

# FINAL

ISV

THE INTERNATIONAL  
SCHOOL OF VIETNAM

edition \* Autumn 2020



Cambridge Assessment  
International Education

Cambridge International School

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# Welcome to the new school year!

Welcome to the first edition of the new ISV magazine, and it is very pleasing to see another channel of communication to the ISV community – a feature of the School which was praised in the recent PYP evaluation, and which you can read more about in the magazine.

As I type, we are eight-weeks into the new school year, and I have to say that in my past 20-years of being a school head, I cannot bring to mind a busier first eight-weeks. Not only did we have the PYP evaluation (postponed from March, and one of the first evaluations to be done 'remotely' by the IB anywhere in the world) but we had to open the school with the threat of Covid-19 hanging over us. That meant we not only had to plan lessons for face-to-face teaching, but be fully prepared for online teaching, which requires a totally different sort of planning by the teachers. On that point, I should say that when we opened on 10th August, as planned, we were the only school in the city I am aware of that was open, and the student attendance on the first day was over 95%: an amazing figure.

In addition to the above, we had all the usual events that mark the start of a new academic year, and the election of a new PTA committee was a standout milestone. I will take this moment to thank the long serving PTA committee of Tobias, Nishat and Hop, who built the PTA to

what it is today, and wish the new committee well in their posts. With talk about coffee mornings, evening PTA meetings, PTA workshops, and increased involvement in International Day, it looks like the PTA is going to grow in strength and importance.

Talking of workshops, please note that in addition to the three PYP workshops this term, three more are being added to the calendar for after the Winter break: more news on that to follow.

Other calendar items that have taken on a new look this year include the university counseling provided by Ms. Alyssa and her team. With the usual university visits and fairs being cancelled due to Covid-19, the whole university information system has gone online, so our Grade 12 students are keeping to the usual university deadlines by accessing up to date information and holding face-to-face meetings via a variety of online platforms. Similarly, the Grade 11 university preparations are all keeping to their deadlines.

Writing about universities puts me in mind of the IBDP and Cambridge IGCSE scores of last summer, and I will take this opportunity to congratulate the students for an impressive set of results, and point out that some students are taking the chance to sit on-campus DP and IGCSE exams in the 'November exam season': good luck to them.

Well, it looks like I have come to the end of the space I have been given, so you will have to read about ISV hosting the first IB Orientation Seminar in Vietnam, progress on our MYP accreditation, music and sporting events, our Bursary Programme and so much more in the pages that follow. Enjoy.

**Bryan Manditsch - Headmaster**



## School opening

The first day of the 2020-2021 school year on the 10th of August 2020 began with the excitement (and nervousness) of students returning to school after the summer break, and new students coming to ISV for the first time. This year marks the eighth academic year of ISV since the establishment in 2013. During the years, our teachers and students have continuously achieved significant success, proving the development in both quantity and quality of education of the school.

This year, while both the world and parts of Vietnam are still observing the complex situation of Covid-19, ISV took the initiative to apply essential

protective measures to ensure a safe learning environment for the students amid the pandemic. The protection methods include: wearing a mask in class, distance sitting when having lunch, regular hand washing and sanitizing, and measuring temperature, especially before entering the campus. Students who show mild symptoms are also sent to the school nurse and collected by parents.

We wish all students and teachers an exciting and successful year ahead. Together, let's make this the best year ever at ISV with strong communication, understanding and progress for our students and the community.



## interesting figures

numbers updated on October 23, 2020

**400**

students of the whole school  
in 2020-2021 school year

190 PYP students  
210 SEC students

**121**

scholarship awarded  
in 2020-2021

**305** inquiries  
218 applicants  
106 enrolments

**31**

nationalities

### IGCSE Results

Year	2020
A* - A	59%
A* - B	81%
A* - C	97%

### IB Diploma Programme Results

Year	2020
Total ISV graduates	19
Diploma Programme Candidates	17
ISV Pass Rate	88%
ISV Average Score	32
Number of Bilingual Diplomas	6



# Mid-Autumn festival

Mid-Autumn gave students at ISV a chance to gather and enjoy a traditional festival that is widely celebrated by Vietnamese children and families across the country. Here at ISV, students celebrate the festival with many interesting activities. Workshops were organised by senior students for their younger peers that taught how to craft traditional mid-autumn lanterns, and how to make masks with flat winnowing baskets or decorating a hand-held paper fan. Grade 5 students also researched deeper into the festival by making posters that depict how Vietnam, Korea and China celebrate the festival. To make the event even more engaging, junior students had a chance to watch one of the most famous Mid-Autumn Festival customs, a fascinating dragon dance that is loved by our students.

These exciting and interactive activities enhanced the understanding of students about the Mid-Autumn Festival, an important tradition of Vietnam while increasing the bond between students of all ages.





# IB seminar

Being an IBO World school offering the IB PYP and IB DP, and being an MYP candidate school, ISV was proud to host the first Vietnam IB Orientation Seminar on the 23rd of September, welcoming representatives from many international schools and educational institutions around Hanoi at our campus, as well as online participants from Vietnam and the region.

Our guest speakers, including our DP Coordinator Mr. Colin Bradshaw Bastida, were representatives of IBO and Coordinators of IB programmes of international schools around Vietnam. They introduced and explained the IB curriculum in general, how different IB programmes including PYP, MYP, DP and CP provide students with essential skills and knowledge that help them to become excellent learners, and how students acquire them throughout the years. Useful information in the presentations brought our guests a deeper insight into the IB programmes, from which they could apply to their schools and institutions.

