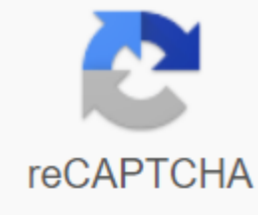




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History of mathematics education in nigeria pdf

On July 20, 1969, the world watched with surprise as Neil Armstrong became the first man to set foot on the moon. This was the result of years of work and ingenuity on the part of scientists, engineers, programmers, mathematicians and astronauts. In photos taken at NASA's Mission Control Center on that historic day, you can see people applauding, waving American flags. But you won't see diversity. Where are the women? Where are the people of color? Where are the hidden figures? If you look at the pictures, you'd think that only one race and one gender orchestrated the moon landing, but it's not. The film Hidden Figures showed the world what many people already knew: talent is everywhere, but there is no possibility. Stem diversity begins in class We now know that women of color and people of color have made a significant contribution to the Apollo 11 mission. Margaret Hamilton, a leading flight software developer, led the team that wrote the code for the Apollo command module computer, and in the process invented many of the basic ideas of modern computing. Katherine Johnson, a NASA computer mathematician and one of the hidden figures featured in the book and film, helped calculate the trajectory of the Apollo 11 mission. But it's only recently that these women have received the credit and public recognition they deserve. As a society, we can do better. Fifty years have passed since Neil Armstrong took one small step for man, one giant leap for humanity, and only 26% of American workers in math and computer science are women, according to a 2018 report by the National Science Council. A 2017 report by the National Science Foundation found that only 12 percent of working scientists and engineers in the U.S. are women of color. These data suggest that if we were to take a picture today at NASA's Mission Control Center, they wouldn't look much different from what we saw in 1969.To change the demographics of the STEM workforce, we need to change the demographics of the STEM class. We do not recognize (and do not support) many hidden figures with STEM talent. I saw it firsthand when I was teaching low-income children in Harlem many years ago. My students in Harlem were as smart, curious, and capable as children in high-level schools. However, they did not have access to the tools and resources that their more privileged colleagues used throughout their lives. Our common future depends on ensuring that every child, regardless of gender, race or postcode, receives a quality education to address some of the world's most important problems. Many of these problems disproportionately affect communities of color, and solutions rely on STEM. If we don't have women and minorities weighing on issues such as toxic chemical dumps and climate (let's name a few), we'll probably see, see authorities make decisions that do not take different points of view. Why Mathematical Education Is Important To Empower in STEM, We Need to Start With Improving Mathematical Education. We don't know what the next lunar shot will be, but we do know that the math will be involved. Frankly, math is important for every profession, but many students struggle more in math than in any other subject. And this has very little to do with their abilities; it's more about how we teach math. We need to challenge every student to think deeply about mathematics. All teaching guardians - teachers, parents and administrators - must also recognize that encouraging students to persevere can help them with the difficulties of their qualifications. We need to develop the trust of students as well as their competence in mathematics. This requires us to question whether we are creating learning environments and experiences that give students the math instructions they need to feel ready to enter the labour market. It's not about teaching them to survive the next century or even just thrive in it. When using gaming-level technology, new educational tools, such as intelligent adaptive learning technologies, have the right to level the playing field for students and instill in all children a love of mathematics that opens up different STEM careers. The traditional model of teaching students with a universal method may have got us to the moon for the first time. But today the world faces many challenges that require us to change the way children learn. One of the reasons why I am happy to come to work every day in DreamBox learning is because I believe in empowering students with personalized learning experiences that meet their unique needs. It is not in our interest to have some students advance while others fall behind. We need to create a learning experience that allows all students to progress in their own course, not anyone else's, if we are to encourage children to develop love and understanding of mathematics. As we celebrate the 50th anniversary of the Apollo moon landing and look forward to the next 50 years of technological innovation, we must ask ourselves: Are we doing enough to make the future brighter for all? Do we teach children to learn math and love it? Are we developing a more diverse STEM workforce? Judging by the statistics on women and minorities in STEM, the answer is no yet. That's why it's up to us to use all available tools to get more kids interested in STEM from an early age, so that we can unlock more diverse, inclusive and a future for all. Jesse Woolley-Wilson is CEO and President of DreamBox Learning. Nigeria hasn't moved as fast as other African countries, so it's worth it Opened up about how to get the best out of your plastic. The two main credit