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March - April 2020

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Advisers 顾问
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Former Vice-Chairperson of the NPC Standing
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Committee 全国人大常委会前副委员长

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副主任·副总编辑·副社长
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Legal Adviser 法律顾问
HUANG XIANYONG 黄显勇

International Distribution 国外发行
China International Book Trading Corporation
中国国际图书贸易总公司

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WOMEN OF CHINA English Monthly
《中国妇女》英文月刊
15 Jianguomennei Dajie, Dongcheng District,
Beijing 100730, China
中国北京东城区建国门内大街15号
邮编: 100730
Tel/电话/Fax/传真: (86)10-85112105
E-mail 电子邮箱: woc@womenofchina.cn
Website 网址: <http://www.womenofchina.cn>

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ON THE COVER:

For the cover of this Money and Finance issue we had the pleasure of featuring sisters YoYo and ToTo, photographed by their dad Zongkai Liu.

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Chief Manager Mina Yan
Deputy Manager Drew Pittock
Digital Planner Mark Allan Karanja, Wendy Xu
Contributors Gabriel Low, Jolie Wu

Advertising Agency
**Beijing Agenda Advertising
 Co., Limited**

广告代理

北京爱见达广告有限公司

Telephone/电话: 5941 5499

Advertising Hotlines/广告热线:

5941 0368

CEO and Founder Michael Wester
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Marketing Team Echo Wang, Kris Wei
Brand Manager Christina Cao
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Finance Judy Zhao, Vicky Cui, Susan Zhou
HR & Admin Tobal Loyola, He Siyu, Cao Zheng
DM Logistic Cao Zheng
General Inquiries 5941 5499

Contact:

General Information: info@beijing-kids.com

Magazine: magazine@beijing-kids.com

Sales: sales@truerun.com


Marketing: marketing@truerun.com


Digital & Magazine Marketing: DCmarketing@truerun.com

DM Logistic: distribution@truerun.com

Directories: listings@beijing-kids.com

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The *beijingkids* Board

Tim Coghlan

Tim first came to China in 2001 and has made Beijing his home for the last 10 years. He specializes in new market development for the world's most iconic consumer brands, previously helping luxury brands enter and expand in China, and now helping a Chinese technology company build their global business. He enjoys outdoor adventures with his two young children, and time permitting, vlogs in Chinese under the moniker of "Kangaroo Daddy".



Mike Signorelli

Mike Signorelli arrived in Beijing in 1994 as a student and has called China home ever since. He has held several senior management roles over the past 20+ years, including his last corporate job with NBA China. Mike is the founder of Signature Wine, China's first independent subscription wine club. Contact him at mike@sigwine.com.



Marianne Daquet

In Beijing for 12 years, Marianne Daquet has always been passionate about art and education. She founded Atelier Art School 6 years ago with the mission to pass on her strong belief that creativity can change the world. She and her French husband have two daughters. You can reach her at Marianne@atelier.cn.com.



Tara Gillan

Tara is from England, UK, and been in China over 14 years where she is raising third culture, bilingual kids. She has a passion for education in China, and is a life long learner still trying to master Mandarin. In between, work, study and being a mum, you will find her looking for her next adventure!



Caroline Nath

Caroline Nath moved to Beijing as a teenager after having grown up in the US, Canada, France, and India. She is a filmmaker, radio host, Parent Effectiveness Training teacher, founder of Bonne Nani Jams, and an organic food promoter. She has two multi-ethnic and multi-lingual children. Contact her at kulfidoll@gmail.com.



Elisabeth Koch

China's milliner, Elisabeth Koch, arrived in 2007 and hit the ground running with her hats. This TCK has three children who were born in Beijing. While her creations adorn famous heads on the covers of international glossies, Koch gives hat-making workshops in her studio and is kept busy by the kids. Find out more information at www.ElisabethKoch.co



Lise Floris

Lise Poulsen Floris is an EU official turned blogger. Since leaving her native Denmark in 1998, she has lived in Italy and Belgium before moving to China with her family. She writes about life in Beijing on her blog ninemillionbicycles.com, aiming to tell "the big story through the small story." Her work has been published in the *South China Morning Post*, *Global Times*, and *Point of View International*.



Juliet London

After seven years in Beijing, market researcher, branding consultant and writer, mother to two teenagers, Juliet 'Lady' London continues to be fascinated by this ever changing city. British by birth, she has also lived in Australia and other parts of Asia. Her work primarily focuses on education research, leaving less time than she would like to take exercise, walk her dog, and snap up bargains at local markets.



A NOTE TO OUR READERS

“

Putting this issue together has been such a unique experience for all of us here at *beijingkids*, having to work from home and under quarantine. As the Coronavirus reaches families across the world, those of us who stayed in Beijing through the entire ordeal felt the drain on our local economy and community first hand. Businesses in almost every industry experienced drastic losses, and schools, teachers, parents, and students have been living in a constant state of educational limbo, all while asking the big question, “When will schools be able to reopen?”

But it's in times of crisis that our sense of community truly emerges. As campuses continue to remain closed, teachers at Beijing's international schools have gone above and beyond their required duties and work hours, giving their students the best e-learning experience they can provide.

No matter where you're from, for those who call Beijing home, we've inherited the city's spirit of dealing with curve balls, head on. Whether it's SARS, or the latest COVID-19, we Beijingers adapt to changes and find ways to move forward. So in this issue, we look past our current crisis and dig deep into the world of money and finances.

We look at the next step for students as they graduate from high school and select a university that'll determine their future

(p. 28). We interview a Beijing-based financial manager about teaching kids the importance of investing at a young age (p. 22). And, in this tech-loving digital world, allowances no longer need to involve cash (p. 32), but what does that mean for the kids growing up in our cashless society (p. 40)?

However, it's not life lessons without some mistakes to learn from. Beijing's expat parents share their list of purchases that they regret (p. 36) and we look at the world of in-app purchases (p. 20), hoping to save your credit card from unwitting charges. And to inspire the entrepreneurial spirit within us all, we spoke with two expats who've made a name for themselves in China (p. 12 & 38), proving that if you can think it, you can do it.

”



Mina Yan

What's New



COVID-19 Disrupts 2020 Spring Semester

On Dec 31, 2019, China alerted the World Health Organization to an unusual pneumonia-like disease in Wuhan, Hubei Province, which would later be identified as the Coronavirus, or COVID-19. Since then, the Chinese government has undertaken successful steps to contain the spread of the virus, including the shutdown of offline lessons in schools and training centers and the indefinite postponement of the Spring semester. At the time of publication, there was still no opening date for schools in Beijing. However the Ministry of Education has issued guidelines to be followed upon the return to onsite learning, including barring parents from escorting their children onto school premises, a strong recommendation that students avoid using public transportation and avoid large crowds. Field trips past Beijing's borders also remain prohibited.



E-Learning Continues in Schools Across the City

Following the postponement of the Spring semester, schools across China and Beijing have turned to online classes as a way to ensure students continue learning. International schools across Beijing rolled out their e-learning curriculums within rapid succession of each other, with the earliest having started the first week of February. Schools are expected to continue with this e-learning strategy until the Ministry of Education issues a directive for schools to reopen.

Beijing's Restaurants Trek On

The Beijing hospitality and food services industries are among those worst hit by the COVID-19 outbreak. Beijing residents have been reacting with shock at the closure of some of the city's most iconic restaurants. This was as a direct result of the government's directive to limit gatherings and restaurant services in an effort to control the spread of COVID-19. Restaurants have turned to expanding their *waimai* options and recently, many have reopened under strict new regulations.





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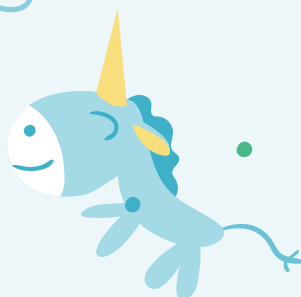
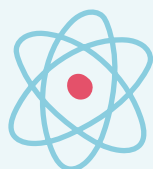


Note that we will only publish
photos of babies born
in the last 12 months



Aurélia Bruneel

Belgian/Chinese. Born on November 3
to Liu Lin and Antoine Bruneel
at Oasis International Hospital



Henry Halili

Albanian. Born on February 15
to Fatjona Ndreu and Fatos Halili
at Oasis International Hospital



Yuanzhi Hu

Chinese. Born on January 31
to Yanyan Dong and Kefei Hu
at Peking University People's Hospital



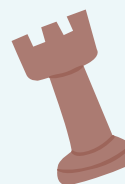
Yuxuan Ma

Chinese. Born on September 11
to Lulu and Ares Ma
at Peking University Third Hospital



Gabriel Chaumard

Israeli/French. Born on January 2
to Mayan and Cedric Chaumard
at Beijing United Family Hospital



DADDY AND ME

The Timberlake men say buh-bye to their bedheads

By Mina Yan



We see mommy and me classes and events a lot, but what about daddy and me? Let's not forget about the city's cool dads!

For one Beijing dad, spending time with his son, Evan, is the best bro time anyone can ask for. Henry Timberlake is a food consultant and a regular on the food and beverage scene. He's not only known for being a genuinely awesome and down-to-earth guy with vast knowledge of everything food related, but also for his signature mustache that he's been sporting for years.

The father and son duo spent a fabulous morning together at the Laurent Falcon salon in Sanlitun, nibbling snacks while getting a fresh haircut to look sharp and spiffy.

It's no secret that during the past two months Coronavirus has drastically impacted local businesses, but here, we're Beijingers and we can adapt to any situation life throws our way. Businesses like Laurent Falcon follow a strict sanitation policy and health and safety regulations for their team. So, with the salon disinfected on a daily basis and the team covering up with masks, business goes on as normal as can be.

Stylists Felix and Max set off to give the Timberlake men a fresh new look. Dad got a color and trim with a clean, crisp razor line before getting some attention to his signature stache.

With little man Evan sitting right across, this salon session turns into a fun day of daddy and son bonding. With their bedheads in check, the Timberlake men change into stylish sweaters and matching shoes and funky socks before taking a stroll around Taikoo Li with more tasty treats in hand.

While hanging out with your friends is great, spending some quality bromance time with your little man is more precious than anything in the world.