Between speakers' speeches, our guests also got to hear from a current ISV student, Khoi Cao, and alumni, Van and Amber who have gone through the IB DP to share their experiences and the obstacles that they have tackled to be where they were at the moment. After the seminar, our guests were invited to have a school tour around ISV, to learn more about the facilities where IB Programmes have been implemented for several years.

## SCHOOL PHOTOS



School Photos Day is an annual event that typically takes place at the beginning of a school year. This year, the event held on the 8th and 9th of October was a great chance for students to create beautiful memories with their dear friends and teachers through the individual photos, group photos and the whole-school photo they took together.

It is such a privilege for ISV to be able to watch our students grow and change into more mature versions of themselves through the years. We believe that the memories when looking back on these photos of your children growing are worth keeping as a reminder of the best school life memories.

Parents who would like to purchase the photos of your children on ISV's School Photos Day can contact the photo company via their email address: [hello@pictureday.asia](mailto:hello@pictureday.asia). Photos are available on various sizes and print materials.



# Workshops & meetings with parents

The beginning of the school year is an important phase for parents as well as new parents to gather information about ISV, school curriculum, our education methods, as well as get to know who their children's teachers are. This information provided would be an excellent asset for parents to accompany students throughout the school year.

Several parents and teachers events have been hosted since the start of this school year.

**PYP Parent Workshop:** PYP students' parents are introduced to the basic as well as more detailed information about the Primary Years Programme by the Head of Elementary. Questions about other concerns were also raised and answered in the event.

**Parents Meeting:** Parents of PYP and secondary schools are given a chance to directly meet, chat, discuss with homeroom and subject teachers about their children's curriculum and teachers' approach to it.

**IB DP & University counseling Presentation to parents:** Parents of students in Grade 11 and 12 share the same concern for the upcoming studying path of their children. Hence, this event emphasized on helping parents to thoroughly understand the 2 year IB Diploma that Grade 11 & 12 are undertaking and how the University Counseling programme prepares for students to continue their studies to higher education. Information gathered from this event can provide parents with clear methods of how they can accompany and support their children in this transitioning phase.

Thanks to these events, parents have the chance to view their children's education environment at ISV as a whole and the detailed description of the curriculum. Based on this foundation of understanding, parents and students can create a strong and healthy bond for a successful school year.



Inter-house competitions have begun! This year, PYP and secondary students will compete in basketball and football tournaments to gain points for their houses. We wish all the teams the best of luck to bring the House trophy to your house at the end of the school year!

## ECAs

As usual, ISV students started to participate in a wide range of Enhanced Curriculum Activities (ECAs) from the beginning of the school year. The ECAs are designated for supporting our students in developing necessary skills to follow and find their passions.

This year's activities are divided into three rounds, which are hosted by our teachers and teaching assistants. ISV students express their excitement in being able to decide which activities they would like to participate in among diverse options of activities. Participating in our ECAs, students can explore their interests in activities that fall outside of the ordinary curriculum, including Physical, Social, Creative as well as Academic supporting activities, etc.

This is not only an opportunity for ISV's students to release their studying stress, but also their chance to meet new friends who share the same interests, expanding their social circle. With a wide range of activities selection, ISV believes that these enriched experiences from the activities would be helpful for students to build a foundation to find their passion.





# Joining School Symphony Orchestra

*Shining on stage and more*



A noteworthy piece of information for students who love music, especially classical music, ISV will soon launch a symphony orchestra whose main artists are the school's students. This is a great opportunity for ISV's young talents to develop their musical abilities. If you are looking for more benefits in this particular symphony, here are some interesting references for you.



### 1. Improved Social Skills

One of the biggest positives will be the connections that the students make with each other. This development of social skills happens as each student makes new acquaintances with the other members of the orchestra. Some of these interactions may develop into friendships that last a lifetime.

### 2. Learning Teamwork

When joining an orchestra, you can become a part of a functioning team that has clear goals. To bring out the best performance for audiences, beside practicing well their own part, it's essential that everyone learns to coordinate well with other members according to the conductor's orders. This will help build a strong skill set that you can use going forward in your education and beyond, into your future work and family interactions.

### 3. Developing a Sense of Responsibility

Joining an orchestra gives you a high sense of responsibility, starting first with the responsibility to take care of one's instrument - which is like a part of an artist's body. You learn from the start to treat your instrument with respect, not just to prevent damage but to keep it clean and in good playing condition. It also teaches the players the responsibility of learning and overcoming difficult tasks as their progress advances from beginner to skilled player. The commitment to practicing and improving can translate into their other school studies as well as helping them to cope with future life challenges.

With great support from Intro Art - ISV official music education partner, a well-established plan to develop musical talent is underway towards the establishment of the Student Symphony Orchestra at ISV. Student Symphony Orchestra may be new in Vietnam but it has become very popular in countries with developed education. The success of talented young orchestras around the world is the driving force for ISV and Intro Art to implement this project, with the expectation that it will become the first school in Vietnam to successfully build a Student Symphony Orchestra.

We wholeheartedly believe that with the introduction of the ISV Symphony Orchestra, ISV's young talents will have more opportunities to develop your musical abilities, nurture your passions and reap great success in the coming future.

### 4. Improved Cognitive Skills

When performing with the orchestra, there are many activities that require flexible coordination between parts of the body, as well as the ability to focus and observe. Studies indicate that this tends to give players who participate in orchestra programs higher success in other learning areas like math and reading. It also offers them the ability to increase their creativity, which opens other opportunities over the course of a lifetime - whether it be in the arts, sciences or business world.

