

EPISODE 1011

“AH: One of the things I think parents really need to think about, or educators in general is this idea of the entrepreneurial model of success. That’s really what I subscribe to and I talk about in my books. The entrepreneurial model of success is all about helping you develop the skills that you need to be able to be adaptable and flexible. I think this pandemic, more than ever, has showed us as adults how we need to be more adaptable and flexible. For kids, we’re actually seeing how some of them are more adaptable and flexible than we are.”

[INTRODUCTION]

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FT: Welcome to So Money, everybody. I’ve been thinking a lot these days as a parent, as someone who just cares about kids about what would have happened to me and my parents if at any point in my childhood, we had to spend a year of my schooling at home away from classmates, stuck to a computer. Both my parents worked, English was their second language, we weren’t well off enough to hire tutors. Here we are. This is the reality for many families today.

In our home, our son is experiencing first grade completely virtually. Our work schedules, thankfully are relatively flexible, so we can be there to assist him. We also have a tutor coming twice a week to reinforce what he’s learning, but it’s a lot of work. It’s a heavy lift. It’s cost-prohibitive. It’s frustrating. I worry. I worry all the time that he’s not retaining anything.

I wanted to dedicate an episode to how we can think more positively and more proactively about this really strange year in our academic lives, in our children’s academic lives. I couldn’t think of a better person than my good friend, Ana Homyoun, who is a noted teen and millennial expert. She’s written multiple books. *That Crumpled Paper Was Due Last Week* was her debut book. Later, she wrote *The Myth of the Perfect Girl*. Her latest book is called *Social Media Wellness*.

She’s been featured in the New York Times. She’s a frequent guest on NPR. She’s been in The Wall Street Journal, CNBC. Ana founded Green Ivy Educational Consulting. It’s an internationally recognized organization that works with parents, students, educators and

employers. She works with schools all over the world, universities and corporations, educators, employers, all the stakeholders in the world of education to promote intrinsic motivation, authentic engagement and overall wellness.

Just recently with the support of the foundation for the Carolinas, Ana launched the Life Navigator Middle School Program. It's a school advisory curriculum and school coaching program designed to promote executive functioning skills and student wellness, as well as social and economic mobility.

The economics are clear. When you get a good education, when you get resources throughout your education, when you are inspired throughout your education, when doors are opened for you throughout your education, success happens. The road is paved. I fear for many children right now without that access, without those resources, we are leaving them behind and it is not their fault.

As the adults in the room, how can we create not the best year, but still a great year for our kids? Ana has many, many strategies that we can all practice. They don't cost anything and I took a lot of notes. Here is Ana Homayoun.

[INTERVIEW]

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FT: Ana Homayoun, welcome back to So Money. How are you?

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AH: I'm doing great. Thanks so much for having me.

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FT: We have to have this conversation. I had to bring you back on So Money. We were having too many direct messages on Instagram. I love talking with you behind the scenes. We share so

many passions, whether that's education, our dedication to supporting equity and equitable measures. Right now, of course with everything going on with school, you and I have been chatting a lot because your work is so entrenched in education. I wanted to bring you on to do a little different a show today, where we're talking about education. Of course, that is the underpinning of success and what determines your financial success, your career success, your life success is often your schooling.

Right now, there's a bit of a crisis across the country when it comes to getting that education. You're very much in the trenches with this as the founder of your company, which is Green Ivy Education Consulting. It specializes in promoting time management and wellness issues in the classroom, in school communities. You're doing a lot, busier than ever in some ways these days. I mean, let's just first start there. How has this all maybe changed your work, or the way that you approach your work?

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AH: Well, thanks for having me. It's always good to be here. I love chatting with you behind the scenes and now on your podcast. What happened to us in March, so my office is located in the Silicon Valley and we work with students around the country. We had already. We have been using Zoom and we have been helping students with executive functioning. Then what has suddenly happened is that everybody went virtual.

We were prepared for it in a lot of ways, because we had already done a lot of our work over Zoom. What we're helping students really navigate right now is how do they still feel engaged and have a sense of community within their school? How do they develop the executive functioning skills to navigate seven different classes if they're in middle school, or high school that may be online? Teachers may put their – have a Google Classroom, or have canvas, or another learning management system. They're asking to check homework in one place, submit homework in others, and there may be four, five, six different ways of doing that, which can easily become overwhelming.