Hair

Laurent Falcon, French Style Salon
F/2, Sanlitun North Street South
www.laurent-falcon.com
(6409 4243)

Outfit

Henry and Evan's wardrobes



ON THE RECORD

The Scorza family shares their favorite tunes

By Drew Pittock

The Scorzas are a musical family if ever there was one. Between dad's guitar playing, mom's dancing, and the kids' love of piano, drums, and more, it's clear that there's rhythm flowing through these genes.

The family came to Beijing in 2010 when mom, Alessia, and dad, Luigi, both got job offers. Over the past decade, Luigi has become General Manager of the local architecture firm, Hydea Beijing, and Alessia has not only worked as a doula, but also founded both Baobaole Beyond and Blossom Montessori, where their two sons, Giosue and Zeno attend school. The youngest of the Scorza clan, Corinna, attends The Children's House Montessori Kindergarten.

ALESSIA, (Mom, 37)

I am undeniably a music person. I live with a constant soundtrack in my head and being a lyrics person, I pay attention to the message delivered. For all these reasons it is hard to identify only a few musicians I like.

First time I got to choose my own music I was about 5 years old. My dad took me to his friend's music shop saying I could choose anything I wanted. Right next to those albums with big bunny ears and Teletubbies, there was this happy guy with striped shorts and a baseball cap on backwards. I took that LP. It was 1988, the guy was a young Jovanotti (aka Lorenzo Cherubini) and he still is my favorite musician ever. I had been wearing backwards caps for the longest time, ruining all the family pictures my mom never framed! Jovanotti was and still is the most versatile and innovative artist, going from rap, hip hop, ballads, pop, funk, dance, indie, electro-rap. He was the first one to introduce sonorities from different places and originally being a DJ means he knows how to create incredible melting pots. He is also involved in several charitable campaigns, what's not to love about him?

Apart from Jovanotti, I grew up listening to rock, punk, pop, and rap. I love to sing, I used to be part of a vocal ensemble and this is how I got to know some amazing a cappella groups I still sing along to, such as The Swingle Singers and The Manhattan Transfer. Recently I discovered La Colmena, a women-only a cappella group. First time I listened to their arrangement of Zapata Se Queda by Lila Downs I was in complete adoration.

I love to move my limbs and dance music is always on (long live the 90s!). Currently my playlist has Jovanotti, Billie Eilish, Red Hot Chili Peppers, SIA, Beyonce, Alicia Keys, Mahalia, Black Pumas, and a lot of afrobeat, Burna Boy being my favorite one.

In my spare time I practice and teach Jindafit (afrobeat dance workout), and this obviously influences my list.

My greatest admiration also to talented DJs, like Fatboy Slim. Fatboy Slim and Idris Elba's remix of Uptown Funk by Mark Ronson is striking, if you are into this kind of thing.

PHOTOS: UNI YOU

ZENO (Son, 6)

Queen, because I like that Freddie Mercury can make rock with the piano. AC/DC, because I like rock music and they have talent. I wish one day I could play my drums in a rock band, just like Chris Slade [drummer of AC/DC].

I also like Michael Jackson because he is really energetic.

GIOSUE (Son, 7.5)

Queen, I can feel the energy and Freddie Mercury is an amazing pianist. He is a rock piano player and he composed his own songs. He is incredible!

I like AC/DC because their rock is so energetic! And I love the singer's voice, so special!

I also like and admire Peter Bence, a young talented pianist. I am studying piano with Zoe [Crescendo Studio] and I wish one day I can meet and play with Peter Bence. This is also the reason why I would like to go to Berklee College of Music, I know he has studied there.

LUIGI (Dad, 41)

Bermuda Acoustic Trio, a band composed of three Italian guitar players who cover famous songs. They are the best guitarists ever!

Michael Jackson, he is the best song writer, producer and performer ever. He is extremely versatile and incredibly energetic.

Apart from pop, I also listen to swing and Latin jazz, without having a favorite musician though.

CORINNA (Daughter, 4)

Michael Jackson, because he is really cool and can dance really well. He makes me dance!

I like Billie Eilish, "Bad Guy" is definitely the hit of the moment.

I also like to dance with my teacher, Rashmi. And I like my own songs!

Paving Your Own Way

Dominic Johnson-Hill is a self-made entrepreneur

By Mina Yan



One of the people who has been an inspiration for entrepreneurs and children alike in Beijing is the founder of Plastered 8; Dominic Johnson-Hill. Plastered 8 makes iconic Beijing lifestyle inspired graphic T-shirts that are now so much a part of the city culture that you can't visit Beijing and not bring back a Plastered 8 shirt as a souvenir. Since their little shop in Nanlouguxiang opened back in 2005 they've gone from creating only T-shirts to shipping all types of apparel, lifestyle products, artworks globally, and have created murals in restaurants and hotels around the world. All of this came from the mind of Johnson-Hill, an optimist from Guildford, UK who first came to China in 1992 as a backpacker with no money to his name or much of a plan.

Looking at him today you'd never think that Johnson-Hill, a TV personality, public speaker, artist, and businessman grew up thinking he wasn't talented in art and (to this day) considered himself an introvert. He's the epitome of a self-made success story.

Johnson-Hill left home at the age of 17 and has been supporting himself since. He backpacked from country to country, making his living doing odd jobs until fate brought him to China. He fondly looks back on his first year in Beijing. He was living with a Chinese family and only had one friend in the city. When his parents came out to visit, his mom felt so bad that she

gave him a 500 euro note, for the first time. With that money in his pocket, Johnson-Hill recalls feeling so incredibly rich that he went to Lido and treated himself to a whole pizza to splurge. He would have brought his one and only friend along, but it was still just 500 Euros and that money needed to last.

Johnson-Hill didn't make his name using family connections or money. This adventurer, and now dad to four beautiful daughters, paved the way for himself. "I like the feeling of not knowing what's going to happen next. I think that's why I became an entrepreneur. I wasn't the kid who was sold. I hated doing sales, so I wasn't an entrepreneur in that respect. I was an entrepreneur in the sense that I'm willing to take risks. I didn't want to focus on making sales. That was embarrassing! Eventually, I worked out that I like to create things."

Plastered 8 started in that spirit. Johnson-Hill rented a storefront on Nanlouguxiang way before he knew what he wanted to do with it. "The idea for Plastered 8 started when I saw a foreigner wearing one of those 'I climbed the Great Wall' shirts." It was a shit t-shirt and I thought I could do better than that, so I went home and downloaded a picture

of a woman in a bikini and plastered it on top which became my very first design." The direction for the Plastered 8 that we know and love today also came by chance. For his wife's birthday, Johnson-Hill took an old Beijing subway ticket and had it blown up and framed it. He later put the same subway ticket design on a t-shirt and that became an instant hit at the Plastered 8. He had found his niche. "The woman in a bikini surfing the Great Wall was too out there. People didn't get it. But they loved the subway ticket. It was that iconic meaningful Beijing nostalgia that people wanted," he tells *beijingkids*.

Today, this proud dad of four inspires not only his daughters but kids all over to take charge and find that missing niche in whatever they love, radiating positivity everywhere he goes and sparking up their entrepreneurial spirit. As someone who started from

nothing, Johnson-Hill encourages others to pursue their passion and dreams. As someone who doesn't believe in helicopter parenting and forcing their kids to follow a detailed life plan, Johnson-Hill says that he "just wants them to be brave and to bring ideas to life."



PHOTOS: DOMINIC JOHNSON-HILL



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PRO TIPS

1. Keep frozen after immersing.
2. The length of time immersed will influence the taste, resulting in more succulent tomatoes the longer they soak.

The Cherry (Tomato) On Top

Three steps to Michelin perfection

By Mina Yan

One of my favorite places in Beijing for Peking duck is at the one-star Michelin restaurant, Jing Yaa Tang. Led by local chef Li Dong, Jing Yaa Tang has been turning out peking duck that's crispy on the outside and juicy on the inside.

But Beijing's most famous dish isn't the only reason to love them. Fantastic cocktails, unlimited dim sum, and a seasonal menu that highlights the history of culinary culture all around the country can be found there year round.

One of my all-time favorite dishes at Jing Yaa Tang isn't anything fancy, in fact it's so simple that it can be made in just three easy steps.

The cherry tomatoes marinated in plum sauce are a must-order for any diner. They boast a sweet and savory combination that cuts through your meal and refreshes your palette for more tasty morsels to come.



INGREDIENTS

- Water (300g)
- Sugar (80g)
- Preserved prune slice (1 pc)
- Concentrated orange juice (10g)
- White vinegar (50ml)
- Cherry tomatoes (200g)

INSTRUCTIONS



1. Remove the stem of the cherry tomatoes and peel the skin with boiling water.



2. Boil the preserved prune in water, and then add other seasonings (orange juice, vinegar, sugar) after three minutes. Turn off the fire when sugar melts completely.



3. Immerse the cherry tomatoes in the sauce for 8 hours after they have cooled.

PHOTOS: UNI YOU

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The Way to My Heart Is
Through My Stomach

Relive your budding romance
with Zhu Di Shui Chan's robatayaki

By Mina Yan



Remember when you first fell in love? When you only had eyes for each other and your partner could do no wrong. For every couple, that blissful honeymoon period eventually comes to an end. When relationships graduate from the honeymoon phase into a more mature phase, that's what you've signed up for, for life.

Date nights play an intriguing part in a relationship. Every couple needs to set aside time just for their partner. Leave the kids and the work stress out of it and spend some time with the one you love; the most important person in your life, your other half.

Recently we've discovered a brand new little restaurant that takes us on a serious #TBT to romantic getaways in Japan.

Zhu Di Shui Chan isn't the easiest restaurant to find, especially for those who don't frequent Wangjing. But owners Johnny Jiang and wife Gina Zheng put their heart and passion for good food and love of people into the restaurants.

The restaurant offers both robatayaki (fireside cooking) for those looking for a casual dinner that's not so private, as well as secluded booths if you're in the mood to shut

the rest of the world out and just enjoy each others' company.

Robatayaki comes from century-old country-style cooking that started in northern Japanese fishing villages like Hokkaido. Fishermen needed a way to cook on boats so they encased coals in a stone box to protect the boat from the heat of the fire. The practice became popular all over Japan, and became particularly notable in Osaka.

In the past, robatayaki and izakayas were both more associated with male-dominated establishments, but not anymore. Today they're associated with carefree, youthful, fun - just the way Jiang and Zheng intended. The couple has been married for seven years with two young daughters. They met at a party, and are firm believers that great food and drinks bring, and keep, people together.