### 5. Increased Enjoyment

Even when we are not students anymore, music still brings great benefits. Many adults still find joy and relaxation by continuing to practice the instrument as a habit of enjoyment. There are also many professional artists who have been discovered and nurtured from young orchestras in the school. Regardless of which direction you choose, joining a school orchestra can help pave the way for a better, more fulfilled life in the future.





# PTA news



ISV's new and current parents were warmly welcomed to the first Parent-Teacher Association (PTA) meeting of the 2020-2021 academic year on 8 September 2020. The meeting gave parents a brief overview of the role of PTA, what they have done in the last academic year and their goals for the new academic year.

Thanks to the participation of many new parents (approximately 100) at the Parents Meeting, PTA has successfully elected new members for the committee. There are parent representatives in the PTA committee for Vietnam, Korea, America, Pilot Group, the Asia Pacific in general and Europe, as well as two teachers whose children are attending school at ISV. While representing their own country, the committee's mission is to support other parents as well as school events during the school year. The changes in the PTA committee this year promise a more efficient year of operating, an increase in activities and connecting different school bodies. The PTA's working plan focuses on supporting school events, which would begin on the 6th of November for the International Day event. The PTA as usual will contribute to brainstorming ideas, games, activities, etc, as well as help in operation for this and upcoming events. Besides that, the NGO "Keep Hanoi Clean" is a social project that PTA has been supporting and would like to resume fundraising activities during this school year.

We look forward to seeing the friendship and cooperation between parents and the School continue to flourish, helping to maintain an environment that nurtures and empowers students of all ages.



With just 8 students, the class of 2019 was the first graduating cohort of ISV. They were also the first and only class to follow the Cambridge A-Level program. Faced with unprecedented challenges, all of them were offered admissions at universities across the world, such as Australia, Italy, the United States, and Vietnam. Today, the graduating class of 2019 share their experience and answer some of the most frequently asked questions about university and studying abroad!

**How is life abroad? Is it like what you expected before you arrived?**

**Hoang (BUV, Vietnam):** “I think the expectation for university and the actual experience is not a drastic difference. So far it’s just a ground for students to collect our thoughts and figure out the next steps.”

**Quan (RMIT, Australia):** “It’s a refreshing change of scenery, the air is less polluted, it’s easier to travel around as there are forms of free transportation, especially if you live within the city and there’s a very diverse culture here as there are people from all over the world. I didn’t find it too hard to adapt to the overseas environment as I used to live here for four years but I found it very difficult to get used to staying at home all the time (and having only been to school for two weeks).”

**Lam (RMIT, Australia):** “Actually university isn’t much different from high school, just harder to make friends and meet your teachers. Living standards and traffic in Australia are much better than Vietnam but also much more expensive. I miss the cheap food and clothes in Vietnam.”

**Did you experience any difficulty when you first moved abroad? How did you overcome it? What lesson did you learn?**

**Vu (Swinburne University of Technology, Australia):** “Putting a foot forward, arriving in Melbourne, I remember myself being completely dumbfounded by my first day here because most of the shops and banking services here are closed due to it being a special holiday. More to that, I had problems staying at my lodging house, because it was not what was described in my research, and the living conditions were beyond disappointing. Looking back on the first day, because it was so unexpectedly out-of-plan, I learned how to think positively, solve problems critically and work effectively with outside parties to come to an agreement most favorable for both parties.”

**Van (Deakin University, Australia):** “A memorable experience for me was with my first lodging with a Sri Lankan landlady, during the height of the COVID-19 pandemic. I was having an allergic reaction and so had flu-like symptoms, but I was asked to move out of the house and had to stay in an AirBnB for two weeks. I was very disheartened and didn’t know if my next lodgings will also treat me this way, but I realized it’s just cultural differences; they have different values and priorities. From this, I learned that the nature of studying abroad is to experience and explore new things, so I hope you will face whatever problem arising and see it as a positive learning experience.”

**What advice do you have for future students?**

**Sky (University of Oregon, USA):** “The one piece of advice I can give to all my juniors is to stay diligent; the university life is not for lazy people, especially for those who expect rewards to just come to them. Seize opportunities and make most of the time you spend in this new environment. It might sound intimidating, but it is much easier done than said. Your hard effort will be rewarded, and that’s for sure.”

**Hoang:** “As for right now, what you want and what you can achieve is based on your abilities and how much you want it.”

**Lam:** “Don’t rent lodging in Unilodge or any place targeted to students. Stay in a hotel for a few days and then find your own place. Also, bring only fall-winter clothes unless you plan to stay from December to February.”

**Quan:** “My advice to the next graduates would be to not procrastinate (if you do decide to go study abroad) as we did so now you’re not stuck in this middle ground like us. Actually, even better, don’t go abroad during Covid-19, stay safe and wash your hands!”