What we have found is our job is really about helping students create structure for themselves and create routine and consistency at a time that feels like everything's changing all the time. If

we think about where we were in March in terms of what the messages were, versus where we are today, we know that things are changing. We know that we want our students of all ages to go through this school year, which may look very different and feel as though they have some sense of control and autonomy that they have choices in how they spend their time and they have a sense of belonging and a sense of engagement within their learning process, even if much of it has to happen via a screen this year.

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FT: Well, I'd love to explore some of these resources, strategies, advice. I mean, just to give you a sense of what's happening on our end, Evan is – my son is six. He's in first grade. Completely virtual. In some ways, it is very challenging. He also has ADHD, so that adds another layer of challenge to his ability to stay focused and on task. At the same time though, I'm finding delight, to be honest, in getting rid of some of those hustle routines of getting ready for school in the morning, the whole catching the bus, woofing down breakfast.

My son also has executive functioning delays. Everything took a little bit longer. That stress in the morning is no longer. Honestly, being home with him and being able to be engaged with him, although it's more work for us, I think it's helping him get through this. I look at some of the other students in his classroom online, because I can. I can poke in and see how everyone's doing and some kids are like him, working side by side with a parent, but others on a – one kid the other day was in the back seat of a car. One other kid was at his mom's work, wearing a mask. Another child today was having a tantrum screaming, because she couldn't follow along and there was not an adult in the room to help her navigate.

I experienced that and I'm like, "Wow. I need to be a lot more patient." We are in many ways, in many respects, so grateful for how the fact that we have the ability to provide for our son in the way that we are. I want to make this show all about positive and resources and action and steps, which I know you have so many of this stuff and people paying you a lot of money to give them this advice. Now we have you for free. Tell me, let's go through the ages. Let's start with pre-K, kindergarten. What's the most important thing here for parents and caregivers to know to give those kids the best experience?

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AH: Well, I think the big thing in elementary school that you want to think about is we want students to get through the year with a love of learning and a curiosity for learning and that they have a enjoyment of literacy and that they're practicing their numeracy skills. Numerical skills, math, numbers, counting, math, depending on what grade they're in, those are important. We don't want students to come out of this year feeling as though because they were on a screen that they no longer are engaged, or learning, or they equate learning to only being on a screen. There's many ways to learn.

I know that this is the delivery method of the moment, because of depending on where you live and what's available to you. If parents step back and think about, "Okay, what are the skills that we're hoping our child learns this year in general?" Focus on the skills rather than test scores, or those things and really take your time in saying, "How can we come out of this year, so my child loves to read, or books, or graphic novels, if reading is hard, or they're reading reluctant. What are the different ways that we can create opportunities for engagement?"

One of the things that I've seen here on the West Coast and again, I've been talking to schools all around the country. I do a lot of parent ed webinars for schools around the country. What I'm finding is that last spring was that a lot of schools did asynchronous learning, which means that they gave families a packet of information, or students a packet of information to complete over the week.

One of the reasons for that was equity, because they realized in a quick switch to remote learning, many students didn't have access to computers, or Wi-Fi. They couldn't have an equitable online experience. Now that we're starting the new school year, what I'm finding is a lot of schools are doing synchronous learning, where they're having fourth graders online for three or four hours at a time.

The challenge there is I see a lot of kids starting to lose their love for learning. That's a problem. I definitely think that things can be delivered well over video. There are kids who watch videos all the time. There's nothing wrong there. I just think there needs to be movement, there needs to be breaks, especially with the elementary school level. There needs to be a interaction of

some sort. It's hard though. Everybody is in a different place. There are some families who have flexible work schedules and others who don't.

One of the things that we talked about in the spring was especially with elementary school students that may have attention deficit challenges, to start breaking things into 20 to 25-minute blocks, so that kids are never going to 45 or 60 minutes without getting up, stretching, taking a break, maybe walking around and doing jumping jacks.

I also think to your point around how you have those morning hustles, that you don't have any more, that are great to now you have more calm in the morning, is to create a morning transition that allows kids to feel like it's the beginning of their school day and then create an afternoon transition that can transition them back to the end of the day. That could be walking the dog. That could be going outside. I think particularly for students that sitting still may be challenging, doing some form of active movement first thing in the morning, no matter what their age, really makes a difference, just for 20 or 30 minutes. Making that fun.

None of this has to be annoying, or overwhelming, or challenging, it's really how do we approach it in this moment, where all of the rules, all of the norms were ripped up to shreds in March and now we're trying to figure it out with different resources in this moment. One of the things I think parents really need to think about, or educators in general is this idea of the entrepreneurial model of success. That's really what I subscribe to and I talk about in my books.