For Gina, date night is about discovering new flavors. "It's important to leave the kids at home and work on a couple's relationship. It keeps the love life alive," she tells us. "Even if it's just having a simple meal together. Date night is a necessity in a relationship. It helps parents to destress."

With chef Naoyuki Shinohara at the helm, Zhu Di Shui Chan has created a thick menu

of classic favorites with fresh seafood just like you'll find at Tsukiji Fish Market in Tokyo, along with Japanese, Canadian, and Australian beef.

As for must-haves: It's not a proper meal at a robatayaki without some grilled fish that's cooked right before your eyes, and Zhu Di Shui Chan offers different options ranging from RMB 18 to RMB 680. Their long list of kushiyaki (skewered and grilled meat and vegetables) range from RMB 7 to RMB 22 along with a few icy cold draft beers, which are sure to bring back the romance of a budding relationship where you've yet to feel comfortable enough to devour a whole suckling pig before asking for the dessert menu.

Zhu Di Shui Chan

Daily, 11.30am-2pm, 5.30pm-10.30pm
19 Guangshun North Street,
Wangjing
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(6478 0866)



Forever Wallet

Learn how to make a paper wallet for the cashless society with Ivy Academy

By Wendy Xu



After living in China for a while, it can be easy to forget what cash actually looks like! As every store, business, and bill is payable with a touch of a button on our phones, cash seems to serve no purpose other than taking up space in our pockets and bags. However, there are still a select few of us who carry around wallets everywhere we go, and find joy from paying in cash rather than browsing through our phones to open up Alipay or WeChat.

Maggie, a 5.5 year old student from Ivy Academy says that her mom still likes to use her wallet, and as part of our Money and Finance issue, made her mom a homemade wallet with the help of teacher, Hana Burazerovic.

Here are the materials and steps you'll need to do the same with your kids, whether it's to give them their very first wallet or finally start carrying one of your own for the first time in China!



- Scissors
- Colorful mini cotton balls
- Stickers of your choice
- Tape (masking or scotch are both fine), double sided tape or glue, velcro
- 3 to 5 sheets of construction paper, any color, or zig-zag papers (pictured)
- Colored markers and rhinestone jewels



Step 1: Choose a piece of paper (Maggie chose pink here) that will be used for the outer cover and fold it into 3 sections.



Step 2: Pick out another piece of paper that is the same size as the first for the wallet's inside (Maggie chose purple here). Fold the paper into 3 sections. Cut along the lines.



Step 3: Choose two pieces of the paper (purple) you just cut and fold them in half, individually. Then fold the two pieces in by a few centimeters, turn the pieces over, and repeat until they are all folded in like a paper fan.



Step 4: Cut two strips of the double-sided tape and stick it on two sides of one piece of the paper (here, purple). Repeat the same step with another piece of paper (also purple). Peel the tape and stick it to the two edges of the other paper (pink). Press along the edges and fold.



Step 5: Cut out two pieces of velcro. Place one of the velcro strips on the inner part of the envelope and place the other on the other side, situated in the middle of the paper so that they can be fastened together.



Step 6: Choose whichever jewelry you like and stick it on the wallet, write your name on it and decorate however you please.

APP-PARENT STRUGGLE

Understanding the world of “freemium” apps and knowing how to keep digital purchases in check

By Drew Pittock

The fact of the matter is that when it comes to digital literacy, our children are far more fluent than we are. They’re polyglots proficient in coding languages and international technoslang, builders of a bona fide Tower of Babel constructed from zeroes and ones. This is no more apparent than in the software tutorials on YouTube and Youku, which are oftentimes delivered by 8 and 9 year olds who, while not overtly condescending, possess a confidence and swagger that makes the rest of us feel as obsolete as VHS tape scarred by the incessant sands of time.

So it can be something of a headache for parents to stay on top of certain features in their and their children’s phones. Moreover, every time you think you’ve got a handle on how the app and app stores work, you’re faced with a new update and a new tome of terms and conditions that you blindly agree to without fully appreciating the gravity of. Likewise, if it’s not an update that’s throwing you for a loop, it’s simply the fact that while you know three ways to lock a function on your phone, chances are your child knows four ways to unlock that function.

One such issue is the world of in-app purchases, also known as “freemium apps”, ostensibly optional choices such as premium subscriptions, extra levels, and more char-

acters, that aren’t always clearly defined in otherwise free versions of a game or streaming service. And while there’s superficial steps such as passcodes that a parent can impose to keep their child from racking up outlandish bills, these measures are by no means foolproof.

Now this is not to say that your child would ever intentionally swindle you into paying for something you didn’t approve. It’s merely a cautionary tale that encourages both parents and kids to be more careful about what they’re installing on a device.

Take for instance local dad Ahmad Zabeti, who has unwittingly allowed not one, but two in-app purchases to slip through his phone and bank account.

The first was an app called Icing on the Cake by Lion Studios, a game in which players decorate cakes, and try to get their creations to match delectable digital baked goods. According to Zabeti, “We were having dinner with friends and suddenly my daughter, who was playing with my iPhone, came to me and asked if she could add a new game. I just took a quick look at my phone and it was already too late; I had just used Face ID to download the app.” Luckily for Zabeti, the game cost a measly RMB 18, but that’s not to say this simple slip of the face couldn’t result in a much heftier price tag.

More recently though, Zabeti’s daughters downloaded LiftApp’s UNICORN: Pixel Art by Numbers, a digital take on the classic paint-by-numbers idea. Although the game presents itself as being free to download, and for all intents and purposes is free to download, the developers fail to mention that after an automatic upgrade kicks in, so too does a weekly fee for a premium subscription component.

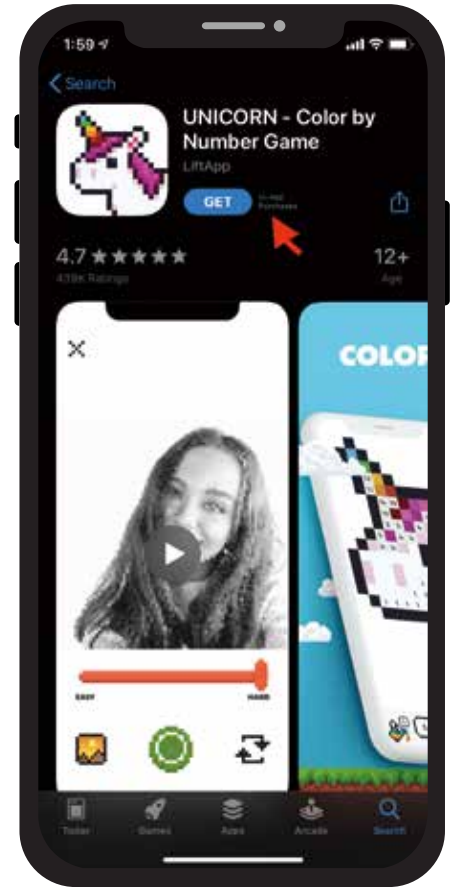
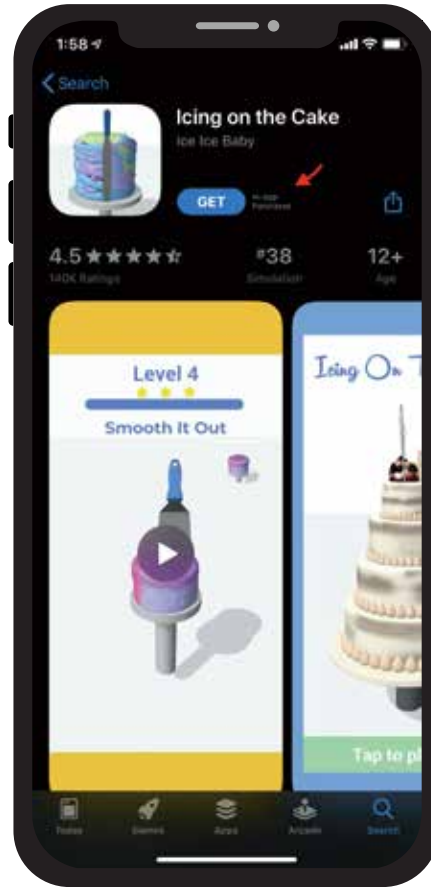
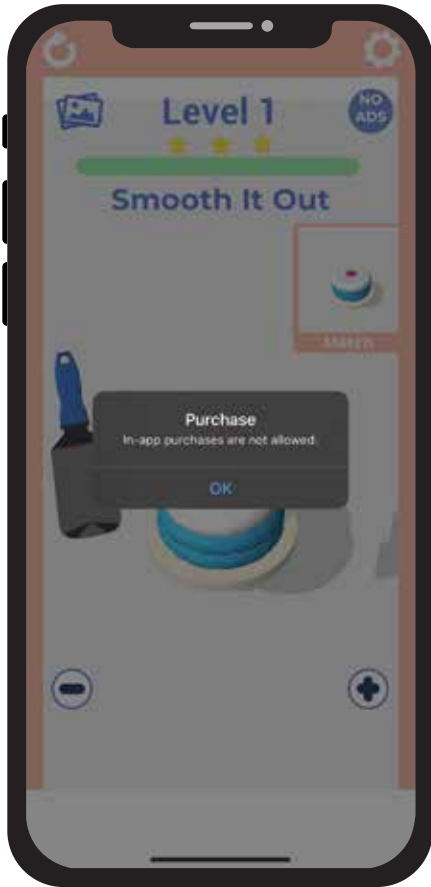
As Zabeti explains, “My girls downloaded a free game, but it turned out that the app gets an automatic upgrade which costs RMB 61 per week. I realized it when I checked my bank account a month later and I saw that RMB 245 was taken from my account.”

When asked what he did, and has done to rectify this situation, Zabeti said, “Of course, I immediately stopped the subscription. Now I check the subscriptions in iTunes every week to make sure this doesn’t happen again.”

While in-app purchases are a necessary component to any successful developer’s business model, and aren’t nefarious in their own right, they do pose inherent problems. Whether they’re purposefully hidden or simply difficult to spot is another debate, but one thing’s certain, knowing what you can do to guard against unfettered spending is the first step to reigning in a financially rogue child.



