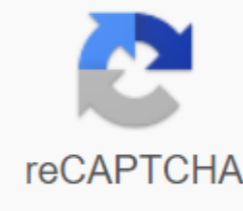




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Right to life of michigan educational fund

trips and physical, active play. Listening to the teachers' presentation at my twins' school, I had a moment of clarity: The kindergarten classroom is a design studio. All the learning activities carried out in the kindergarten classroom are strangely reminiscent of the everyday environment of my design studio in the real world. In the architectural design studio, we work as an interdisciplinary global team to solve the complex problems of the built environment in various cultural containers. We do this most effectively with storytelling—sharing personal experiences — with the support of digital media and tools. Various activities — reflective and collaborative, right and left brain functions — occur simultaneously in an open environment. Like a design studio, the kindergarten environment puts people-to-people interaction above everything else. Even the physical environment of the kindergarten supports dynamic teaching and learning. It is zoned for a number of activities and agile enough for different learning spaces to happen simultaneously — one group of children could work on an art project, while another group discusses the story staggered on a carpeted floor with soft seats. In the nursery classroom, even with white boards or smart boards on the seines, the front of the room cannot be separated. Every available wall and surface is an opportunity to show student work. The design allows students to explore many different ways of learning in class — it's a learner-centgled space. From classroom design status quo to high school graduation, thanks to Steven Errico, the Veer Learner-centered paradigm should extend beyond the kindergarten classroom. Unfortunately, most educational institutions follow a model that creates an impersonal environment in which adults, teaching, authority is at the heart of the situation. The studio-like surroundings of the kindergarten classroom succumb to the rigid structure of detached subject-based classrooms and curricula. The physical environment is, of course, in line with this transition, moving from open, multi-area learning environments to a prototypical, teacher-centred state of direct teaching. The student-teacher team and its dynamic atmosphere will be replaced by a sage-on-the-stage preschool wall model. Take classrooms from elementary school to high school. Since the 19th century, it has been almost universal to see independent classrooms requiring teachers to instruct preschoolers from the fences and students to sit in fixed chairs and tables in neat rows. Global demand for creativity and innovation requires a new model for the learning environment. Good alternatives to this outdated regional arrangement are perfectly possible. A new public middle and high school that encourages collaboration between students and teachers, thanks to the College for Creative StudiesFor example, Henry Ford Academy: School for Creative Studies in Detroit, Michigan, independent classrooms will be replaced by grouped learning spaces. The relationship between the facilities is designed to suit several forms of teaching and learning — for example, a pair of classrooms flows into a shared collaborative environment modelled after the design studio. Designed by Albert Kahn Associates and luce et studio, this spacious shared area is decorated with agile, soft furniture that encourages group collaboration and contemplation. In this interview, Mitchell Resnick of MIT characterizes the Lifelong Kindergarten Lab in the new Media Lab building. Designed by Fumihiko Mak, the mit media lab's new home is an exponential scaling of the kindergarten classroom. Individuals from different fields are working together to develop new products and processes to solve complex problems and improve the human condition. MIT Media Lab is research-oriented and operational—the result is not white paper or publication, but a prototype of the solution. The transparency of the space strengthens human connection and cooperation. Floor openings and a central atrium also allow for visual contact vertically between a multi-storey building. Lab illustrates the daycare centre environment when celebrating group work. Many schools and work environments embrace the reality in which we live in a multidisciplinary global world. The challenges and opportunities of the 21st century require creativity, innovation and a deeper understanding of the complexity of the global economy, politics and culture. The kindergarten classroom promotes an environment where these values can be adopted and then flourished. Let's make a kindergarten. a new paradigm for the learning environment — a natural extension of our natural human capacity to create and learn by doing. Kindergarten photo courtesy VS FurnitureRead Trung Le blog Design EducationBrowse more blogs Expert DesignersTrung Le is the main education designer of Cannon Design. Over the past two years, he has helped lead a multidisciplinary group of designers and teachers from the United States, the United Kingdom, Canada and Germany to collaborate on a research project that resulted in the