The entrepreneurial model of success is all about helping you develop the skills that you need to be able to be adaptable and flexible. I think, this pandemic more than ever has showed us as adults how we need to be more adaptable and flexible. For kids, we're actually seeing how some of them are more adaptable and flexible than we are as adults.

When I think about this, I really think about some of the same skills that we want entrepreneurs to have that they are nimble, that they're flexible, that they are able to bounce back when something doesn't go as planned, or some of the same things that are really needed as we navigate this educational space over the next year.

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FT: Yeah, and problem solve and just go with the flow. Yes, I love all of this advice. Just this morning my son, on his own went out onto the swing set and got a little bit of his energy out. I think that helped. I think that helped with just feeling a little bit less unsettled in the morning. I asked him the other day, we were driving. I said, "Evan, I'm really sorry that you can't go to school like normal this year." It was the first full week of school and it was a lot. I could tell by the end of the week, he was so over it.

I took a moment to just one-on-one, thank him for hanging in there and letting the adults figure this out. It's an imperfect system. I said, "I really appreciate and I'm really thankful and you're doing a great job." I said, "Do you ever wish that you could go back to school and see the kids and be in the classroom?" He's like, "Yeah. But I don't want to get the virus."

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AH: Yeah. Kids really do understand these things.

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FT: Kids really get it. He's getting it and I think we need to give our kids more credit. I love what you said about not focusing so much on whether or not they figured out that math problem today, but really focus on big overarching skills that you want to develop within your kid. I just want Evan to be reading by the end of the year.

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AH: That's totally possibly.

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FT: I want to get him a bunch of books for Christmas and I want him to be able to read them.

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AH: Yeah. I think that you bring up a really good point and I love that you said that, that acknowledging and validating for kids that this is different, this is hard, and that you as a parent may not have all the answers and what works today may not work tomorrow. Thank you for giving it your all and your best shot.

My nephew is four and he knows that he can't go to friends' houses, because of the coronavirus. One day he was like, "I hate the coronavirus. I know that when it's all done, I'm going to go to everybody's house and hug everybody." He said that. Kids are so perceptive. Nobody's telling him, other than my sister really explained calmly of like, "Hey, these are our choices in this moment."

I think, making sure that kids feel like they have choices and they have opportunities to learn in different ways, even in this moment, which is true. We can still get books from different places, no matter where you live, a lot of the libraries do pick up, even if the libraries aren't open. In San Jose near my office, they do a great bookmobile. There's lots of free resources once you are aware of them.

I feel like those are the things where if we can just get kids to even explore what they're interested in as a side for this year, that also gives them a sense of engagement like, "Hey, I'm really interested in dinosaurs, so let me do something around that." Maybe it's create something, play something.

Then when we think about middle schoolers, really developing these executive functioning skills, not just for this year, but generally – That means organization, planning, prioritization. That's really key. How do you bounce back when something doesn't go as planned? If kids can develop that in middle school and this is a really key historical moment. It's super helpful. I've had high school students say to me, "Hey, you know what? I looked it up. Historically, pandemics are 12 to 18 months."

I'm okay with the fact that this next year, that's what it's going to be like, because they had looked at it in historical context. I think a lot of us adults haven't done that. Giving kids tools to

help them feel like they are in control, that they can explore and that they have options in this moment, I think is critically important and what we do have an authority over.

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FT: I mean, I was just listening to NPR this morning and about – actually, they were talking a lot about school and how to cope. It was this professor from Barnard College and she said, “Let’s remember. This generation that is going through school right now, our 5-year-olds, our 10-year-olds, our 14-year-olds, they’re going to be taking care of us. They’re not just kids. They’re the future and we need to model for them that they do have choices to your point. This is a moment. This is a historical moment for them to survive this to come out on the other side of this is going to be transformative for them and hopefully, if and when the next time this happens when they’re in the position of calling the shots and we’re all old and we need their support, they will make healthier, better choices for all of us. We have to invest in this generation.

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AH: Right. I think that that in this moment, the more that we step back and say, “Here’s what we got right now.” How are we going to move through this? The more that we can work with kids to give them some sense of here’s, where I need your help. If you’re a working parent and there are certain things that they cannot disturb you for. Instead of saying, “Do not come in here. Absolutely not.” It’s really like, “Hey, I need your help with this. I really need your support with this.” How can we turn this around, where we’re all part of this team collectively? Because kids want to be helpful at all ages. It may developmentally change over time.