card chains are Visa and Mastercard, but due to widespread financial fraud, cash is still the king in Nigeria. The country has just started offering American Express after years of blacklisting the provider, so you may find it difficult to use Amex.While many large hotels and businesses can affect credit cards, you are more likely to come across suppliers that only accept cash payments. Table: Sorted by the representative of the Asia-Pacific, promoted deals first Nigeria remains a society based on cash, so it is recommended to have enough naira (NGN) on you to cover your back at all times. This may be especially necessary in small institutions, or in lesser-known cities across the country. You may also still need to pay in cash for smaller purchases, as many stores, restaurants and other businesses seek to avoid processing fees levied on providers who accept credit card payments. You will hear the word dash a lot in Nigeria - it can mean a bribe or a tip. You are more likely to be offered a dash as a tip rather than a bribe, and it is often appropriate to dash someone who provides services to you, such as a taxi driver or tour guide. Cash machines in NigeriaCash machines are much less common in Nigeria than you are likely to be used in the United Kingdom or other developed countries, so you come across a bit of travel if you need to use one. Because they are so small and far apart, you can expect a little queue, and it's relatively common for these machines to be cash-strapped too. GTB is the most reliable. For this reason, you can exchange a lot of pounds for a naira before you fly out to Nigeria.Find a lot on your travel money for NigeriaChip and PINNigeria has gone from magnetic stripe to chip card, and all the banks in Nigeria are now the last issue. You will still be able to use your magnetic stripe map in Nigeria, although you can expect some confusion. In switching technology, some retailers falsely believe that they can no longer accept magnetically striped cards while some others will not allow you to use them to do them a bit in reducing credit card fraud. All they basically need you to do is swipe your card rather than insert it into the machine and then get you to sign up for purchase. If you use a chip-and-signature card, you can use it in Nigeria almost everywhere you find a manned credit card machine. However, some businesses are hesitant to accept them because they are unsure if this is allowed and some others are not taking them to reduce credit card fraud. If you get out of the machine, you will need to enter a PIN, in which case your chip-and-signature card won't work. Credit card fees can leave a noticeable dent in your pocket when you travel abroad, so know what you're up to advance and choose a card without or low fees. Foreign transaction feesBritish credit card issuers typically charge the equivalent of 1% to 3% of your transaction, so carefully review the fine print of your card to avoid a surprise statement. Some travel cards come without foreign deal fees, so this may be a good time to switch. Find out more about cards designed for overseas currency conversion feesif a retailer offers to bill your credit card in pounds sterling, dynamic currency conversion comes into play. While this may sound like a good deal, you actually end up getting the worst exchange rate and you may also end up paying fees for currency conversion. Whenever you are presented with an option, choose to pay in local currency. Cash upfront paymentsUsing your credit card to withdraw money from an ATM may not make sense unless it is a bona fide emergency. Every time you withdraw funds from an ATM, you will probably pay a cash upfront fee. Your APR for cash advances is usually higher than your APR purchase. Normally, you will not get a grace period and will start paying interest immediately. Again, some cards designed for overseas expenses will waive this fee. The table below exemplifies how much extra you can pay to use your credit card in Nigeria.Additionally, you can get an idea of the costs using these online currency conversion tools from Mastercard and Visa.A cash upfront fee is calculated (and charged) when you withdraw cash from your credit card. This is usually more of a flat fee or a percentage of the transaction. For example, 2.5% of the transaction, at least 3.00 euros. Is it safe to use my card in Nigeria? By exercising some caution when using your credit card in Nigeria, you will have a relatively unpretentious experience. Keep your PIN safe. Use one hand to enter the PIN and the other to shield it from prying eyes and hidden cameras. Choose ATMs with caution. Try to stick to ATMs in banks and avoid using them on the street. Keep an eye on the skimmers. When installed in an ATM skimmer card works by stealing information from credit and debit cards. If you feel that the card slot is not as smooth as it should be, or if there is a problem with the keyboard, cancel the transaction and look for another ATM. Keeping your credit card (physically) safeRemain alerts about street crime, especially where two or more people work in distracting victims before decamping with their valuables. Cases of theft at airports are not uncommon, Be vigilant when you arrive and depart. There have been numerous cases of car thefts, so don't leave your wallet or wallet in a parked car. How to prepare before you travel to Nigeria Go with Visa or Mastercard. Carry at least two cards while traveling to Nigeria, preferably related to Visa or Mastercard. If you just take an American Express card, you can find it her use in many places. Think no foreign deal fees. When there are cards that come without any foreign transaction fees, using those that charge 2% or 3% of each overseas transaction