PHOTOS: DREW PITTOCK, IDOWNLOADBLOG.COM



FOR IPHONE AND IPAD USERS (IOS 12 AND HIGHER):

To turn off in-app purchases all together:

- Open **Settings**
- Tap **Screen Time**
- Tap **Content & Privacy Restrictions**
- Switch the **Content & Privacy Restrictions** slider to on/green
- Select **iTunes & App Store Purchases**
- Select **In-App Purchases**
- Tap **Don't Allow**

If you allow in-app purchases from this screen, there's an additional option to Always Require passwords for App Store Purchases. However this is where parents like Zabeti can still get into trouble. On new versions of the iPhone, Face ID is your password, so by merely looking at your phone, you're giving it unfettered purchase power. And in true Apple fashion, turning off Face ID for in-app purchases requires navigating an entirely different set of menus.

To turn off Face ID in-app purchases:

- Open **Settings**
- Tap **Face ID & Passcode**
- Enter **Passcode**
- Switch the **iTunes & App Store** slider to off/grey

FOR ANDROID USERS:

- Open **Google Play**
- Tap **Settings**
- Switch the **Parental Controls** slider to on
- Enter **Pin**

This **pin** should be different from the general one used to unlock your phone.



Mini Money Managers

Turning your kid's piggy bank into a swine-ancial success

By Drew Pittcock



Of the many skills and life lessons we teach our children, one that seems to slip through the cracks or take a back seat until their later-teen years is financial literacy, yet its importance can't be overstated. Admittedly, however, even many adults aren't as financially fluent as they should be, making it all the more difficult to adequately prepare their progeny for an economically stable future.

To use a particularly apt metaphor, investing now will pay huge dividends in the long run, and it's incumbent upon us to make sure that our kids not only know how to spend and save, but also how to maximize the potential of their income, whether it be from a high school job or grandma and grandpa's birthday cards stuffed with cash.

To help us better understand how we could teach our kids about money management, and turning their piggy bank into a swine-ancial success, we spoke with Simon Watkin, a Beijing-based Senior Financial Advisor at Bluestar AMG with eleven years experience helping expats in China make the most of their money.

What do you think is an appropriate age for kids to start learning about the ins and outs of money?

I believe it's never too early to start learning the basics of where money comes from and how a person or family can use it. Teaching your child from as soon as they start learning numbers and math in school would be a good starting point.

Investment and money management are important aspects of adulthood, but why should kids learn about these things as well? How do you think it will benefit them later in life?

All parents want their children to grow and prosper. Teaching them early about investment and money management is a precious gift that is free to do, but can radically improve the chances of a child making the correct decisions when it comes to college loans, saving rates, mortgages, and investments that can safeguard their financial futures and ensure a prosperous retirement.

Aside from stocks or real estate, what other kinds of investment opportunities are out there?

Parents can start saving and investing for their children's future by look-

ing at a regular bank account to begin with, which will teach children about discipline and regular contributions. Another option that will increase the chances of higher returns is Junior Individual Savings Accounts (JISAs). They give access to the stock market and have tax free benefits. Other options include cash savings notice accounts and fixed-rate bonds for children. These accounts often offer better rates of interest than regular accounts.

If a kid were to come into a little extra money, say RMB 700, how would you advise they use that money to generate more in the long-term? Would it be advisable to start a small portfolio at a young age to see how it develops over time, and get a sense of how the market operates?

I think making saving and investing fun from an early age will keep their interest and attention in investing. Having a small selection of stocks and allowing a child to pick and choose as they get older is a great idea.

With more and more finance going digital, i.e. WeChat Pay and Alipay in China specifically, do you think it's more important than ever to teach kids about Financial Literacy, and the value of money?

I couldn't agree more. The earlier we teach children about the power and value of money the likelier they will make sensible and correct decisions as adults.

If you could sum up the main tenants of investment and money management in a few short phrases, what would they be?

Safety: Know your risk tolerance and boundaries

Stick to the plan: Understand your motives for investing, create a plan and stick to it

Realistic returns: Don't expect double-digit returns from cautious asset classes like fixed interest funds.

Diversify your investments: Having too many eggs in one basket is still as relevant today as it was when the phrase was invented.



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Money and modern society

Students from Beijing No.55 High School International share artworks depicting money in today's world

By Wendy Xu



Nancy Yang (Grade 12, Age 18, Korea)

I think the watch is an invaluable object because of time. The precious stones and the gold glow to show its value.



Orgil Bulgan (Grade 11, Age 16, Mongolia)

This painting depicts a depressed woman, struggling to keep up with the modernized society. She's depressed because she's drowned by thoughts of debt and money.



Hyeyun Cho (Grade 8, Age 14, Korea)

This picture talks about how we make the earth sick for money. It is a money machine that produces sickness.



Rie Kitara (Grade 9, Age 15, Japan)

This is about greed silencing society. The money covering the mouth in the drawing represents this concept. I think that the availability of money is negatively changing humanity.



Yunha Hwang (Grade 8, Age 14, Korea)

This piece of painting portrays the dystopian society that coerces the younger generations with high expectations to be a wealthy person. The sincerity of trying to meet the expectations shown with his hand reaching and his tears dropping.



Ziqi Fa (Grade 8, Age 12, New Zealand)

This is a virtual money factory that is printing money, coins, and recycling them. My inspiration came from Charlie and the Chocolate Factory.



Julie Kang (Grade 8, Age 14, Korea)

There are an owl and expensive objects in this picture. The owl is a symbol of wealth and the owl of wealth steals these treasures.



Jina Ham (Grade 12 Age 17 Korea)

This work is a representation of people's avarice towards the endless and uncontrollable demand for money. Through minimizing the direct control over the material, I was trying to highlight the lack of modern people's restraint towards their earthly desires.

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“Winning a BCIS scholarship gave me the opportunity to realize my dream of studying Fine Art at university, and inspired me to achieve greater successes in the face of new challenges. At present, I have received two university offers both with scholarship support.”

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ONLY COOL TEACHERS ALLOWED

Beijing teacher putting fun back in education

By Mark Allan Karanja

At the risk of sounding like an old-timer, kids in school have it good. Long gone are the days when education was all books and no real world experience. Technology is no longer considered a distraction, but an asset and a teaching aid. Teachers have also transformed from monolithic creatures of our deepest darkest nightmares, whose main function is to make students' lives miserable. Now, students have teachers who not only cultivate a positive atmosphere in class, but also nurture an egalitarian camaraderie with their charges. It is the golden age of education where the 'cool' teacher is no longer a misnomer, but the standard.

Teacher, part-owner of Imagination Station Kindergarten, and frontman for popular band, Stevie Mac & the Mac Daddies, Steven McKinney certainly fits the bill. With fun as part of his teaching philosophy, McKinney has made it his mission to push the educational envelope in Beijing. "My primary philosophy is to make teaching fun and to always be creative. With fun, creative ideas in the classroom everyone wins, both teacher and student alike," says McKinney, adding "I believe that this type of teaching environment will truly help a student realize their potential."

McKinney's foray into education was far from an accident, tracing his passion for the classroom back to his high school days, serving as a child mentor and camp counselor through to college, further cementing his resolve to plunge headlong into education. However, this journey was far from smooth, as McKinney confesses. "I failed, miserably I might add. In the States, I was unfulfilled in my work and personal life. I made some bad choices and lost everything that was important to me. But in that failure, I gained a clarity in crisis, which gave me the courage to come to Beijing to start anew," explains McKinney.

This is a testament to Beijing's ability to attract fresh young minds, while acting as the perfect crucible for reinvention and innovation.

Fun is not only an aim for McKinney, but is incorporated as part and parcel of his teaching routine. "My class sings for about 20 minutes



every morning which we all love, and we always listen to music during worksheet periods," states McKinney.

This love of music extends beyond the classroom, with the weekends dedicated to his passion for music as the frontman for his band. The vintage pop-rock band has become a common fixture in Beijing expat circles, even going so far as to perform for beloved Chinese NBA legend, Yao Ming. According to McKinney, "It's a blessing to live each day with such fulfillment. Coming to Beijing was a huge leap. Being successful here took a lot of hard work and sacrifice, but was certainly worth it."

Just like many expats in Beijing, McKinney confesses to an ongoing romance with the city. "I love China and I love living in Beijing especially. I'm an expat who considers Beijing to be home. The city has afforded me many great opportunities for which I am very grateful."

It is this sort of attitude and a dedication to innovation that's propelled McKinney and his partners to success in the running of their preschool, Imagination Station, which now has two locations in Haidian district.

For McKinney, between teaching and sharing his passion for music, leaving his adopted home of Beijing is far from likely.

"I learned a valuable lesson about never giving up on your dreams. I can't pinpoint one moment that made me want to pack up and fly home for good. I have my bad days, sure, but all in all I love Beijing. I don't see a scenario where I would voluntarily leave, at least not right now."



PHOTOS: STEVE MCKINNEY

Making Cents of College Planning

What is a college education really worth
and how do you plan for it?

By Mark Allan Karanja

Second only to finding the right career path, the hardest decision for parents and students to make is choosing which university to apply to. Even though universities are a dime a dozen, not all of them make the list of the most desirable academic institutions for applicants around the world. Schools like Harvard, Oxford, and Beijing's own Tsinghua University are highly sought after, but that much harder to get into, and stand to be more expensive in terms of tuition fees for self-funded students.

Moreover, long before the first application is sent out, parents and schools try to provide advantages for prospective college applicants, all of which comes at a cost. Whether it is

taking advanced placement (AP) classes to boost the odds in a student's favor, spending money on tutors, or extra classes after school, the financial commitment towards university begins well in advance.

With that in mind, when should families begin to financially prepare for university, and how much should they expect tertiary education to set them back?

To begin with, there is a slate of entrance exams students will need to take if they intend to go to college straight out of high school. For instance, if a student wishes to attend an American university, then they are likely to do one of three recognized exams depending on their inter-national school's curriculum. The

SAT subject tests come with a price tag of RMB 550, plus an additional RMB 153 - 181 per exam. The ACTs price in at around RMB 1,160, whereas the International Baccalaureate (IB) costs around RMB 829. These prices of course do not include private school tuition, which in Beijing, could run you as much as RMB 125,465 a semester.