# University counseling

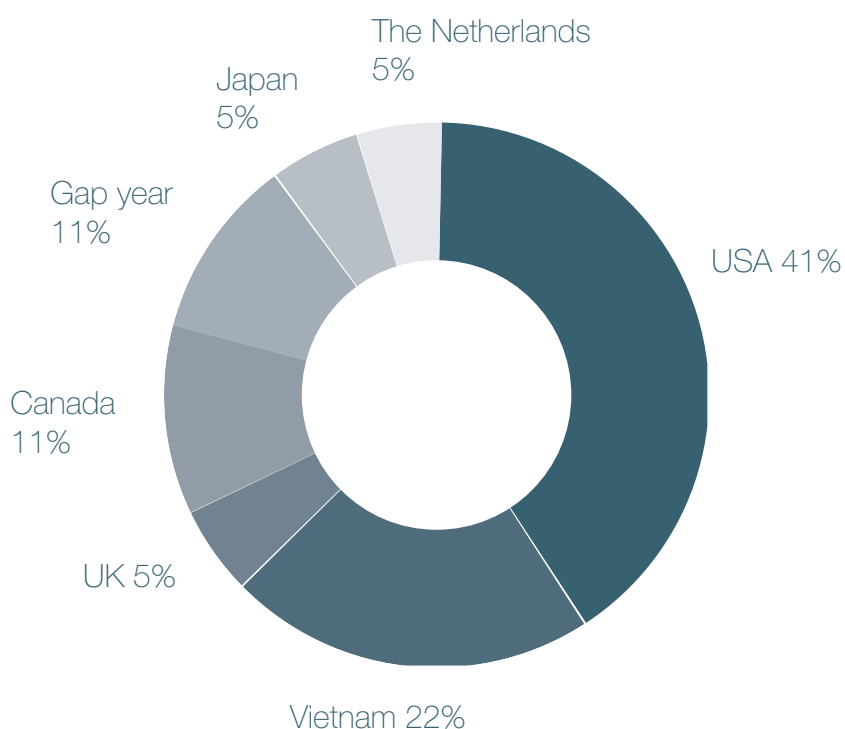
## Updates on Class of 2020 scholarships and destinations

At ISV, we offer a comprehensive and compulsory University Counseling Programme for students starting in Grade 10 and continuing through Grade 12. This is a critical part of the school's curriculum that helps to develop a well-rounded student. Our class of 2020 is ISV's second graduating class and the first to graduate with the IB Diploma. 13 of our students received scholarships from 37 universities all over the world with a remarkable amount of over \$976,000. The result is a reward and recognition for the efforts and dedication of the University Counseling Department in guiding and supporting our students.

**90%** of the Class of 2020 is attending 4 Year universities



The list of universities that offer scholarship







# Advices from the class of 2020

Here is some excellent university application advice from the application experts of the Class of 2020!

**Be consistent** with the values that you want to present in all parts of your application, from your activity list, resume, to your essay(s). Consider the application process as a long-term plan by starting to prepare for testing as well as extra-curricular activities, and recording your achievements as soon as possible.

**Take your time** to find something that you will be interested in studying. Apply to universities that fit you; high rankings might not make you happy. Research your course thoroughly; make sure that it is interesting to you. Try to enjoy High School; make sure that you have a memorable time before heading off to university.

**Don't be afraid** to make decisions. Everyone will probably tell you that the university will determine what you do for the rest of your life but that isn't totally true. You can always change your path, and attending university will open more doors than it closes.

**DO NOT WAIT UNTIL THE LAST MINUTE TO DO THINGS!**

You'd miss out on a lot of chances.

**Research the course content carefully.**

Read some of the suggested preliminary readings to get a feel for what you'll be studying.

**Start your essays early!!!!** Try new things and learn courses online to find what you truly like because when you start writing a Personal Statement about a course you are only slightly interested in, you're already in a weaker position.

**START RESEARCHING UNIVERSITIES LIKE, NOW.** Seriously, it takes so much time, and when your application is done you might find universities you really like and realise it's already too late and you should have applied sooner.

**Finish your personal statement early.**

Do your research, know what you want and don't be afraid to **ask for help.**



# The Land of Equal Opportunity

## Higher Education in the United Kingdom



Alas, you have found yourself at the crossroads of your educational career. You key in the term “study in (country)” on Google, but you tremble as waves upon waves of educational consulting companies and promotion agencies for countries flood your search results, leaving you with more confusion than ever before. I know, I have been in your shoes exactly two years ago. When our University Counselor asked “which country are you going to?”, our class sat in dead silence or blurted out stereotypical answers drawn from their subconscious bias. “Australia! The United States!”, they say. This article should serve as your handy guide to studying in the UK and will condense all the information you can find anywhere, minus the usual sales pitch that accompanies these websites.

To establish my credentials I am in no way affiliated with SI-UK, UCAS, ISC-UKEAS or the British Embassy in Hanoi. I am a stressed Grade 12 student, applying to a range of countries and universities with concerns of my own, so I hope I can crystallise that “to students, by students” experience. I am currently applying to study in the UK, and I have been passionate about it for quite some time. I have no family there nor a guaranteed spot at a prestigious university studying a prestigious course. I believe that in the world of Anglophone higher education, the UK has done more to ensure equal access and opportunity for its candidates than other countries, albeit with deficits. More undergraduate scholarships that are not just 3-5,000 GBP in value would help.

The transparency shown by British universities is unparalleled in Anglophone countries, in my humble opinion. Grade re-

quirements, what they search for in students, fees and fundings, success rates for fee classifications (Home (UK)/EU/International) - all of that is listed. Keep an eye out for a forum known as WhatDoTheyKnow: it is a gold mine for university admissions statistics that (by law) universities must report upon a well-written request. See if you get that anywhere. The National Union of Students (NUS) has been an absolute King in the battle for higher education, championing for greater scholarships and admissions quotas for state school and minority ethnic students. This year has seen a large percentage rise in non-white students from deprived areas going to university, and let me tell you universities don't really differentiate between an impoverished Black applicant from Lancashire or Ghana. In the UK, there are designated “university cities” and “towns” - Newcastle, Cambridge, St Andrews - just examples of a few, and in these areas businesses and bureaucracy is tailored to the student experience. Prices and procedures are listed for “students” and support grants are plenty, helping you to travel home or support your internships/apprenticeships taken after graduation. What more can I say?

