures uniformity and provides a clear road map for ECCEd programmes. There is a focus on overall development by defining 13 Curricular Goals for the Foundational Stage divided in 6 Domains of development.
5. **Ecosystem** - The NCF envisages the creation of a supportive ecosystem. It distinctly specifies the role of -
- A conducive environment for learning
  - Enabling and empowering teachers
  - Academic and administrative functionaries
  - Parents and community
  - Technology

There is a clear definition of what is entailed in each of the above roles that ensures that the NCF is a guide to all the stakeholders in ECCE. It provides practical guidelines for each stakeholder for implementation of the NEP 2020 for the Foundational Stage.

In conclusion, the NCF for the Foundational Stage promises to deliver the vision of NEP 2020 in a comprehensive, yet easily understandable manner. By keeping the teacher as the primary focus, who is at the heart of implementation of the curriculum, the NCF has delivered on its aim to be understandable and relatable to, and usable by, all practitioners of early childhood education. ■

# Education News

## Awareness On Body Shaming In School Curriculum in Kerala Schools



The Kerala State government has decided to include awareness programmes and lessons against body shaming in the school curriculum, to sensitise students on its effects. The state education minister recently said that body shaming is a 'heinous act' and multiple people have lost sanity due to this. He quoted that though shaming comments are passed in a friendly and loving manner, it has its own ill-effects and most people are unaware of this. The minister pointed out that a healthy discussion is needed on this topic and that the government will raise enough awareness and try to include this in school curriculum.

"We should end this. Let us be modern," he said. ■

# Mindset: Fixed or Growing?

## ■ S. Indira Narayan

*Educator*

*S. Indira Narayan is an educationist with more than 35 years of rich experience in the teaching field. She has held multiple portfolios. She has been associated with St. Ann's High School, ICSE, ISC, Secunderabad, for over three decades, teaching English language and English literature for classes 10, 11 and 12. The last portfolio she held was as Academic Coordinator, St. Ann's High School, at Kompally Hyderabad, under the same management.*



*Indira Narayan has conducted numerous workshops for school teachers and continues to do so. She is also interested in writing and blogs regularly on - <http://vinplaksha.wordpress.com/>*

How motivated we are is quite in sync with our mindset. What does the word 'mindset' mean? It is an established set of attitudes held by someone, their belief in skills and intelligence. Are we fixed in our thinking or do we allow ourselves to grow intellectually? The ones with a fixed mindset tend to believe that they have no scope for improvement and that skill, intelligence, talent is ingrained with no scope for change - fixed and cannot be stretched further, that's it!

Growth mindset, as the word suggests, is one that allows you to be fluid in your thinking, allowing you to believe that you can improve your skills, gain knowledge and make every challenge an opportunity to learn.

Teachers need to have a ‘growth mindset’, both for their own intellectual satisfaction and to be motivators for the students they teach. Firstly, a teacher must motivate herself/himself that there is always more to ‘learn and know’, than just the subject knowledge. A self-motivated teacher can help students who, because of a fixed mindset, resist learning, and fear challenges, to transform into students who know that they can develop their skills through conscious effort, try new learning methods while being receptive to classroom learning. It is definitely a challenge for the teacher.

Telling students who are trying hard to improve to ‘keep trying’, may not be a good motivation. Instead, they should be given feedback on the value of planning and trying new learning strategies; on shifting from stagnant to productive learning techniques. From ‘you did the best you are capable of’, to ‘don’t worry if you did not do well, focus and make a study plan to help you perform better’, should be the chant.

In this regard, I would like to share something I happened to read, on how teachers can steer students to the growth mindset:

1. Avoid praising intelligence and stable performance
2. Use diverse teaching strategies
3. Introduce simple gamification elements
4. Teach the value of facing challenges
5. Encourage students to expand their answers
6. Explain the purposes of abstract skills and concepts
7. Allow time for goal-based journaling
8. Say ‘yet’ more often

On the above eight points, I would like to add -

The word ‘yet’ can “change disparaging sentences into positive ones, promoting growth,” according to Dweck, an American psychologist.