Choice of university and the major a student wishes to pursue is as much a factor in the price tag of the university experience as anything else. This holds especially true for public universities in the United States. One of the many reasons why such universities are so popular with applicants all over the globe is their world-class athletic programs. Should





a student be active in sports, they are more likely to get a scholarship or some funding towards their education at such institutions. However if the applicants aren't American, they aren't entitled to federal funding. Nevertheless, popular choices among Chinese students include UCLA, with an average cost of RMB 299,000, RMB 282,000 for the University of Michigan, and RMB 348,000 for the University of Virginia. And that's just for the first year.

If public universities aren't to the taste of the applicant, then they might want to try their luck at gaining admission to a private American university. However, aside from being increasingly competitive, they make no distinction between majors or year level in terms of tuition cost. Top choices for China based applicants include Harvard, at an average cost of RMB 358,000, New York University at RMB 368,000, and Massachusetts Institute of Technology (MIT) at RMB 368,000 per year.

An option that's growing in popularity among university applicants is the Liberal Arts University option. Such universities boast smaller class sizes and an emphasis on foundational knowledge rather than vocational training. Moreover, like private universities, they tend to have flat tuition fees.

Unfortunately though, the cost doesn't end there. Some of the expenses which parents

are likely to forget are 'incidentals' and living costs incurred during their child's university career. Room and board alone, whether on or off campus, is likely to cost over RMB 139,000, with additional costs such as clothes, food, health insurance, spending money and other miscellaneous expenses bringing the grand total to over RMB 174,000 per year.

Despite what is indeed a hefty bill to attend American universities, there are ways to cut down on the overall price tag. Exceptional grades might allow applicants access to good mid-tier universities. Such universities are more likely to spend money on high achieving students to maintain their performance. However, good grades alone are less likely to land applicants in top-tier universities. Applying to a lesser known, smaller university might also be a good idea. Smaller universities tend to have more financial aid opportunities for exceptional students. Also, while in school, encouraging students to use rented or second hand books can be an excellent way to cut down on spending. This is simply because no matter how good the course is, a student is not likely to use the books ever again. There's also plenty of scholarships for just about every unique situation you can think of, from students who have a twin sibling to a scholarship for fans of zombie apocalypse scenarios.

There are also resources available for fami-

lies seeking financial relief. Knowing whether your child's dream school is a Need-Aware or Need-Blind University might also help to secure the financial aid you desire. Need-Blind schools are more desirable as they will not deny aid to a student based on the family's ability to pay. However, only five such universities exist in the US, and are considered to be some of the most competitive. For American students, there is additional assistance. Students can fill out Free Application for Federal Student Aid (FAFSA) which determines the amount of federal aid a student is eligible for. They should also apply for the College Scholarship Service Profile (CSS) which determines the amount of institutional aid students stand to get.

Whatever the cost, it is an undisputed fact that a sound university education is worth its weight in gold. Admission to a top university could translate to RMB 348,515 more in earnings a year than graduates from an average university after employment. In some ways, we might say, when it comes to planning for university education and weighing the cost, what you put in is ultimately what you get out.

Source: Figures and information courtesy of Crimson Education.

MONEY TALKS

Parents from different cultural backgrounds share their thoughts on teaching kids about money

By Jolie Wu and Wendy Xu

At what age do you think it's appropriate to start teaching your kids about money?

From the minute they're born, a child's understanding of money will subconsciously be learned from their parents, such as how the parents think about money and how they use it.

If at any point your kids were to come up to you and ask, "Mom, Dad, how much money do we have?", what would you say to them?

Answering such a question depends on the age of the child and requires focusing on the reasons behind the question, and also looking at the "facts" and "emotions". Kids may compare how much money their parents make to their friends' families, and we want to avoid these kinds of private family matters being talked about so openly. So before telling them how much money we have, we must first start by asking our kids what makes them so curious.

Do you give your kids everything they want? Have your kids ever asked for anything unreasonable?

For young kids, they do not understand what is or isn't "unreasonable". So we set up some simple and easy to implement rules, anything that doesn't fit these rules will be considered unnecessary.

For older kids, we gradually give them more choices and initiative, so we can discuss what is considered "reasonable" and what is "unreasonable". For example, our oldest son loves Legos so much that he often "wanted" them when he was young, but now he says, "We have so many toys, I'll wait till the important days to buy more toys."

How do you teach your kids the difference between wants and needs?

"Want" and "need" are traditional and classical ways to distinguish our attitudes toward things. But I think if we analyze it from Maslow's Hierarchy of Needs, we can also say that at every level, all of us have a "need". We don't have to struggle to define if the subjective "want" is reasonable or not, instead, we can pay attention to what our kids really "need".



Li Yuan works at a well-known multinational technology enterprise and just published a book, *Design Your Life*. His wife, Chu, works in the marketing department of a bilingual school. Their older son Aaron, 12, harbors a passion for environmental protection, charity, handiwork, and stop-motion animation. 7-year-old Zack is the younger son in the family, and he is good at communication and enjoys music and games.

Parents may be inclined to shield their kids from making poor money decisions. How would you react to your kids' personal money mistakes?

One of the most effective ways to learn things is to make mistakes, so we can let our kids make small mistakes within our control, and then have a discussion about the effects of making poor money decisions, such as how they feel before and after, and how to change their behavior next time. Kids will feel respected by their parents, and at the same time, kids will most likely take responsibility for their behavior.

How would you teach your kids about how money works in the real world and how do they manage their allowance?

Actually nowadays, most families are willing to spend a lot of money on their kids. Especially grandparents, who tend to give "lucky money" to their grandkids during special holidays like Spring Festival, and it can be a source of funds for kids to make "irrational purchases". In our family, if the kids want to spend the lucky

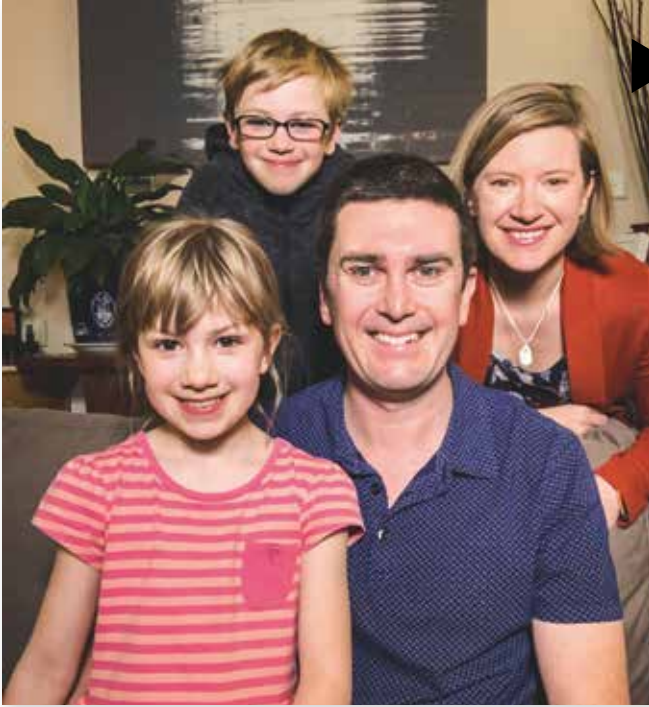
money on any big purchase, we usually have a family meeting to discuss it.

We like to create opportunities for the kids to learn how money works in the real world. For example, last summer, our oldest son went to his godmother's art summer camp to help take photos and videos of the campers every day. He made vlogs using video editing software and sent them to the parents' group chat. Later, he was very happy when his godmother paid him for his help. During the Spring Festival this year, he used the money to give red envelopes to his classmates, and he was very proud to spend the money he earned.

Do your kids compare money with classmates? How do you deal with it?

It's human nature to compare ourselves to others, but it's not scary. Moderate competition can help us build an interesting life with a purpose. The thing we need to avoid is to frame ourselves by others' definitions of success. We should encourage kids to find their inner confidence and their talent.

PHOTOS: COURTESY OF LI YUAN



Bec Taylor and her husband Doug came to Beijing from Australia 11 years ago. They were both elementary school teachers back home, and now they are educators at international schools here in Beijing. Bec is a teacher-librarian, while Doug is a technology integrator. They have two kids, Will, who is 10.5 years old and Charlotte, who is 7.5 years old. Their passions include all things tech, living green, travel, glorious food, and spending time with family.

At what age do you think it's appropriate to start teaching your kids about money?

We started teaching the kids about money around the age of 4, but formally started pocket money at 5.

If at any point your kids were to come up to you and ask, "Mom, dad, how much money do we have?", what would you say to them?

We tell our kids that we have enough money to pay our bills, go on lovely holidays, save for when we don't work anymore, as well as having enough money to give to charity. We often talk about how our salaries compare to those of other occupations, as well as how grateful we are to be paid so well for doing the jobs we love. Our kids also know the realities of being a teacher in our home country and that on a teacher's salary at home, we wouldn't have as many luxuries like holidays.

It feels ridiculous to ever complain about any kind of lack in our lives when we are obviously so abundantly well-catered for by our generous salaries and employee benefits. Our choice to be expats has allowed us to experience life in a way we could never have done if we stayed at home.

Do you give your kids everything they want? Have your kids ever asked for anything unreasonable?

No way would we give our kids everything they want! If we did, they would never know the pleasure of being able to buy something after saving up for it. Our kids are surprisingly good about not repeatedly asking for new things. They will sometimes ask for a new tech toy like a Nintendo Switch, but they know what

our answer will be — "Buy it yourself, that's why you have pocket money."

We see far more of that whiney behavior when we go back to our home country because they are bombarded with advertisements. Frankly, it is sickening the lengths that advertisers will go to sell to kids.

How do you teach your kids the difference between wants and needs?

We base it on Maslow's Hierarchy of Needs — if something keeps them healthy and alive, it's a need. The rest are wants.

We also openly discuss our wants so that it doesn't eat away at us. Sometimes just talking about it can be half the fun and releases the emotion of wanting something so much. Obviously, it's much easier now that they are 7 and 10 years old. When they were smaller it was much harder to explain the differences. Our best strategy back then was to acknowledge the want, write it down and then move on. We believed they just wanted to be heard and have their desires taken seriously. I think that applies to all of us actually, not just preschoolers!

Parents may be inclined to shield their kids from making poor money decisions. How would you react to your kids' personal money mistakes?

Hopefully without shame and anger, but who knows? We have given, and will continue to give them lots of chances while young to make silly mistakes with their money, like the times they went to Roundabout or the supermarket and spent all their money at once and had nothing left for anything else.