makes no sense. Some of these cards don't charge an annual fee, either. Keep your bank informed. Banks, in their efforts to crack down on fraudulent transactions, block credit cards if they detect suspicious activity, such as unexpected overseas transactions. Due to the large number of fraud scams in Nigeria, most banks have made the country a red flag for transactions. To make sure this doesn't happen to your card, let your bank know about your travel plans before you leave the UK. Keep your emergency number handy. Know what numbers you will need to call if you end up losing your card or if you need an urgent replacement. Know where you're going to get the cash from. Consider using a debit card to withdraw cash from ATMs. If you need to exchange money, stick to banks or official exchange offices because storing fake money in Nigeria is a serious crime. Try to avoid exchanging money at airports and popular tourist destinations due to usually low exchange rates. Prepare for online shopping complications. For some online transactions in Nigeria, such as buying domestic flights, your credit card may be denied. You may have to ask a trusted local to make a deal for you and then reimburse them. The next steps are to ask yourself these simple questions before you leave so your spending in Nigeria doesn't hit any obstacles. What cards will I take? Visa and Mastercard are the most frequently accepted cards. If you are planning a trip, check the cards that give you free access to the airport lounge. If you plan well in advance, consider getting air miles for your trip using a frequent flyer credit card. Did I report it to my bank? If you don't tell the bank about your travel plans, you can get a temporarily suspended card. What fees do I have to pay? If your existing cards come with foreign transaction fees, look for one that doesn't. Paying in pounds sterling outside the UK can come with currency conversion fees. How do I get the cash? Using a debit card at an ATM is the easiest way to access your own money. You can carry cash with you. Sharing sterling for a naira is simple enough and you get a few options. Frequently asked questions 1 AUD - Australia CAD - Canada MXN - Mexico NDD - New zealand GBP - UK USD - US EUR - Euro XCD - East Caribbean Dollar XOF - CFA Frank BCEAO XPF - Frank XAF - CFA Frank BEAC AFA - Afghanistan ALL - Albania DD - Algeria AOA - Angola XCD - Anguilla XCD - Antigua and Barbuda ARS - Argentina AMD - Armenia AWG - Aruba EUR - Austria ABN - Azerbaijan BSD - Bahamas BHD - Bahrain BDT - Bangladesh BBD - Barbados BYN - Belarus - Bhutan BTN - Bhutan BOB - Bolivia BAM - Bosnia and Herzegovina BWP - Botswana BRL - Brazil BND - Brunei Darussalam - Bulgaria XOF - Burkina Faso BIF - Burundi KHR - Cambodia XAF - Cameroon KYD - Cayman Islands XAF - Central African Republic XAF - Chad CLP - Chile CNY - China Coconut (Killing) Islands COP - Colombia XAF - Congo NDD - Cook Islands CRC - Costa Rica HRK - Croatia CUP - Cuba EUR - Cyprus KKK - Czech Republic DKK - Denmark DJF - Djibouti XCD - Dominica DOP - Dominican Republic USD - Ecuador EGP - Egypt USD - El Salvador XAF - Equatorial Guinea ETB - Ethiopia FJD - Fiji EUR - Finland EUR - France EUR - French Guiana XPF - French Polynesia EUR - French Southern Territories XAF - Gabon GMD - Gambia GEL - Georgia EUR - Germany GHS - Ghana GIP - Gibraltar EUR - Greece DKK - Greenland XCD - Grenada EUR - GUD GNF - Guinea XOF - Guinea-Bissau GYD - Guyana HTG - Haiti USD - Haiti HNL - Honduras HKD - Hong Kong HUF - Hungary ISK - Iceland INR - India IDR - Indonesia EUR - Ireland ILS - Israel EUR - Italy JMD - Jamaica JPY - Japan JOD - Jordan C.D. - Kazakhstan AUD - Kiribati KWD - Kuwait KGS - Kyrgyzstan LAC - Laos EUR - Latvia LBP - Lebanon LRD - Liberia LYD - Libya CHF - Liechtenstein EUR - Lithuania EUR - Luxembourg MOP - Macau MKD - Macedonia MGA - Madagascar MWK - Malawi MYR - Malaysia MVR - Maldives XOF - EUR EUR - Martinique MRU - Mauritania MUR - Mauritius MMK - Myanmar EUR - Mayotte MDL - Moldova EUR - Monaco MNT - Mongolia EUR - Montenegro XCD - Montserrat MAD - Morocco MN - Mozambique NAD - Namibia ZAR - Namibia AUD - Nauru NPR - Nepal - EUR - Netherlands XPF - New Caledonia NIO - Nicaragua XOF - Niger NGN - Nigeria NDD - Niue AUD - Norfolk Island USD - Northern Mariana Islands NOK - Norway OMR - Oman PKR - Pakistan USD - Palau PAB - Panama USD

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It is recommended to have different ways of accessing your money from abroad, perhaps through multiple accounts, as well as holding emergency cash before leaving home. We use banks to take care of all our other financial needs, so surely we should use them when sending international remittances, right? You don't have to. While the big British banks offer remittance services, they tend to be less competitive exchange rates combined with high transfer fees. Learn how to send money to Nigeria in a smart way. Mastercard, which is closely watched by Visa. There are no currency restrictions, although you will need to declare if you bring in more than US\$10,000 or its equivalent in another currency. Yes, but you may struggle to find a place to cash them in. We show offers that we can track - it's not every product on the market ... More. If we don't say otherwise, the products are not in a certain order. Terms are best, top, cheap (and variations of them) are not ratings, although we always explain what's great about the product when we emphasize it. This is our terms of use. When you make important financial decisions, consider receiving independent financial advice. Always consider your own circumstances when you compare products, so you you what's right for you. You.

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