I think that those are some things that we can think about is how do we get kids to develop skills that are age appropriate in this moment, worry less about test scores and more about overall skills? How do we create time and space and structure within our day as our family that even if we’re doing things in 20-minute blocks, or 25-minute blocks, that that gives them a time period?

Then by the way, at the end of the 20-minute block, let’s say you gave 20 minutes to Evan and then he’s super engrossed, then that’s just another 25 minutes, or 20 minutes and you’ve just bought yourself 40 minutes. Just is a different way of stepping back and being like, “Hey, this is

–” In some ways, this can be very inconvenient, but at the same time to your point into that Barnard professor, what I’m hearing from students, my older students that have ADHD and executive functioning in the spring, some of their grades went up for the schools that were still giving grades, because they were able to focus without the distractions and stimulation that came from school.

For my students with social anxiety, some of them were really just – they were thriving with the fact that they could do their work and not have to worry about a lot of the stimulation that would have been stressful throughout the day. Now, we still want them to be able to navigate that world and build those skills, but we have to recognize that this being at home and learning at home and learning virtually, or learning in different ways in a hybrid model, there are a lot of kids who have had certain things that they've benefited from, like what you said.

There are kids that are now not commuting for two hours a day, so that's two hours they have back. At the same point, there are kids that want to play after school sports and that's not available and that's their lifeline. All of these are things that we're navigating. With those kids, I’m always like, “Hey, what are some things that you can do in this moment that you may not have had time for before? Because maybe your sport took 20 hours a week, but now that you want to explore.” I guarantee you, nearly every kid has come up with three, or four, or five things. To me, that's a way of brainstorming in the positive moment.

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FT: Some families are concerned about the amount of screen time. This was also something that came up on the interview I was listening to this morning. The advice I received was be patient. If you had these strict parameters around screen time pre-pandemic, you have to loosen up. Let's not forget that there's screen time that is just sitting and playing a video game and not engaging, or just watching a movie. Then there's screen time which is talking to your teacher, seeing your friends, socially connecting.

We have to take it case by case and not just blanket all of this as too much screen time, because some of this is actually working and is healthy in moderation, but it's not your kids are going to come out on the other end of this as zombies.

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AH: Well, especially in my latest book, *Social Media Wellness*, I talk a lot about this, this idea of energizing and draining. This relates here. If you are as you said, all screen time is not equal. If you are Facetiming with your friends and that gives you a sense of belonging and connection because you can't see them in person, that's an energizing experience. We want to promote that in a moment where we don't have some of the same options.

If you are online and you are grumpy and overwhelmed and irritable and you have headaches, that's draining and exhausting. We want to figure out, what can we do to change, so we don't get to that moment? When we think about how we're helping students navigate, if they're virtual learning, or if they are in a hybrid, or if they're in-person and it might go back and forth over the course of the year, depending on what's happening in the community, we want to help students develop effective self-regulation skills and executive functioning skills, no matter what their age. Because what we don't fully address as a collective right now is that the transitions between systems are potentially tough for kids.

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FT: The transition back is going to be tough.

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AH: Totally. Absolutely. I mean, I think it's going to be tough for adults. Think about all the adults that are working from home right now and are like, "I don't have to do all these things that I was having to do." I mean, I'm talking to parents all over the country every week and they're saying, "Actually, I can run when I want to. I don't have to do –" Some of the morning or evening things have gone away and that's given me more free time. Yes, you're right.

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FT: Let's talk about the community aspect to all of this. You care deeply about teaching kids the importance of building community and also leaning into their community. Right now as a parent,

I can say on my end of things, there's definitely some parents who and they're typically the wealthier parents who at the beginning of all of this were scrambling, but were successful in finding resources for their kids. They were just focusing on their kid. My kid needs to get X, Y and Z and the best for my kid and getting them tutors and one-on-ones and all of that. I'll tell you, I looked into some of that stuff. It's very expensive.

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AH: For a lot of families, it's cost-prohibitive.

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FT: Very cost-prohibitive. What are we actually teaching? What is the danger to that? Because kids are witnessing that and as a parent, I'm witnessing that and it's leaving a bad taste in my mouth, but I can get it too. You want the best for your kid, but what about everybody else? It's partly why I started the scholarship fund that we gave out over \$7,500 to families.