This linguistic trick works especially well with sentences that include 'can't' or 'don't', because it reverses the negative connotation. See it for yourself by adding 'yet' to the end of these sentences:

- I can't do long division.
- I don't have the skills to answer this question.
- I don't understand dependent and independent clauses.

When you catch yourself using similar sentences, keep this trick in mind and share it with students. You will definitely see a change in their understanding.

Remember dear teachers, intelligence is malleable, both for the tutor and the taught! ■

# Tips To Remove Earwax

## Unclogging Your Ears Safely

■ **Dr. Vivek Baliga**  
Cardiologist and Consultant Physician

---

*Dr. Vivek Baliga B. is a consultant physician and cardiologist, and director of Baliga Diagnostics in Bengaluru. He is a keen advocate of patient education and loves to blog about all things health-related. Learn more about him at [drvivekbaliga.com](http://drvivekbaliga.com).*



---

Does a clogged ear annoy you? Do you always feel the urge to use a cotton swab or toothpick to remove earwax? Be careful as you may be damaging your ears! I have often seen patients with excessive earwax or blocked ears trying to remove it with a homemade contraption or earbuds. I thought I would briefly discuss what earwax is and list a few simple tips to remove earwax safely.

### What is earwax?

People tend to think that earwax, also known as cerumen, is unwanted and needs to be removed. However, cerumen is actually very beneficial! It acts as a barrier to prevent entry of dust, hair or tiny insects into the ear. The presence of ear wax is normal as it possesses both antifungal and antibacterial properties.

Our ears are self-cleaning in nature; the excess wax falls out when there is shedding of the outer skin layer of the ear canal. This is aided by jaw movement as well. However, some factors like previous ear surgery or

trauma, frequent ear infections (especially those with diabetes), or usage of hearing aids can alter the quantity of cerumen produced by ears. Studies have found that nearly 6% of the general population suffer from impacted earwax. Of this, around 30% are elderly patients or those with cognitive impairment.

## Why does earwax get impacted?

The most common reason is excessive production. The quantity of earwax produced exceeds the rate at which it is removed from the ear canal, leading to accumulation. Another reason could be any blockages within the ear canal, such as bony tumors or polyps. Hearing aids can also lead to wax accumulation. Infections are notorious causes. For example, a middle ear infection with fluid build-up in space behind the eardrum or viral infection of the inner ear are well known causes of impacted earwax.

## Symptoms of earwax impaction

Most patients will not have symptoms. However, a select few will notice poorer hearing, giddiness and pain in the ear. Itching may be an associated symptom.

## The safe way to remove earwax

Earwax removal has to be done safely. Aggressive attempts to remove earwax can damage the eardrum, lacerate the ear canal and can lead to infection in patients with diabetes.

Here are some simple methods to remove your earwax safely.

## Over-The-Counter (OTC) ear cleaning drops

OTC ear drops containing hydrogen peroxide, or other kinds of peroxide work best for removing a small amount of earwax. These may not be widely available in India though.

The proper way to use ear cleaning drops is to add a directed number of

drops using the dropper into the ear while lying sideways and allowing it to sit in the ear for about five minutes. The peroxide present in these drops softens and breaks the earwax. This dislodged earwax drains off once you sit up, which should be cleaned gently using a tissue/cloth.