All applications to all UK tertiary education goes through a central portal known as UCAS. You don't need to know the full name. UCAS regularly hosts Career Hubs and Application Workshops that list everything you need to know about applying and a “chat to a student” platform on UniBuddy. Create an account, fill in the buzzword (the University Counselor will give that to you) and voila, off you go. The platform is a bit confusing but - UCAS has been super kind in attaching a video showing us the process silly nilly.



Now keep in mind that you can only apply to five universities. Four if you are feeling hardcore and applying to Medicine. In the UK you apply to study a “course” - not major. You don’t apply to a “school/university” either. If you are applying, you should be absolutely certain about pursuing that career within the next 10 years or so of your life, because you have to demonstrate that in a personal statement. A 4000 character piece of academic writing, the personal statement determines whether or not you get that offer if you and ten other people have the same grades. In it, you demonstrate how much you love your subject and are passionate about it through a framework: (i) What first inspired you about the subject, (ii) What have you done to know more about the subject (work experience, readings), (iii) What makes you a good student for the course through your extracurriculars and lastly (iv) A flowery conclusion to end your statement on a high note. Section (ii) should take up 70% of your statement. If you feel extra courageous and apply to Oxbridge - section (ii) will be broken down into (i) Academic aptitude for the subject and (ii) Work placements. You show them the super curricular, readings and independent research about your subject. Applying to Engineering? Show them the engineers you shadowed, the courses you took on Coursera/edX, the projects you investigated about engineering marvels, diving deep into the maths and concepts of engineering. Oxbridge craves this level of academic knowledge. Be sure to include a bit of “brand names” in your personal statement. All in all, UCAS shouldn’t be a monster to fill in.

So how about the universities and student life? This is where the fun is. University names follow the area which they serve. So your best bet of finding out how it feels like living and studying in these universities is to look up the area as a whole. For that, try The Student Room (forum) and The Tab (newspaper). The Student Room is rather a bit of an echo chamber: imagine a massive school assembly where everyone discusses anything under the sun. I usually go on the Student Room for any updates to the application process due to 2020’s blessings on us all. On a regular overcast/rainy day (because it’s the UK, haha get it), you will find students discussing anywhere from Greek food tasting like Turkish food to students with A\*A\*A\*A\* flexing in discussion threads. You get the point. The Tab: it is unique to Cambridge but every city has them. It is where you find all uni gossiping news and student life news, but sometimes very crucial news like racist universities/student bodies getting cancelled. It is written in a down-to-earth/banter prose and virtually everyone can understand it.

Oh and here’s a misconception - universities in the UK are judged based on the excellence of the course they offer. Russell Group isn’t really a “brand name” like Ivy League in the US per se. For instance - Loughborough is a university that isn’t in the Russell Group, but it is known for alcohol poisoning sports science.

All in all, what’s stopping you from applying to the UK? The fees? Oh right, I understand. This country isn’t really nice in terms of handing out scholarships. But fret not, there are scholarships or grants ranging anywhere from...£500 to £6,000. I am sorry I have no good news for you here. Most students seek private scholarships from foundations, trust/hedge funds around the world. But if you wish to pursue postgraduate education in the UK, you are absolutely in luck. Britain is very kind to postgraduate/postdoctoral education, scholarships are many. You might have heard of a few in fact: Chevening Scholarship, Rhodes Scholarship and Gates Scholarship.

Britain is a wonderful country to study in. With an academic environment where everyone is absolutely focused on succeeding their pursuit, you can be assured not a day will go by where you feel like people around you are not trying. If you like an introverted life, Britain is for you. If you like academic excellence and none of the hubbubs of North America, Britain is for you. Many people tend to conveniently forget universities in the top 100 global universities are in the United Kingdom as well. So apply away! LSE, UCL, King’s, Imperial, Glasgow, Edinburgh, St Andrews, Aberdeen, Bristol, Leeds, Oxford and Cambridge are waiting for you!

**Tran Quoc Dung - ISV Grade 12 Student**



# WHAT is new?



## ISV - IB MYP Candidate

ISV is an IB World School, is authorized to teach the IB Primary Years Programme (PYP) since 2016 and the IB Diploma Programme (DP) since 2018. The foundation of our curriculum is developed in a way to encourage students to combine their framework of knowledge and skills.

We are pleased to announce that ISV has officially been recognised as a candidate school for the IB Middle Years Programme (MYP) from May 2020.

After our hard effort and hours of learning and development, ISV is officially moving to the candidate phase in achieving the permission to apply for the MYP. We will work through the authorisation process with the IB and become a full IB continuum school.

The MYP is a programme designated for Secondary school-aged students. Students who go through the educational experience of the MYP are equipped with making practical connections between their academic studies and the real world. We hope this makes them more likely to become critical and creative thinkers but also a life-long learner. Along with the IB PYP and DP offered at ISV, our students would receive the best education system and be well prepared for continuing to pursue higher education.



## Academic and Music Nurturing Programme

The Academic & Music Nurturing Programme for Grade 5 is established to bring young learners towards high academic proficiency through extra academic lessons in Maths & English while nurturing their talents in Music to become artists of the ISV Symphony Orchestra.

The programme aims to familiarize students with the international curriculum, enhance their Maths & English skills to meet the requirements of ISV scholarship programmes in the future. Through the programme's commitments, young artists will be able to develop their music theory knowledge, perception of music and master a musical instrument. Combining both academic & extra-curricular benefits, this programme creates a balanced path and workload for potential students while reinforcing our recognition and promotion of a diverse learning community.

The Program is also designed in sync with the ISV Early Offer Programme & ISV Academic & Talent Scholarship Programme for Grade 6, 7 & 8.