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AH: That's amazing.

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FT: Thank you. It's a small contribution, but it was in the midst of all of that that I was witnessing and getting irritated by it. I also can empathize. What is the balance and how can you do for your kid what's best for your kid, but still do that with respect to the need for promoting equity in your community, in your school?

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AH: Well, I think one of the things that we buy into as a collective society over the last 20 to 30 years is that your child needs one-on-one, or personalized support for everything. What happened at the beginning of this pandemic is that many people were like, "Okay. How do I

solve this for my kid?" I'm not blaming anyone. We always want the best. I also think, there's a lot of parental modeling and parental shaming going on, where you feel guilty for both decisions. There's no winning situation.

"If I don't provide my kid these resources, other people are, but yet they're cost prohibitive." What about resource forwarding? I think collectively, we want kids to grow up in a community where they feel a sense of belonging, where they're curious about learning and where they feel like they have opportunities. That doesn't just happen one way. I think this whole moment, as I said in the beginning where it's shredded a lot of the norms and the things that we did. We would get up, go take our kids to school. We would drop them off. We would pick them up. They would do after-school activities, depending on where you lived. All of those went away.

Now, we have this fresh slate. I think out of fear; fear is really the root of this. People are like, "Okay, well what's the next blueprint in this moment?" The next blueprint is paying for these services. If we really step back and say, "Well, if the end-goal is this, what are the many ways we can get to this?" Again, the end-goal being we have curious, engaged learners who care about their family and their greater community.

What I started doing with my students, middle school and high school students, I started asking them these five questions, three questions. I said, "What are five things that you would like to learn, or get better at, or spend more time with that you didn't have time to do before? What are a few ways that you could be of service to your family, or to your community that are of interest to you? Then what are some things that you can do every day to help you feel socially, emotionally connected and well?"

Kids loved these questions, because they would come up with things like, cooking, crocheting, learning the guitar. "I developed this album of music." I had one high school student say, "You know what? I don't really love working with kids, but I'm going to go around my neighborhood socially distance and check on my elderly neighbors and see if they need any errands run that I can just leave them on their porch." This is a high school student.

Kids were coming up with, "Hey, I like to walk my dog, or I like to play basketball, or I like to listen to music, or I like to read." They were coming up with their ways of navigating the

pandemic. Frankly, the kids are doing better when they're given time, structure and space to develop solutions. I think a lot of the parental fear comes from, "Wow, there's no blueprint for this." We have to step back and ask ourselves why are we so fearful of this moment.

Pandemics are 12 to 18 months. We're in this moment for a while. We know this. I think in the beginning, that was also what was so anxiety-producing for people. We thought this was only going to be two weeks at home.

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FT: The first packet they sent me home with Evan in March was a dozen worksheets. They're like, "Just put this in a safe place in the house. If we'll need it, but we don't think we will."

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AH: They're like, "See you in two weeks at the end of spring break. We're just giving you an extra week." You're like, "Oh, my gosh. It's August and his locker still hasn't been cleaned out." Once we settle into this structure and routine, it gives us the opportunity to say, "Hey, within this blank slate, what do we want this year to look like?" I always say, collaborate with your kids to find solutions. They often have answers. Like your son this morning, where he was like, "I'm going to go play outside." He knew what he needed.

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FT: As a parent, it's hard, because you think you know what's best. You want to create that structure, but this pandemic in many ways has been an experiment in trying new things. Whether it's like, I bought the \$4 apricot scrub, the generic scrub from Target, because I never did before, because I thought I needed the \$34 one from Lancome. I dyed my own hair in the pandemic. It's like, just lean into what's easy. Go with the flow. Try new things. What's the worst that's going to happen? No one's going to see you for the next 12 months.

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AH: Well, I think to your point, this this is really related to that what you were saying before. I love your Instagram stories. You're so great. Anyone who doesn't follow you has to follow you. The thing that you say is that you change lowers your standards a little bit, like the maintenance that we did, the bar classes, or the makeup or the hair. That's what I'm asking people to also do around being really over-zealous that their kids need to have this, that or the other in order to be able to learn.

I think kids need access to supporters, people that they find supportive, peers. That may not happen physically in person, but that could happen online. I'll tell you a really cute story. My nephew who's four, my sister was facetimeing with one of her good friends and she has a son the same age, they're both four. They took over the Facetime, because they wanted to see each other. My sister and her friend put them on Zoom together. I'm not saying this is – I'm just saying that this is something that happened for them. They started talking about their toys and doing show and tell. It was the most organic moment ever.