Much like everything else in life, we hope

they will experience the logical consequences of poor choices. As long as they are safe and healthy, we hope not to step in and save them from their own poor decisions.

How would you teach your kids about how money works in the real world and how do they manage their allowance?

Much of our money philosophy as a family is a mashup of ideas from Suze Orman (my first financial guru as a young adult) and Scott Pape (the "Barefoot Investor") — common sense, honest communication, and clear expectations. Of course, our kids are young, they don't always do everything perfectly and are still too young to grasp many financial concepts, but that doesn't stop us trying our best to instill smart thinking from a young age.

Both our kids have jobs around the house that are not tied to pocket money, they are just "being alive and part of our family" jobs — set the table, clear the table, put away your stuff, make your bed (on weekends), etc. The luxury of an Ayi makes it pretty hard for kids to do a tremendous amount around the house. They have an option to earn extra money by doing bigger jobs like watering the garden, washing the car, taking my parent's dog for a walk.

Their pocket money is the renminbi equivalent of \$1 per year of age, so my daughter currently gets RMB 35 and my son RMB 50. Our kids have three jars — Splurge, Smile, and Give — and their pocket money has to be divided between the jars any way they like, as long as each jar gets some money. Splurge is for daily, perhaps frivolous spending like a new toy or a treat at the supermarket. Smile money is for large purchases that take time to save for, but will make you smile when you get them. Things like a big Lego set or a fancy new doll would fit this category. Give is pretty self-explanatory, the money gets donated to a charity of their choice, whenever a genuine opportunity comes up. For example, both our kids just raided their Give jar to add to our donation to the Australian bushfire appeals.

Do your kids compare money with classmates? How do you deal with it?

At this point, both kids seem blissfully unaware of comparison, or, if they are aware of it, it doesn't seem to faze them! We are lucky I guess. Our kids have pretty low expectations and are happy as long as we hang out with them, have a steady supply of library books around the house, plenty of food in the fridge, and seeing their grandparents in Australia at least once a year.

We are under no illusions that it will stay this way, but we feel pretty confident that our mantra of, "Buy it yourself if you want it" will hold us in good stead for a few more years at least!

ALLOWANCE ON THE GO

Setting up a 'Relative Card' for your kids on WeChat

By Wendy Xu

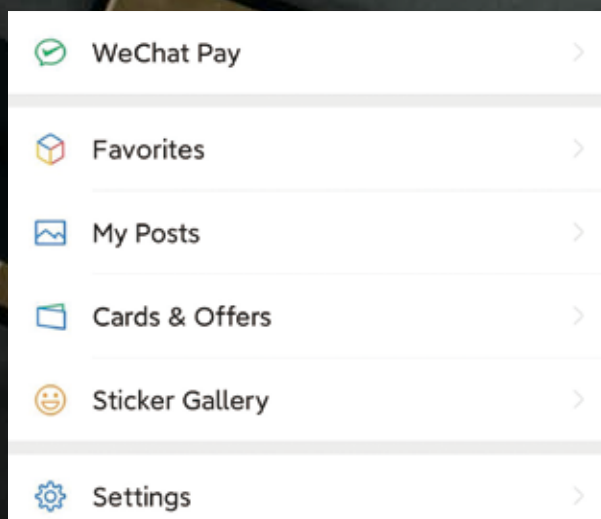
A mere ten years ago, when our friends wanted to go to the movies after school we had to beg, grovel, and cry until our parents gave us money to buy a ticket and some popcorn. However, in today's cashless society with things like WeChat's Relative Cards, children may never have the opportunity to experience that.

Instead of giving your children physical cash as an allowance, they

can now receive an allowance straight on their phone that will replenish itself monthly so you won't have to worry about them having funds wherever they go, as well as being able to teach them how to budget.

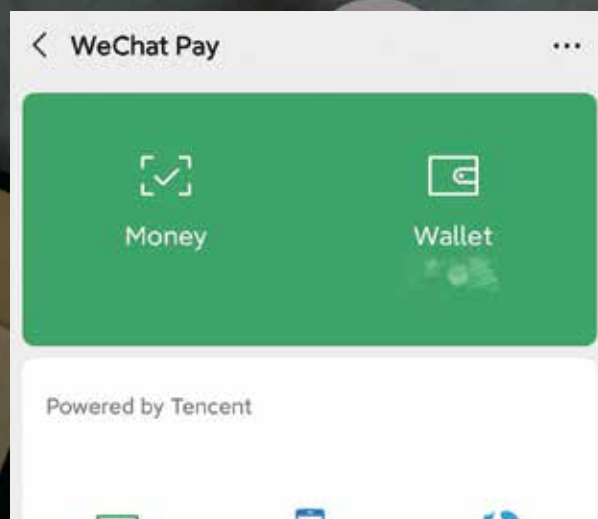
The way to set up a Relative Card for your child or children is quite simple.

► How to Set Up a Relative Card



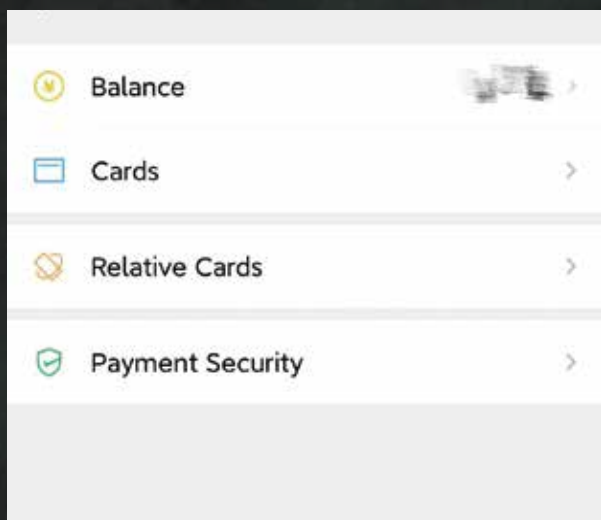
Step 1:

Go to your WeChat profile page and click on "WeChat Pay"



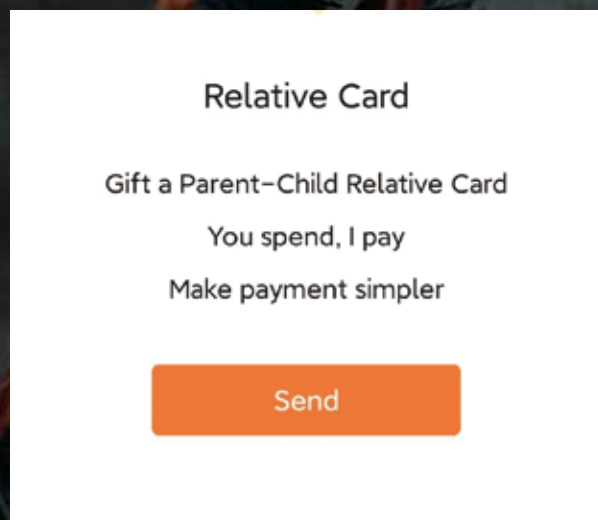
Step 2:

After that, click on your Wallet



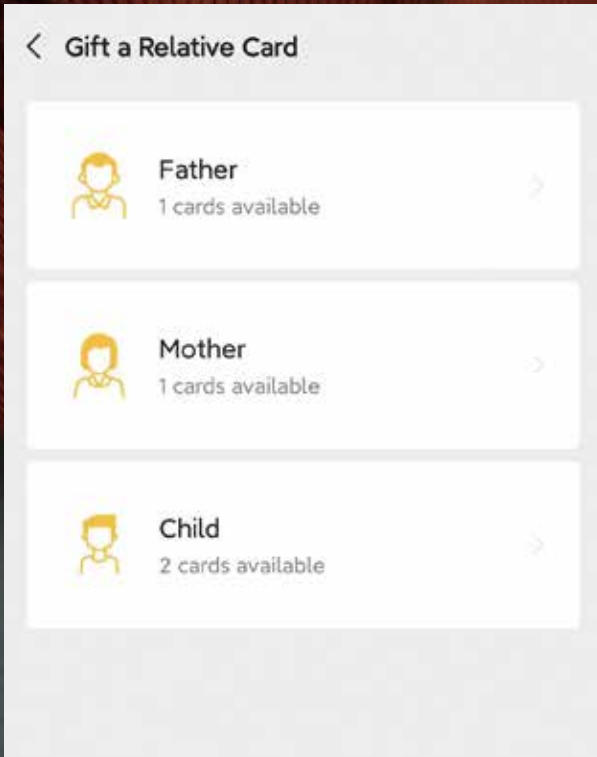
Step 3:

Once you open up your Wallet, click on the tab that says "Relative Cards"



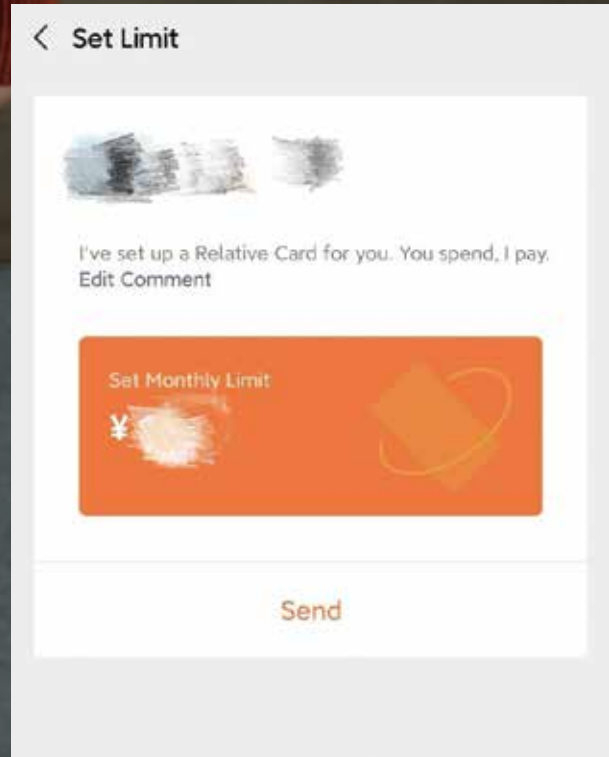
Step 4:

You will then see the option to gift a Parent-Child Relative Card by clicking on the orange button that says "Send"