For more detailed information about the programmes, please follow the link <https://isvietnam.edu.vn/academic-music-nurturing-programme-for-grade-5.htm> or scan the QR code for direct access.



## Early Offer Programme 2020

The Early Offer Programme provides an opportunity for parents and students who are seeking a secured placement with scholarships here at ISV before finishing their current school year. ISV offers an opportunity for students to secure a placement and scholarship in the school before the end of the academic year. Candidates will be given a scholarship assessment that is adjusted to the academic level of the student, considering the ability to grow over the course of the current academic year. Students who apply for this programme can still attempt a higher scholarship placement in the future.

Candidates who have not met all the requirements of the Early Offer Programme are familiarised with ISV's standard and assessment criteria, which enable them to revise and improve before the academic year begins.

Important deadlines for students and parents to remember are Application Open day (26 October, 2020), Application Close day (11 January, 2021), Individual Early Offer exams (31 Oct 2020 to 18 Jan 2021), End-of-programme Check-in Exam (18 April 2021).

For more information, follow the link:

Link: <https://isvietnam.edu.vn/early-offer-programme.htm>



## Bursary Grants

The Bursary Programme was established by ISV to relieve the financial burden of students whose education critically affected their parents' financial status. The Bursar funds are raised and managed through seeking generous financial assistance from both externally and internally.

While normal scholarships given to students by ISV for their academic merits will be determined by the school Academic Faculties via interviews and tests, the Bursar Office grants financial support based on the particular status of the students but does come with academic requirements. Meanwhile, ISV also wants to recognize the contribution of the medical workers to the fight of the global pandemic by offering 50% of the tuition fee for both current and potential students (subject to pass the entrance assessments) whose parents are working in the medical field, starting from the school year 2020 - 2021.

Hence, ISV's Bursar Office and Funds are calling and open for financial assistance for the ISV's Bursary Grant that would give relief to many talented students.

To explore more detail about ISV Bursar Office, please access the link: <https://isvietnam.edu.vn/bursaries-programme.htm>



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We would like to call for generous sponsors who wish to assist ISV in financially with the making of ISV School Magazines, all of the sponsors will be processed through Bursar Office.



# Encouraging mobile money to stem the spread of COVID-19

**As the number of COVID-19 cases increases, many are opting for cashless payments to avoid direct contact and potential hygiene issues arising with banknotes which may help the spread of the COVID-19. This boosts the appeal of digital payments, particularly mobile money – a service in which the mobile phone is used to access financial services – to those who have not considered this form of transaction.**

Mobile money has three main characteristics. First, the service is available to customers without bank accounts (the unbanked). Second, the service can include any form of mobile payments (including retail payments and bill payments, among others), domestic or international transfers, and accounts can be accessed by phone. Third, mobile money can be transferred through transaction points that are mobile agents such as bank branches, retailers, and shops.

Mobile money services mainly consist of various types of transactions including peer-to-peer money transfers, bill payments, government payments, retail payments, and allowing for deposits or withdrawals at the agent location. These mobile money services offer numerous benefits such as reducing transaction costs, improving financial inclusion (especially for the unbanked), increasing convenience and speed for consumers, creating opportunities for employment and investment for businesses, and improving the transparency of transactions (and thus contributing to money laundering and corruption reduction).

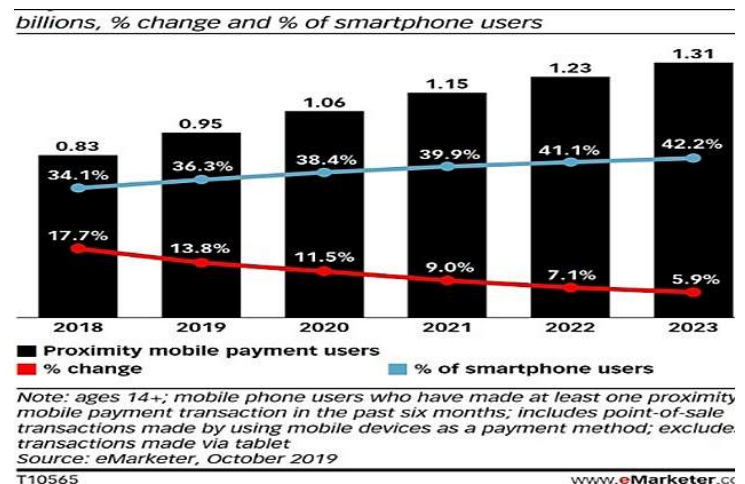
The formal financial system has excluded many people from access, limiting the scope of such financial services. With mobile money, however, financial transactions can be performed securely, efficiently, and affordably – and customers are able to access their accounts easily and carry out financial transactions flexibly. Besides, mobile money service providers may offer job prospects and reduce the unemployment rate, thus stimulating economic growth. According to ICT News, mobile money may boost Vietnam's economic growth by 0.5 percentage points.

Despite the importance of mobile money, there still exist possible risks concerning this service, mainly related to potential fraud. The most common types of fraud associated with mobile money include identity theft, fake currency deposits, scams (mobile insurance scams, promotional scams, and so on), and phishing, exacerbated by the abundant use of SIM cards. However, these illegal activities can be prevented through the implementation of regulations to minimise and manage risks while still progressing towards business objectives.

The regulations should be centred around verifying customer identity, monitoring of transactions, raising awareness concerning fraud, and involving law enforcement when necessary. Second, customer money may suffer losses due to abuse by mobile money providers. Third, there also exist distribution risks which are related to third parties as agents which may not have sufficient capacity, expertise, or even capital. Finally, customer privacy and cybersecurity could be another risk which needs to be minimised.