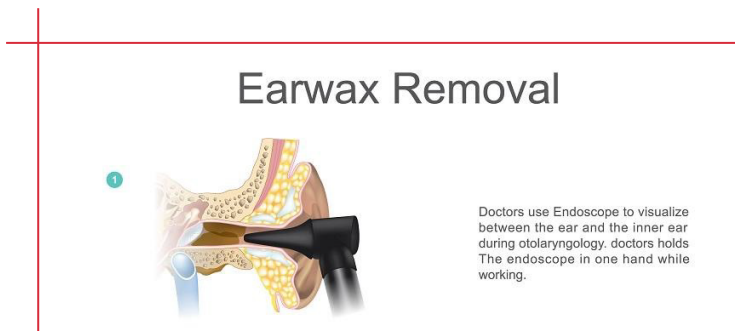
Ear cleaning drops are ineffective in case of impacted cerumen if your ear canal is blocked with a firm wax plug or if you have too much earwax. The peroxide does more damage than good in such a scenario as it softens the plug without dissolving it. This softened plug sticks into the ear canal, making things even worse. If worried, consult an ENT surgeon who will help you remove stubborn wax.

## Bulb syringes

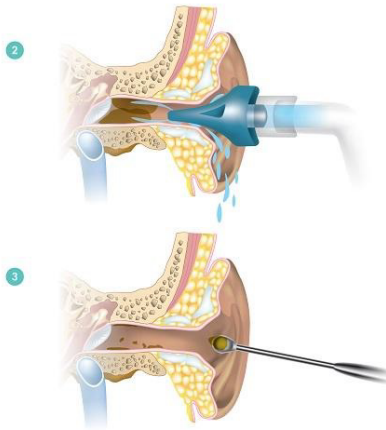
A bulb syringe is the next resort if cleaning drops don't work. A syringe tip is placed near the ear, and the bulb is squeezed gently to flush a stream of water into the ear. The water temperature should be neither too cold nor too hot and closely monitored; otherwise, it may cause dizziness. If you have a hole in your eardrum or have ever undergone eardrum surgery, avoid using bulb syringes as it can harm the eardrum's healing process.

If you don't feel comfortable flushing your ears, try contacting your health care provider's office to see if they can assist you. I personally would advise you to avoid this method as it is best done by experts.

The image below depicts how a doctor might remove your earwax.







Doctors use water or fluid through A high pressure compressor to clean inside of the ear canal. And to soften earwax.

Doctors use ear picks tools to remove fragments earwax and clean inside of the ear canal again.

## Mineral or olive oil

The use of oil lubricates the ear canal, facilitating easy earwax removal. Some suggest avoiding this measure as well.

## Earwax cleaning remedies to avoid

### 1. Cotton swabs

Did you know that a cotton swab package itself carries this warning: 'Do not insert the swab into the ear canal.' A cotton swab functions like a ramrod in an old-style cannon. The tip pushes the earwax further into the ear canal; thus, the more you use it, the more earwax you push in.

Furthermore, if you push too hard to remove earwax that is deeper in the ear canal, the risk of rupturing your eardrum increases. The risk of infiltration and infection of the ear canal by dirt and bacteria increases if you scratch your ear canal.

### 2. Earwax removal candles

One should always refrain from ear candling as there is no scientific evidence supporting its efficiency, and there is a high risk that it may burn you.

## Is there really a need to remove earwax?

Earwax is actually protective and does not need removing. Most of the times, it falls out of the ear by itself, once sufficient amounts have built up. Sometimes though the ear wax production can be excessive, clogging your ear canal. This is particularly common in people who wear hearing aids.

It is possible that ear clogging persists after using home remedies. You may have trouble hearing as the earwax becomes like an insulation pad. In that case, it is advisable to seek medical advice.

The doctor will check if the ear canal is open or the wax plug is blocking it. You might be able to get your ears unblocked straight away if the case is minor. If not, a doctor may magnify within the ear canal with an operating microscope, release the wax, and vacuum it out. A doctor can identify the underlying cause and provide suitable treatment in such circumstances preventing permanent hearing loss.