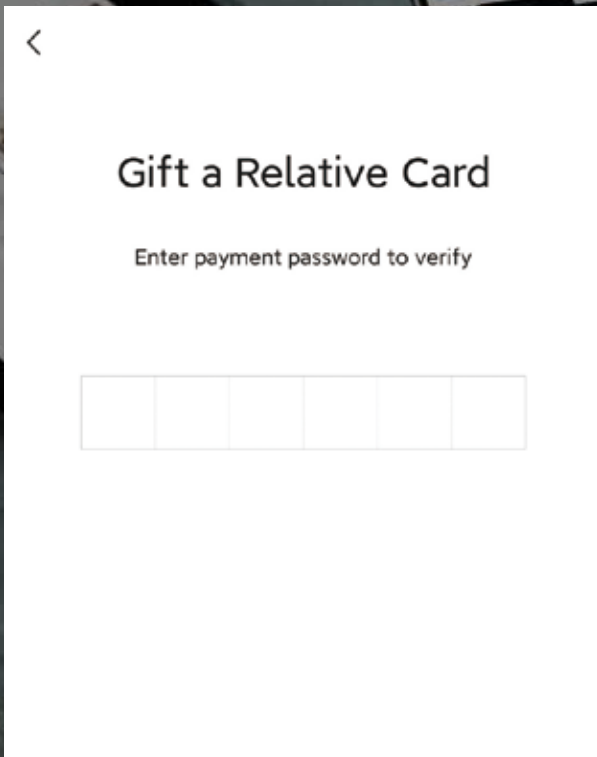
Step 5:

Once you do so, you will see three types of Relative Card options; Father, Mother, Child



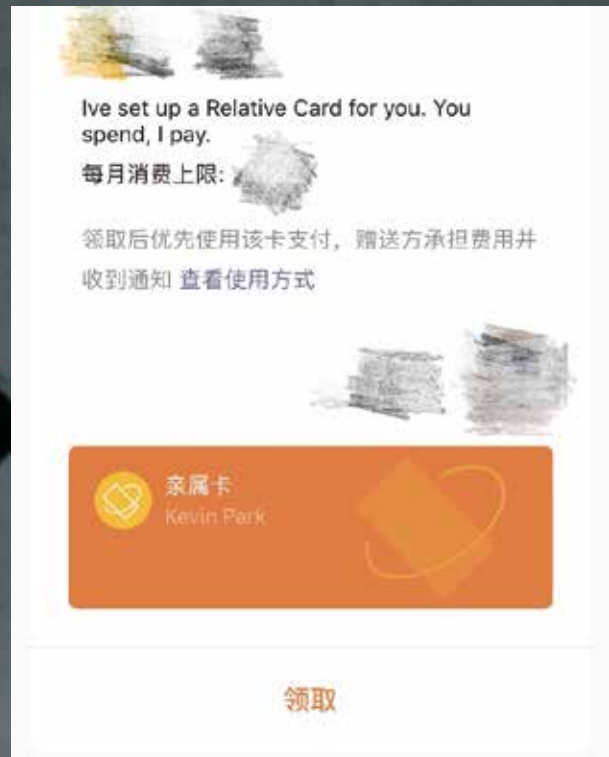
Step 6:

Once you select the type of Relative Card you would like to create, you will be asked to set a monthly limit for the recipient. The limit you set will renew every month and caps at RMB 3,000



Step 7:

After you set the monthly limit, confirm by entering your payment password



Step 8:

After it's confirmed, the card will be available for use and all your child will need to do is open up their chat log with you and accept the Relative Card.





More Money, More Problems

Because even the best of us
succumb to financial fallacies

By Drew Pittock

It's true what they say, that money can't buy you happiness. It sure as heck can buy you guilt and frustration though. Whether it's a slight Taobao addiction that keeps unnecessary items arriving at your doorstep or a surge of inspiration that results in exercise equipment and health food appliances crowding your house, we've all doled out cash to buy things that end up collecting dust.

Here, we asked four Beijingers to share some of their guiltiest purchases over the years.

1

Lisa Sankar-Zhu

Author, Harvey Hippo & Fantastic Stories Series

I bought an inversion table on a whim thinking my family would be willing to hang upside down and benefit from all its touted advantages. They tried it a few times, but did not like it. I used it myself trying to no avail to coax them into changing their minds. Eventually, I gave up because I realized hanging upside down was not for me either. Later I thought what a waste of money and effort assembling and dismantling. I also felt guilty because it seemed like I had contributed to an unnecessary waste of material.



2

Dominic Johnson-Hill

Founder, Plastered 8

Im not a big buyer of stuff, rather I love to create stuff as it's my job. Sometimes you have an out there idea that you feel might blow up and you spend far too much money on it. I had this idea to turn a toilet lock into a ring for women. Quite simply a ring that could be engaged, or vacant, thus empowering the person to show off their status. We had to make 300 minimum order, solid brass, created a website and a fun video and I sold four in one year. I lost a lot of money, but can truly say I'm very proud of the idea that came to life.



3

*Erica Livy**Early Childhood Curriculum Coordinator, BIBA*

I bought a nice big macramé wall hanging which got many compliments. It was beautiful and really lifted the space I was decorating. Filled with a false sense of Taobao confidence, I ordered another one, but the next came a bit more DIY than I had wanted with just two spools of rope and a stick. It's still sitting in the corner of my office five months later and no one knows what to do with it.



4

*Angela Kalberg*
Freelance Writer

A bit over a year ago, in a moment of inspiration for a healthier lifestyle, I decided to buy a juicer. Since then I've used it exactly one time and it's been sitting in my kitchen collecting dust since. It's far too *mafan*.

5

*Harmony Liao Mueller**Head of Marketing and Communications, DCB*

There's something about being in a music shop that tickles my heart. And I can't walk past the sheet music section without picking up the booklets and flipping through them, whiffing the smell of paper from the 1960s in the process and admiring the beauty of the notes dancing across the pages as choreographed by Mozart, Beethoven, and the like. Oh how I want to play that on my violin, at home... only to realize that at home, the notes don't seem as attractive and are actually beyond my league. So there is a stack of sheet music that moves with me, from country to country, house to house.





REIMAGINING AFRICAN ENTREPRENEURSHIP IN CHINA

Hannah Ryder explains what it takes to successfully run a fully foreign-owned business in Beijing

By Mark Allan Karanja

It has become common-place for Chinese entrepreneurs to start, or take over, businesses all across the world. Folks like Jack Ma, who took advantage of the dot com boom in the 90s and early 00s, are household names as Chinese brands now translate to global success. Ultimately, it is accepted that this success is due to the Chinese government's support for Chinese-born entrepreneurs, who are further bolstered by policies which encourage global growth.

Whereas China's entrepreneurial dreams of conquering the world seem anything but daunting, those of outsiders trying to infiltrate the Chinese market prove an uphill climb. Many a foreign investor and entrepreneur have decried the rather uncertain conditions with which one has to contend when starting a business in China. Though many Western behemoths such as Starbucks, Nike, and other high-end brands have successfully set up camp in the heart of Chinese commerce, it suggests that success only comes to large,

established companies.

Not so says Hannah Ryder, a British-Kenyan entrepreneur based in Beijing. Her consultancy company, Development Reimagined, is one of many companies not only started, but fully owned by African-born entrepreneurs. Unfortunately, what often stops people like Ryder from opening up businesses is the now-defunct policy which required foreigners to have a Chinese partner in order to set up shop.

"Not many Africans know that you can set up a wholly-owned foreign enterprise in China without any Chinese partnership," explains Ryder. "People still think that China has the rules of 2001, which dictated that you had to have at least 50 percent of any business under Chinese ownership."

Development Reimagined was created with the intention of thinking of development in new and innovative ways. "My personal feeling is the development world continues to be stuck in the sense that aid is really important, and there's a need for humanitarian disasters

to be tackled here and there, but people are still not coming out of poverty."

Having grown up in Nairobi for the first ten years of her life, Ryder's parents would later move her and the rest of the family to the UK for the sake of their education. That is where she did her high school and university level studies, before becoming a civil servant with the British government, working in environmental ethiculture and environmental issues, as well as international development.

Like most Kenyans, Ryder was exposed to the stark contrasts of wealth and social mobility found in the UK versus her country. Recounting trips to visit her grandparents in Narumoru, a town at the foot of Mount Kenya, she remembers encountering bad roads, lack of electricity and no running water. As such, Kenya is a sort of poster child for countries with great developmental potential, but a citizenry stuck in the revolving door of aid and poverty, never fully able to escape the trap.

As a consultancy business, Development

Reimagined searches for new ideas on how to escape that poverty trap, and help organizations across the globe strategize, evaluate, and design new programs and solutions.

"The reason why we are in China is because China is the country that has been most successful in eradicating poverty over the last 40 or so years, and it's important to learn from that, and to understand what that process is, bringing that understanding to other tools such as aid," Ryder explains.

Similarly, unlike most countries that try to eradicate poverty by way of aid, China has done so through a whole range of transformational policy structures. According to Ryder, "That is one of our top values, that aid isn't the only answer to development."

But like most entrepreneurs looking to open a start-up in the Chinese market, she was in a bit of a bind. Yes, there was a need for the services she was looking to provide, but how did one go about setting up a business when it was not a Fortune 500 company?

"Whatever people think about entering and setting up a business in China, until you do it you have zero idea of what that really means and its challenges," says Ryder, adding that finding the right agent to help her set up her business was quite a hurdle, in and of itself.

Other steps were a bit easier though. For instance, in order to obtain a registered commercial address, Ryder relied on a new global trend in which companies utilize coworking spaces.

Thankfully, according to Ryder, when it comes to acquiring a work permit and necessary documentation to start your business, Chinese authorities does not discriminate. However, she notes that while trying to make conversions for student visas to internships, or inviting people over for business and conferences from Africa, her company seems to be



at a disadvantage.

"When there are issues, for example some new legislation that's going to affect African business operations here, we have no one who is able to advocate on our behalf, or lobby government on our behalf, which is a normal function of business across the world – to be able to lobby government," laments Ryder.

One might think this means a grim future for Sino-African relations, or African businesses established in China. However Ryder again says this is not the case. All businesses, and indeed business owners, are treated equally under Chinese regulations.

Aside from her role in Beijing's professional scene, Ryder is also the founder of Safari Time, a community initiative that introduces young children to songs from all around the world and encourages learning through nursery rhymes.