## Global mobile money potential

Currently, mobile money is being increasingly used worldwide due to its accessibility and convenience, with approximately one billion mobile payment users worldwide in 2020, 38.4 per cent of whom use smartphones. By 2023, there could be 1.3 billion mobile payment users with 42.2 per cent having smartphones, growing at about 8.4 per cent per year (Figure 1).

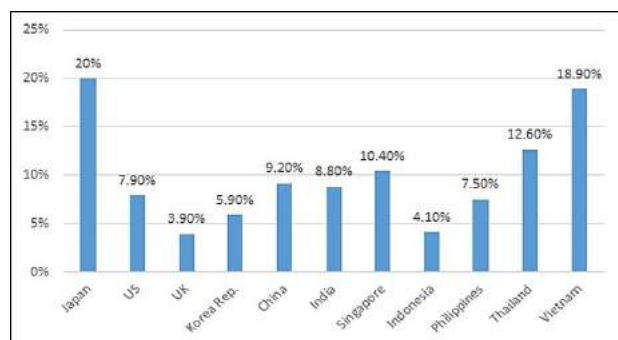


**Figure 1: Number of users of mobile payments and smartphones in the world**

## Vietnam's mobile money potential

In Vietnam, mobile money is still considered a relatively new service, but shows great potential for future development. First, Vietnam is still a cash-based society, with the proportion of cash in circulation to GDP quite high (18.9 per cent in 2018) compared to

regional peers (Figure 2). Under the plan on non-cash payments in Vietnam in 2016-2020 approved by the Prime Minister, the ratio of cash in circulation would be reduced from 12 per cent in 2016 to below 10 per cent by the end of 2020.



**Figure 2: Cash in circulation in Vietnam and peers (per cent of GDP 2018)**

Second, according to the State Bank of Vietnam (SBV), 63 per cent of Vietnamese adults possess a bank account (this ratio in Vietnam as indicated by the World Bank was only 40 per cent at the end of 2017), yet in 2019, the number of phone subscribers have reached 129.5 million, with 55 per cent owning smartphones in 2019 – figures on par with Malaysia, and higher than Thailand, Indonesia, and the Philippines, according to E-Marketer.

The growth rate of internet users has also increased significantly over the past years, from 5 per cent of the adult population in 2005 to 70 per cent in 2019 (according to Internetworldstats.com). This presents a desirable opportunity for mobile money services to develop in Vietnam.

Furthermore, the infrastructure required to deploy mobile money in Vietnam has been improving. At the moment, VNPT and Viettel have been granted licenses by the SBV to carry out such services. The national personal database has also been built for issuing personal identification numbers to the people and (somebody is also adopting e-KYC (electronic Know-Your-Customers) soon.

In the context of the COVID-19 pandemic, the Vietnamese government has required the SBV to expedite research and the use of mobile money to reduce cash transactions.

However, there remain several obstacles regarding the implementation of mobile money services in Vietnam. The potential risks are basically similar to those indicated above. In addition, it will take time for people to give up cash. An adequate database and cybersecurity are also big concerns. A legal framework is now being built but it might very well be a long time in coming, given the service is quite new in Vietnam. Finally, these services may be used for gambling or money laundering purposes if appropriate regulations are not in place.

In consideration of the risks and obstacles, I would like to offer some recommendations to aid the development of mobile money in Vietnam. First, there needs to be a detailed roadmap and deployment plan, as mobile money is relatively new to Vietnam with many uncertainties. This plan needs to clarify the scope and objectives of the project, timeline of implementation, means of co-operation among various stakeholders, and responsibilities of related parties and authorities.

Second, there is an urgent need for a legal system governing these services which covers key aspects, such as creating a fair playing field between banks and non-bank providers, protecting customer's monies, ensuring transparency and cybersecurity, and preventing and minimising money laundering and gambling, while at the same time ensuring adequate capacity on the side of service providers, outlining selection criteria for agents, and clarifying supervision mechanisms.

Third, the infrastructure and technology need to be consolidated in areas of concern, including things like 4G and 5G, to ensure the service delivery to customers to be satisfactory. The national personal database also needs to be completed and updated, and an ecosystem be created for stakeholders' benefits.

Fourth, the human element is essential in the growth of mobile money services. At service providers (especially non-bank units), there needs to be a panel of experts and staff with intensive training; extensive training programmes should also be offered to current and potential employees considering the constant exposure to larger cash flows. Customers should be given adequate information and educated on use and risk management, especially those who live in remote areas and have little experience with cashless payments. In this case, "mobile financial education" could be applied. There should be some incentives to promote cashless transactions and increase its accessibility to the wider population as was done in Thailand.

Finally, adequate regulation and supervision of service providers and agents should be conducted to ensure a smooth, convenient and safe process.

In conclusion, mobile money is an emerging trend and holds great potential for development in Vietnam. Given the COVID-19 pandemic, it is time for Vietnam to get the service started. A detailed plan for implementation should be compiled and trust needs to be built and preserved, as keys to success.

**Can Ha An - ISV Grade 12 Student**





### When is Halloween?

Halloween is celebrated on October 31st - the last day of the Celtic calendar.

The day is celebrated after a harvest festival, hence, Halloween signifies the end of summer.

### How did Halloween start?

The first celebrated Halloween is believed to have happened 2000 years ago, originated from the Celtic festival at the end of summer, and was first named All Hallows Eve.

The Celtic festival was created by the Ancient Celts in Northern Europe that was believed to be in Britain, Ireland and France nowadays.