## Conclusion




Earwax is protective. The body has its own mechanism to remove it. Do not attempt to remove it using cotton buds and other things your hands can reach. If the wax is stuck or you experience hearing difficulties, visit your doctor. ■

# Cost-benefit analysis of buying a house vs. renting one

## ■ Aarti Tibrewala Darooka

*A chartered accountant and MBA, Aarti is an entrepreneur and financial literacy advocate. She has over 15 years of combined experience in consulting, advisory and travel industries. A national ranker in CA, Aarti is a published author, who has written a plethora of books for children's financial education and is currently helping build awareness for financial literacy for women through her platform, Sthreedhan.*



 @sthreedhan  
 @sthreedhan  
 @sthreedhan

Sheetal is a mother of two young kids and works as an accountant for a reputed law firm. She has a steady job as does her husband. Their singular dream is to buy a house in the city in which they live. Although they have an ancestral home in their native place, that house is of little more than emotional relevance to them as they're unlikely to ever move back to their hometown, even after retirement. So buying a house in the city is very important and also something they believe will give them financial stability.

Sheetal and her husband's dream of having a roof of their own is one of the most common financial goals most people have. However, the practicality of that goal is often debatable with the soaring prices of housing, especially owning a house, and the never ending burden of inflation. Let's take a look at the cost-benefit analysis of buying a house versus renting one.

A two bedroom-hall-kitchen (BHK) in the locality in which Sheetal and her family lives, measures anywhere between 650 - 850 sq.ft. The going rate for ready apartments in that area is anywhere between

₹6,000/sq.ft. to ₹8,000/sq.ft., depending on the builder, the amenities and location of the project. So, if we assume the average of both values, Sheetal might end up looking at a house of about 750 sq.ft. at a rate of about ₹7,000/sq.ft. This works out to  $750 \times 7000 = ₹52,50,000$ . Now, let's see whether buying the house makes economic sense for Sheetal and her family or not.

On a house worth approximately ₹52.5 lakhs plus registration and other charges, let's say another ₹5 lakhs, the house works out to about ₹57.5 lakhs. They need to make a down payment of 20% of the house value and get a loan for the balance amount. So the loan amount of 80% of ₹52.5 lakhs is about ₹42 lakhs. The going rate of interest on home loans including processing fee works out to about 8.5%. Assuming that Sheetal takes a loan for 10 years, the interest component works out to about ₹19,14,911 over 10 years. The monthly EMI is ₹50,958.

Against this interest and monthly EMI, the rent they are paying for a similar house in the same locality is about ₹30,000 a month. Against this rent, Sheetal and her husband can claim HRA (House Rent Allowance) component in their salary. Since Sheetal's annual income is over ₹10 lakhs and so is her husband's, they both pay tax in the highest tax bracket. If they claim HRA, they can save 30% of the HRA amount in taxes. Further, their monthly cash outflow will be lower.

However, by not buying the house, they will have to continue paying rent until they reside in that house or any house of their choice and that will continue to be a drain on their cash flows even after they have repaid their loan. Let's look at how the numbers stack up.

Over a period of 10 years, Sheetal ends up paying the following to own the house:

Purchase price	₹52,50,000
Add: Registration and other charges	₹5,00,000

Add: Interest on home loan	₹19,14,911
Less: Tax benefit on home loan @ 30% of ₹19,14,911	-₹5,74,473
Total cash flow for ownership of the house	₹70,90,438

Against this, let's see what it costs to rent a house for the next 30 years assuming that the house bought can be used for at least 30 years without any changes.

Monthly rent	₹30,000
Annual increment in rent	5%
Total rent for the next 10 years assuming that the annual increment remains the same	₹45,28,041
Less: Tax benefit on 50% of the HRA	-₹6,79,206
Total cash flow for renting the house	₹38,48,835

If Sheetal were to rent a house instead and invest the balance money left because she did not buy the house, she would end up investing  $(70,90,438 - 38,48,835) = ₹32,41,603$  over a period of 10 years and the interest income on the same would be about another Rs.30 lakhs approximately. So, in effect, you would end up with as much money in hand, i.e. about ₹65 lakhs in cash and investments but not a home of your own.