"I started [Safari Time] just because I saw that nobody else was doing it, and I had known that in the UK, if you go to the public library, they have these things for free that people can just drop into, very flexible," explains Ryder.

Safari Time got its humble beginnings at the now-closed Bookworm, and though its initial home is shuttered, the group still regularly meets, much to the delight of the attendant expat families who are happy to have a point of engagement with other families, and help their children experience a multi-cultural upbringing to the full.

Needless to say, it is clear that nothing will soon slow down this loving mom, wife, and entrepreneur, as she not only helps stimulate the young minds of Beijing, but also growing businesses and business policies around the world.





CURRENCY OF THE FUTURE

Kids are on the frontline of the cashless society,
but how do they feel about it?

By Gabriel Low

Humans have been using cash for over 40,000 years, but now that we've entered the 21st century, money has undergone an inevitable change. All around the world, we are transitioning from traditional paper currency to what people call, a cashless society. And living in China, one of the leading countries in transitioning to a cashless country, thanks to the likes of WeChat Pay and Alipay, seeing these changes happen is something to watch.

As a child, I haven't had much experience with using e-payment apps such as WeChat Pay or Apple Pay, but that enabled me to watch what was happening from the sidelines. According to ForexBonuses.org, China has undergone the highest growth in cashless payments over the last five years. In fact, when I first arrived in China, most people were still using cash to conduct payments. It wasn't until three years later that my family decided to make the switch from cash and coins to cashless payments.

All of these things were new to me. Back in Singapore, my home country, conducting payments without cash was not all that popular. I still received pocket money in the form of cash, I paid for my food with cash, and never thought of the possibilities of today.

Hoping to find out how others of my generation view digital currency, I decided to ask a few of my peers what a cashless society meant to them.

When asked for his thoughts on living in a cashless society, Gerard S., year 9, told me, "It is much easier to pay without cash, since you don't have to worry about not bringing enough money, and there's no extra weight carrying my cash around."

"I have found it much easier to use WeChat Pay," expressed Elim K., year 7. "Although at first, I found it confusing and hard to use, it is

quite easy to get used to, and it is more convenient than using cash in many ways."

I later posted a survey on the Secondary School communications channel at the Yew Chung International School of Beijing (YCIS Beijing), asking about the forms of payment that are used in my school. Out of all the students that answered, 32 percent use WeChat Pay, whereas 1% choose to use Alipay for food in school, as opposed to using their student lunch cards.

Despite the allure of cashless societies, no country has transitioned completely to using no cash at all. Although there aren't any countries that have fully made the switch to a cashless society, there are many that are rapidly having their population adapt to conducting cashless payments. For some people, going cashless might seem ideal, but for others it could be a complete nightmare. Either way, only time will tell if a country decides to make the move to go completely cashless, and what exactly that will look like.



Gabriel Low is a year 7 student at Yew Chung International School Beijing (YCIS Beijing). Originally from Singapore, he has lived in Beijing since 2015 and is currently contributing to *beijing-kids* as a student correspondent.

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Sina Weibo



WeChat

WOMEN OF CHINA has been published since 1952, and is sponsored and administered by the All-China Women's Federation, the largest women's organization in China. It remains the only English-language magazine with the specific purpose of introducing Chinese women to the world. WOMEN OF CHINA keeps global readers informed about Chinese culture and the reality of Chinese women's lives, experiences and perspectives.

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SCHOOL NEWS

Neuroscience Professor from Peking University Lectured Harrow Students Online

On Feb 20, Peking University professor, Yu Jianing gave an online lecture to biology students from Harrow Beijing and Harrow Bangkok entitled, "Listening to Neurons". The students seized this great opportunity to enhance their knowledge of neuroscience during school closures.



Beijing New Talent Academy Received Two Admissions from Cambridge University

In the beginning of this year, two graduates from the Cambridge International Center of Beijing New Talent Academy have received conditional offers from University of Cambridge, adding another couple of feathers in the cap of the school's record-setting college acceptances.



Graduates from Beijing Haidian Kaiwen Academy Receive University Offers

With the release of the early season university rankings, eight graduates from Beijing Haidian Kaiwen Academy received the first batch of acceptance letters to their desired universities. These students received offers from New York University, Purdue University, University of Illinois at Urbana-Champaign, Fordham University, Worcester Polytechnic Institute, and the University of New South Wales.



"The Voice of the Principal" Launched at Beijing International Bilingual Academy

In the unusual time of COVID-19's outbreak, the Beijing International Bilingual Academy (BIBA) community has supported each other and tackled difficult problems with a collective effort. Principal, Dr. K. C. Pang recently launched "The Voice of the Principal", a program that aims to accompany and guide the community through the epidemic and greet the much-anticipated blossoming of Spring.

PHOTOS: COURTESY OF BEIJING INTERNATIONAL BILINGUAL ACADEMY, HARROW BEIJING, BEIJING NEW TALENT ACADEMY, BEIJING HAIDIAN KAIWEN ACADEMY



BIBA Students Organize Free Online English Classes

BIBA's LIF (Life is Fascinating) Club members were scattered across different countries and cities this holiday. As a result, the club discussed how they could use their expertise to help people through the epidemic. The service project, English is Fascinating, saw LIF students provide free online English classes to nearly 50 students, culminating in a total of 42 teaching hours across just nine days, from Feb 1 to 9.



#CardsforWuhan from Beijing World Youth Academy

#CardsforWuhan is a movement that began at Beijing World Youth Academy (BWYA), and has since spread around schools in China and the world. The initiative is a way for students to show their support and love for those suffering the most at the epicenter of the outbreak. Countless cards have now been shared with students in Wuhan.



Send an email with the date of your event, a brief description, and high-resolution photos (at least 1MB each) to magazine@beijing-kids.com



Former National Volleyball Player and Olympic Champion Hui Ruoqi at Daystar Academy

At the end of last semester, Daystar Academy invited Hui Ruoqi, the Olympic gold medalist and former captain of the Chinese women's volleyball team, as their featured speaker in their "Distinguished Speaker Series". The event took place at their Sanlitun campus, and was titled "My Journey to An Olympic Gold". Over 100 students and parents from both Daystar and the Beijing community were inspired by her speech, and enjoyed a friendly volleyball match at the end.



The Little Shop of Horrors at BSB Shunyi

Secondary students at The British School of Beijing, Shunyi ((BSB, Shunyi) delighted audiences with 3 performances of "Little Shop of Horrors" last semester. Besides the awesome cast and live band, their production team brings the stage to life with the creative sets, costumes, audio, and visual effects.





Harrow Beijing Had an Exciting School Trip to Spain

A group of students and teachers from Harrow Beijing traveled to Spain as part of an exciting school trip during the beginning of their holiday. Students visited some of the most iconic sites and practiced Spanish at every opportunity. They enjoyed this time to discover the culture, the language, and the lifestyle of this beautiful country.

Students in the Center of BISS Online Learning

Online learning at Beijing BISS International School is a tool and opportunity to further tap into those developmental areas which students may not have paid much attention to before. It is a real-life opportunity, which everyone approaches with a growth mindset and can-do attitude.





Cultural Activities at DCB Welcome the Year of the Rat

To celebrate Chinese New Year, students across Dulwich College Beijing engaged in hands-on cultural activities such as dough figurine making, paper cutting, traditional woodworking, and dragon and lion dancing. Early Years and Junior School students and parents put on fabulous shows; Senior School hosted a Chinese film festival.



ISB Welcomes Year of the Rat

The International School of Beijing ushered in the Chinese New Year with traditional celebrations on campus. Students, teachers, staff, and parents came together for activities including a school-wide parade, temple fair, and performances. The ISB community enjoyed workshops on local crafts and social practices — a truly memorable experience for all in attendance.





International Week at HDBJ

As one of the traditional classes at HD Beijing School (HDBJ), the International Week program was held earlier this year. The classes chose a theme and designed a variety of lessons around it, incorporating English, science, art, and design thinking, all of which culminated in a final project. Throughout the week, the children enjoyed a full timetable of English lessons with many teachers throughout the school.



Chinese Language Week at YWIES

Yew Wah International Education School (YWIES) Yizhuang Campus held a successful Chinese Language Week. Students from different classes enjoyed various calligraphy and picture book workshops. The purpose of the school's Chinese Week is to let students experience Chinese culture and traditions.





Favorite place for date night

The German Bakery on Lucky Street has an amazing vibe and atmosphere, especially at night. The food is really great too!

Dad's favorite Beijing discovery

Taobao! I have bought some of the best things on this app and I can find myself scrolling on it for long periods of time, mostly saving things as favorites to buy at a later stage.

Favorite weekend activity

Watching movies on Netflix and eating junk food.

No. 1 house rule

Always have dinner together as a family!

Favorite restaurant

QMex

Children's favorite Chinese dish

Noodles

Mom's favorite Beijing discovery

Nail salons in Solana Mall. The life of a wife and mom can be quite taxing. One of the best things for me to do is having a bite to eat at Moka Bros then getting my nails done.

During the weekend we usually

Sleep late, watch lots of movies on Netflix, order waimai, and take our daughter on walks because she loves being outside and observing everything around her.

The one thing we can't live without

No matter how mad we can make each other sometimes, we know we can't live without each other! So family is the one thing we can't live without!

When dad comes home he usually...

Greets Amaya-Grace and tries to make her smile (works everyday).

When mom comes home she usually...

Does the same thing as dad. Shower Amaya-Grace with love.

Advice to new families in Beijing

Make a valiant effort to learn helpful phrases in Mandarin to help you navigate around the city.

Favorite thing to cook at home

Different stews and curries.

Mom's favorite Chinese dish

Jianbing

Favorite moment as a family in Beijing

Doing an escape room challenge together as a family. It was a pretty amazing experience.

Our shopping haven in Beijing is

Solana Mall, it has a great variety of stores that caters to the whole family which is really great. It's also convenient because it's a five minute walk from our school and apartment building.

Family Favorites!

Photo Courtesy of the family

Dad, Michael-Ashley Jones, is from Cape Town, South Africa and is a Grade 3 teacher at Canadian International School of Beijing (CISB). Mom, Elizabeth Claudette Gough, is from the diamond city of Kimberley, South Africa and also works at CISB as a Grade 2 teacher. The couple moved to Beijing with their son, Leville, a Grade 10 student at CISB. The whole family just welcomed the arrival of their 10 month-old bundle of joy, Amaya-Grace.



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