I mean, that might be sad to people who are like, "It's so sad that they can't see each other in person in this moment," and I agree with that. I also think, if we lower what we're thinking that has to happen in order for academic success to occur, and I don't mean to lower our standards around skill development and all those things, but I do think we need to relax and give kids a lot of grace, ourselves a lot of grace, our educators a lot of support.

Again, teachers are out there. Administrators are out there. They did not get a summer break. I've been working with administrators around the country all summer. These are people who and they don't often hear, "Thank you so much for all the hard work you're doing."

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FT: They get it. They get those angry e-mails. "The Zoom connection was terrible." What are the lessons you think that administrators are already learning for the next pandemic? I often wonder, what would they do if we didn't have the Internet? Why do we have to assume that digital learning is the next best way of working your way through your education? Pandemics are not a new thing. There was a pandemic –

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AH: A 100 years ago.

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FT: A 100 years ago and they had outdoor school. Do you think that there is – that is a mistake to think that we have to necessarily lean on – I mean, clearly there are benefits to the Internet and technology, but I think have they learned any lessons, you think, about maybe how to approach it the next time better?

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AH: I think that principals and administrators are having the hardest job that ever existed right now and I'll tell you why. It's one thing to be in a school, if we think of 1918, there's 20 kids in the school, 30 kids in the school. Today, some of these middle schools have 1,200, 2,000 kids. The idea of doing everything outdoors is just not logistically possible. At the same time, so it's very different for a private school that may have a 100 kids in a grade and may have more resources, like financial, than it is maybe for a public school that has far more students and may have a segment of their population that relies on schools for social services that quite frankly have become dumped on schools.

There are students that rely on school for breakfast and lunch, for social services, for mental health support. Those are all things that before even administrators can even start to think about students learning and engagement and showing up, those are some of these barriers. I think, collectively as a society, first of all, we need to appreciate our teachers and our administrators more. We all know that, now that some of us have spent some time with our children we're like, "Oh, my goodness you have 25 of these students every day that you have navigated a learning experience for." That's a lot of time and energy.

The other thing though is that how we invest in education. We know that part of the reason we had to go to technology is we have too many students for some of these things to be logistically possible in our public school system today. I think that if we could move forward, my goal would be though, here's what I think about; I've been talking to schools across the country. I've been

talking to parents. I've been talking to kids. I've been talking to teachers, administrators, the whole gamut. I think that's what gives me a unique lens.

One of the things that I think is if we're going to go forward with remote learning, when we do, especially for middle school and high school students, there should be very little to no homework. Because kids have been on us on screens all day and we should build in breaks of opportunities, where I've seen some schools do Wednesday where it's all asynchronous. Then teachers just pop in for each student and do a check – even a five-minute check-in, one-on-one. “Hey, how are you doing? How are things going?” How we can get creative and how things are delivered virtually, so it's not just a kid staring at a screen, where I know a lot of schools are doing this.

They'll say, okay, for 15 minutes they'll explain a lesson. Do it by yourself for 20 minutes, they turn off the computer and they re-engage. Now I'm also saying that there are some kids who have poor Wi-Fi connections. They have family challenges. My friend is a school counselor, she visits homes where there are a lot of kids in one space doing work. Everyone's in a different situation, so I think the more that we think about this in terms of providing structure and foundational support to promote engagement and curiosity for learning, rather than test scores, achievement and markers at every moment, the more long-term we're going to come out of this with a population that has evolved and developed through this pandemic.

[00:37:41]

FT: I took a lot of notes. I'm going to share these with my husband over dinner. It's a constant dialogue. I'm constantly dialoguing with you on IG. I'm so grateful for your time and sharing all this invaluable advice with our audience. Again, education is a path to wealth, and so we're grateful to be having this conversation. Hopefully, people listening, you're able to take some of this and bring it to your young ones and your older ones as they may be.

Thank you so much, Ana. I wanted to make this a positive show. I couldn't have thought of anyone better than you to share the mic with me. Thank you for all the work you're doing in this really strange time. People need you more. I just recommended you in a mommy and daddy Facebook group.

[00:38:25]

AH: Thank you. That's very kind of you.

[00:38:25]

FT: That's no surprise. Parents are looking for help. Yeah, thank you so much.

[00:38:30]

AH: Thanks so much for having.

[END]