The decision of whether this is feasible for you and your family would depend on your circumstances and your ability to commit to a monthly payment, whether it is for rent or EMI. While the economic sense is one aspect, the comfort of having a roof of your own over your head and not having to pay rent once your monthly EMIs are over, is another aspect of the matter.

After all, as Oprah Winfrey says, "I will forever believe that buying a home is a great investment. Why? Because you can't live in a stock certificate. You can't live in a mutual fund." ■

# Why Appreciating Differences Is Important

■ VARSHA PRASAD

Editor, TeacherTribe.world



*"A flower does not think of competing with the flower next to it. It just blooms." - Zen Shin*

In our everyday lives, we often see people being compared to other people around them - be it their siblings, their cousins, their neighbours, classmates, etc. What is common in all these is that the comparisons are always about how the other person is better in one aspect or the other. It can be school grades, performances in life, choices made in careers and so on. These comparisons are not restricted to a particular age. It begins from birth and continues into adulthood!

As babies, they are compared with other babies on their weight, height, colour of the skin and reaching milestones. As they get into school, they are compared on grades, performance levels, choice of subjects they choose, activity preferences and so on. As they grow older, they are compared with others on the courses they choose, subjects they prefer, arts or science, placements and recruitments in companies, etc. Well, this doesn't end here! It continues into professional lives, where people are compared on the pay scales! When should this comparison stop? Should there even be a comparison in the first place?

Recently, at a party, I met a 7-year-old child who was solving a jigsaw puzzle. I was surprised to see him solve the complicated puzzle with such interest and in a short span of time. After he was done with that, he sketched a dog perfectly, just by looking at the picture book on the

table. He was an extremely smart child with great interest in whatever he did. What caught my attention was that people around him paid no attention to what he was doing, let alone appreciate his efforts. After conversing with a few people, including his friends and family, I understand that this kid was always compared to his older brother.

As I was interacting with his family, I noticed that the kid's older brother was always appreciated and lauded for his performance in school, his interest in cricket and much more, while the younger brother was not appreciated enough. Though the kid was not ignored or mistreated, the constant praise of his brother all the time had caused him to get into a cocoon. It saddened me to see how small things like this, which are not done intentionally, can cause such great harm.

**While it is very important to set achievable goals for them to learn and scale, comparing their talents and their performances to others will cause more harm than good.**

## In schools and homes

These kinds of instances happen in schools and homes most of the time! Children are compared to other children all the time. Statements like 'Look at the other kid. He's doing so well. You should do it too.' is often heard. With statements like these, we are setting unrealistic expectations and indirectly telling children that they are not good enough.

Children come with different sets of skills and varied interests. They also learn and understand things at their own pace. Though a classroom full of students learn the same thing, the reception of the topics is different in different children. While it is very important to set achievable goals for them to learn and scale, comparing their talents and their performances to others will cause more harm than good.

## What comparison does to them

When one child is compared to the other all the time, it develops an inferiority complex and gets the child doubting his or her own abilities. It also leads to unwanted, unhealthy competition between children. Once children start doubting themselves and their abilities, they lose motivation to perform better or to do something they enjoy doing. This is mainly because of lack of support and appreciation.

While some kids take it up as a challenge to outperform the other kids they are compared with, some just give up. Some kids might also end up hating the other kid for being a competition. While the other kids are not at fault for being appreciated, the comments foster negative emotions in their minds.

Why is there even a comparison between two people? Quoting the cliched example, when the five fingers on the same person's hand are not alike, how can we expect people who are different to perform or behave similarly?

## What can we do?

As mentioned earlier, it is very important to set goals, deadlines and parameters for children to achieve something. But doing so with realistic expectations and achievable goals is crucial.

**“Differences were meant not to divide, but to enrich,”**

**- J.H Oldham**

**Encouragement** - Encouraging children and appreciating them for what they do will positively impact them. This will further motivate them to give their best and perform better.