Celts, who are superstitious people, used to believe that on October 31, spirits of the dead could roam freely. These spirits were believed to cause harm such as damaging the crops and spreading diseases, hence, they wore costumes to scare them away.

### Why do we carve pumpkins on Halloween?

Celtics people believe in the story of a drunken man named Stingy Jack that was not allowed in both heaven and hell. As a result, on Halloween, people carve pumpkins into lanterns to guide the lost souls to the right path.

### How do children celebrate Halloween?

Children get dressed up in costumes of the typical ghosts and monsters such as Dracula, mummy, ghost, witch, clown...

Children will go around the street to collect treats from houses. But remember, they need to perform something (sing, dance,...) before getting them.

If you are into spooky Halloween traditions, watching horror movies suitable for your age is also recommended!

## American

Halloween was brought along with the immigrants from Ireland and Scotland. While keeping a connection to the original All Saints' Day All Souls' Day spirit, American's way to celebrate the festival has evolved considerably.

However, traditional activities such as children dressing up in costumes and going trick-or-treating with their neighbors, carving pumpkins, etc., are still practiced by most American households.

Halloween is the second most celebrated festival in the US, just behind Christmas

## Asian

While Asian children follow some of the most iconic Halloween traditions such as wearing costumes, carving pumpkins and decorating in the theme of the festivals,... Asians have a unique way to celebrate.

Asians consider Halloween as an occasion for them to show respect and love to their lost loved ones (Japan, China, Philippines, part of Vietnam,...)

Halloween around the world



# Halloween Quiz

Find the answers at the bottom of the next page

1. Which vegetable was originally used to make jack-o-lantern?

- A. Spinach
- B. Celery
- C. Peppers
- D. Turnips

2. Which animals are most likely associated with witches?

- A. Black Cats
- B. Red Pandas
- C. Green Frogs
- D. Yellow Dogs

3. What Day is Halloween celebrated on?

- A. October 30
- B. October 31
- C. November 1
- D. March 31

4. Spiders have eight legs, but what other body parts do they usually have eight of?

- A. Mouths
- B. Hands
- C. Feet
- D. Eyes

5. What sort of supernatural being is Dracula?

- A. Goblin
- B. Ghost
- C. Vampire
- D. Banshee

6. Day of the Dead, or Dia de Los Muertos, is a holiday celebrated near Halloween in which country?

- A. Finland
- B. Mexico
- C. Portugal
- D. Ireland

7. If you saw a mummy chasing you on Halloween, which country would you guess it had come from?

- A. China
- B. Great Britain
- C. Egypt
- D. Transylvania

8. The Corpse flower gets its name from its:

- A. Smell
- B. Texture
- C. Location
- D. Appearance

9. What is a pumpkin?

- A. Animal
- B. Vegetable
- C. Mineral
- D. Fruit

10. Which of these words is another word for "ghost"?

- A. Gnome
- B. Phoenix
- C. Sprite
- D. Phantom



# Upcoming events

## International Day (6 Nov 2020) -

Celebrate the cultural diversity of the ISV community



## Aquathlon (5 Dec 2020) -

A two-part sports competition that challenges students to complete a running and swimming race consecutively!



**Tet event series -**  
(Lunar festival - 20 Jan 2021, Kitchen God Day - 4 Feb 2021, Tet Assembly - 5 Feb 2021) -  
Chances for international students and parents to explore traditional customs of Vietnamese Lunar New Year and Festival.

## Cross Country Day (19 Nov 2020) -

A competition to find out who is not only the fastest but also the longest runner for students held right here at ISV!

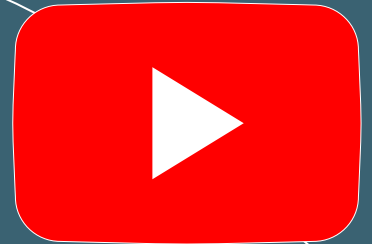


## Winter Bazaar (12 Dec 2020) -

Warm and joyful gathering event for friends and families to celebrate the breeze of winter and a very festive Christmas.



# Recommended educational Youtube channels for children



## Kurzgesagt

This is the most watched educational channel on youtube that is suitable for all age ranges. They produce animated explanation videos on all sorts of topics, ranging from basic science, biology to psychology and so on.

Access here: <https://www.youtube.com/user/Kurzgesagt>

## Vsauce

Have you ever wondered which way is up or down when traveling in space? Could we read minds? Or how much of the earth you can see at once? These simple questions of life are usually hard to answer, but the Vsauce channel will be helpful for you to understand and visualise them.

Access here: <https://www.youtube.com/user/Vsauce>

## The School of Life

Have you ever wondered which way is up or down when traveling in space? Could we read minds? Or how much of the earth you can see at once? These simple questions of life are usually hard to answer, but the Vsauce channel will be helpful for you to understand and visualise them.

Access here: <https://www.youtube.com/c/theschooloflifetv>

## National Geographic Kids

**Fascinating videos about the world of nature that are made interesting and familiar with characters such as Barbie will absolutely be appealing to children, ranging from underwater adventures to simple topics such as "Things you want to know about cats".**

Access here: [https://www.youtube.com/channel/UCX-VCgDuD\\_QCkI7gTKU7-tpg](https://www.youtube.com/channel/UCX-VCgDuD_QCkI7gTKU7-tpg)

## FullTime Kid

Meet Mya! She's a full-time kid and proud of it. Her job is sharing exciting educational tricks, cute crafts, songs and surprises that kids and parents will enjoy.

Although the channel has stopped uploading a while ago, we still appreciate her decision and effort to produce these fun videos.

Access here: <https://www.youtube.com/c/FullTimeKid>



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