launch of The Third Teacher: 79 Ways You Can Use Design to Transform Teaching & Learning. The term third teacher stems from Loris Malaguzzi, founder of the Reggio Emilia approach to learning, and who wrote about three children's teachers: adults, peers and the physical environment. The environment, said Malaguzzi, is the third teacher. The emergency fund, or rainy day fund, is supposed to protect you from unexpected expenses, such as an emergency or job losses. Most financial experts recommend saving an emergency fund equivalent to six months' salary. However, getting sidetracked or saving tens of thousands of dollars can be daunting. Discipline is a feature that you need to establish to set up this savings fund, as it can be tempting to use your emergency savings to cover pampering. You'll probably have money saved for various financial goals: retirement, college, home, or car down payments and travel, among other things. Ideally, you keep your savings separate so you can increase the balance of each account over time at the rate you need. It is a slippery slope when you spend for one purpose saved funds for another, because something must eventually be given. We talked to some people who had to use their emergency savings accounts for something they couldn't see coming at all. Strange uses for emergency savings accounts I took an early withdrawal from the 401(k) plan and forgot to take it into account in my taxes. Reporting taxes can be difficult, especially if your tax situation is not constant. Money Crashers financier David Bakke says an error in his tax return prompted him to use part of his emergency fund to cover the taxes repaid. I took an early withdrawal from the 401(k) plan and forgot to account for it for my taxes, Bakke said in an email. About a year later, I received a report from the IRS stating that I owe \$700 in back taxes. Bakke had to sink into his \$3,000 emergency fund to pay the tax bill. In a separate case, Bakke was also forced to withdraw money from his emergency fund, this time \$500 of his saved \$5,000, to cover the vandalism that took place on his property. Related: How to build an emergency fund I used my emergency fund to start my business. The goals are to prioritize — and for some, dreams are worth spending on emergency funds. Genevieve West, relationship consultant and author, and Matt Becker, Becker, Mom and Dad Money used their emergency funds to start their business dream. West and his spouse used their small emergency fund to launch Mix 'n' Match Creamery, an Oregon-based company that specializes in creating artisanal ice cream with liquid nitrogen. We had planned to open in 2014, but when Eric's work situation changed in spring 2013, we just decided to jump! West said. We're going into our second season, and we've just opened our first brick-and-mortar location. Matt Becker used and continues to use his emergency fund to start his business. Becker had made a lot of savings before losing his job and took the opportunity to invest them in Mom and Dad Money, which helps parents get relevant financial advice. Through a combination of chance (losing my job) and planning (our emergency fund), life was a huge opportunity for us to create the life we really wanted, Becker wrote on his site. None of this would have been possible without our savings. Didn't we see our savings overnight? Related: How to successfully save a \$1,000 emergency fund It's one thing to get a W-2 or 1099 form from an employer, but it's a completely different story to get 1099ed with your own family member. Hailey Manning* moved around the country to help her sister and brother-in-year-old brother-in-4 at a media company. After three months, she left her sister's company for another opportunity, but received a 1099-MISC form from her sister in the 2014 tax season post. I was about to receive a \$900 tax refund, my first refund in three years, until I received a 1099-MISC in the mail from my own sister, Manning said. We never discussed that I was a contractor and it never occurred to me that I wasn't on their employee's salary, I never once discussed this, so you can imagine my shock when I got it. Manning lost his \$900 tax refund and his sister's 1099 form showed that Manning owed \$2,000 in taxes. Related: How can you build an emergency fund in Phase 5 I used my emergency fund to cover a car accident when I didn't have insurance. Although there is a standard protocol in the event of a car accident, it is tempting to consider which option is cheaper: notifying authorities and obtaining a driving record or paying the victim in cash. Software engineer Darshit Desai sank into his emergency fund to cover the cost of repairing the car and pay another driver. I was not fully aware of the situation of the act and the donts when such a situation occurs, Desai said. This was my first car since I got my first job out of school, so I didn't have much buffer or emergency fund at the time. The driver demanded \$1,000 not to get tangled up in the authorities and it cost another \$2,000 to damage Desai's car. Credit: 401(K) 2012 *Name changed to prevent family disputes (or just awkwardness). awkwardness).

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