**Comparisons with previous performances** - Instead of comparisons with others, the child's previous performances can be compared with his/her current status and an improvement report can



be shown. This acts as a positive trigger for the child to improve skills and abilities to outperform themselves.

**Appreciating differences** - As teachers and caregivers, it is very important to appreciate differences in children. Each child is unique and comes with their own sets of talents. Appreciating them for their likes and dislikes, encouraging them to follow their dreams, motivating them to be better versions of themselves are all part of recognising them and valuing their individuality.

All this said, comparison and competition are not bad at all! Comparison can be used in a positive manner so a person can improve. On the other hand, competition can be used in its true essence to positively engage and improve a child or human.

As a famous quote by J. H. Oldham says, “Differences were meant not to divide, but to enrich,” the world would have been a dull place if everything was just and black and white, devoid of colours.

Do you wish to share your thoughts on this? Write to me at [varsha@greycaps.com](mailto:varsha@greycaps.com). ■

**Varsha Prasad**  
**#ProudToBeATeacher**

 **Varsha Prasad**  
 **[varsha@greycaps.com](mailto:varsha@greycaps.com)**

---

*Varsha Prasad is leading TeacherTribe.world initiative from Greycaps Knowledge Tribe, exclusively for teachers, as its Editor. She is also the Editor of TeacherTribe.world magazine. It is created by Greycaps Knowledge Tribe to celebrate the contributions of our teachers. She has played a vital role in creating many products, which ignite the curiosity of children, including the Global Awareness Program, also known as GAP in schools.*

## Are you an institution keen to partner with programmes that help create a positive mindset about India?

### Student Benefits

- Build an impactful profile
- Evolve as responsible global citizens
- Acquire mentorship opportunities and take your ideas forward
- Create a positive mindset about India

### School Benefits

- Helps reflect that you are a progressive minded school that fosters its students with a global mindset.
- Helps you provide your students with global platforms to express and evolve as responsible global citizens.
- Help create a positive mindset about India, especially with the young minds.

### Deliverables

- Co-branding for the institutions
- An easy-to-use video-recording kit, complete with necessary materials
- Finished video outputs by the INDx team
- Hands-on assistance with shoot set-up and content vetting

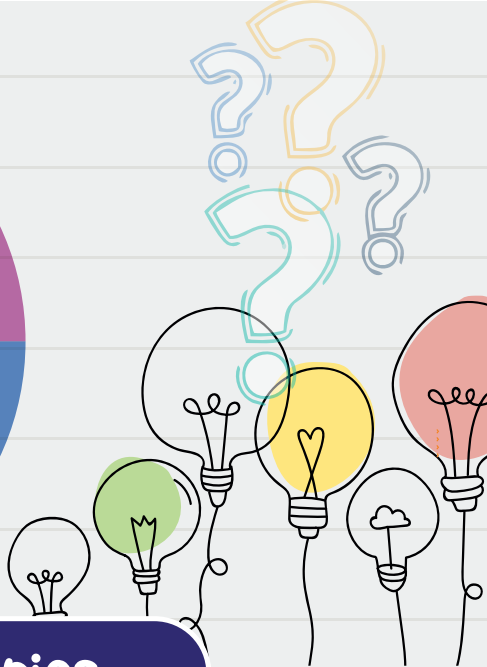
To apply for INDx please contact:



Sridhar : +91 97382 02073



Chandrasekhar : +91 99624 91114



## Categories...



*Quiz*

Junior - Class 5 - 8  
Senior - Class 9 - 12



*Debate*

Class 9 - 12



*Drawing*

Class 3 - 5

- NO ENTRY FEE
- LAST DATE FOR REGISTRATION

**JANUARY 10, 2023**

NOTE: DEBATE AND DRAWING  
WILL CLOSE AT 250 REGISTRATIONS

Link for Registration

[www.vidyaniketan.edu.in/indiainsight](http://www.vidyaniketan.edu.in/indiainsight)

OR Scan the QR Code

