School Record Sheets

For school finance clubs using The Money Questions Case Handbook. One sheet per chapter, for students or groups.

Free to print and copy for classroom use

To download the case handbook and record sheets, visit **10qskills.com**

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Using these sheets

Score four skills, up to 3 points each

N
Notice
Found the facts that matter, and ignored the rest.

R
Reason
Linked facts to consequences: who benefits, who pays, and when.

D
Decide
Chose, and backed the choice with evidence from the case.

A
Adapt
Explained how the new fact changed the decision, or why it did not.

What each score looks like

Skill	0 · Not yet	1 · Emerging	2 · Competent	3 · Strong
Notice	Repeats the story.	Picks some key facts, plus some that do not matter.	Finds the key facts and ignores most distractions.	Finds the key facts, names the distraction, and asks what is missing.
Reason	Gives an opinion with no reason.	Gives one reason or one consequence.	Links facts to consequences and trade-offs.	Weighs who benefits, who pays and when, including costs beyond money.
Decide	No decision.	Decides without evidence.	Decides and supports it with facts from the case.	Decides, supports it, and answers the strongest objection.
Adapt	Ignores the new fact.	Notices it but does not explain its effect.	Changes or keeps the decision, and says why.	Says exactly which reason the new fact affects, and which it does not.

12 **Total out of 12** = N + R + D + A. Score the thinking, not the answer: two decisions can be opposite and both score 12.

Note how the student or group got there

I independently

H used the hint

G needed more guidance

Using the hint never lowers the score. In Chapter 10, score Adapt by how they respond when someone challenges their view.

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Filling in a chapter sheet

Write one student or group per row. For each case, write the total out of 12 and the support letter, for example **9 H**. Use the case slip on the next page when you want to note the N, R, D and A scores separately.

Case slip: skill by skill

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	Case	N	R	D	A	Total /12	I / H / G

Chapter 1: Earn

Club or class _____ Term _____

1.1 No Charger in the Box · **1.2** Same Pizza, Two Prices · **1.3** The Update That Slowed the Phone · **1.4** Free to Play · **1.5** The ₹500 Question

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	1.1	1.2	1.3	1.4	1.5

Chapter 2: Want

Club or class _____ Term _____

2.1 The Shoe Nine People Have · **2.2** Was ₹2,999, Now ₹1,499 · **2.3** Cereal at Eye Level · **2.4** Only 2 Left! · **2.5** The 48-Hour Skin

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	2.1	2.2	2.3	2.4	2.5

Chapter 3: Choose

Club or class _____ Term _____

3.1 The Free Concert · **3.2** Metro or Cab · **3.3** The Free Printer · **3.4** The Summer Choice · **3.5** Park or Parking

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	3.1	3.2	3.3	3.4	3.5

Chapter 4: Save

Club or class _____ Term _____

4.1 The Club's Kitty · **4.2** Two Shopkeepers · **4.3** The Cashback Trap · **4.4** The Tea Stall's Monsoon · **4.5** The Fair Fund

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	4.1	4.2	4.3	4.4	4.5

Chapter 5: Plan

Club or class _____ Term _____

5.1 The 30-Minute Promise · **5.2** Free Flights with a Vacuum Cleaner · **5.3** The Gym With 3,000 Members · **5.4** The Chip Order · **5.5** The Café That Grew Too Fast

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	5.1	5.2	5.3	5.4	5.5

Chapter 6: Invest

Club or class _____ Term _____

6.1 The Mango Sapling · **6.2** Make Our Own Shows · **6.3** The Card Craze · **6.4** The Charging Stations · **6.5** Sun on the Roof

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	6.1	6.2	6.3	6.4	6.5

Chapter 7: Borrow

Club or class _____ Term _____

7.1 Lend Me ₹200? · **7.2** Shoes in Three Parts · **7.3** The Supplier Who Waited · **7.4** The Airline's New Planes · **7.5** Borrowing to Win

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	7.1	7.2	7.3	7.4	7.5

Chapter 8: Cost of Time

Club or class _____ Term _____

8.1 Grandma's Tin · **8.2** The Missing Discount · **8.3** ₹1,100 by Evening · **8.4** ₹500 Extra, But When? · **8.5** Bonus Now or Later

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	8.1	8.2	8.3	8.4	8.5

Chapter 9: Protect

Club or class _____ Term _____

9.1 The ₹500 Prize · **9.2** Two Locks · **9.3** Earn ₹5,000 a Day Liking Videos · **9.4** The Handshake Deposit · **9.5** Rain Cover for the Tournament

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	9.1	9.2	9.3	9.4	9.5

Chapter 10: Live

Club or class _____ Term _____

10.1 The Smoke in November · **10.2** Free Heat, Paid Cooling · **10.3** The Borewell That Went Deeper · **10.4** The River in Your Walls · **10.5** The Bricks in Your Wall · **10.6** The Oldest Thing in Your House

N Notice **R** Reason **D** Decide **A** Adapt · up to 3 points each, total out of 12 · **I** independently, **H** hint, **G** guidance

Student or group	10.1	10.2	10.3	10.4	10.5	10.6