The Money Questions Case Handbook

51 real-life money decisions for children aged 8 to 15. One case a page, 8 to 15 minutes each.

Free resource for school finance clubs and parents

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

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About this handbook

A free companion to The Money Questions. It works on its own: no book or app is needed.

Asymmetrical Learning

Nature is asymmetrical, and so is every learner. We build learning around how each child thinks and what each child needs.

10Q skills. A skilling platform with printed books and an app. Each skill is learnt through ten questions; The Money Questions is the first.
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Booktern. A monthly print magazine for readers aged 8 to 15.

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Disclaimers

Education only. This handbook teaches thinking skills. It is not financial, investment, legal or tax advice and does not recommend any product, service or company.

Simplified cases. People, prices and numbers are invented or rounded. Where a note gives a "Real basis", the case is loosely inspired by a publicly reported event; companies are not named and details are changed.

No affiliation. Mentions of payment systems, apps or services describe everyday life only and imply no endorsement or connection.

Check before you act. Rules, helpline numbers and prices change. Confirm with official sources.

Keep it safe. Never ask a child about their family's income, savings or debts. No case needs it.

How to use

Each page is one real-life decision. Most cases have no single right answer. What matters is how well someone notices, reasons, decides, and adapts when the facts change.

Every case, in five steps · 8 to 15 minutes

1	→	2	→	3	→	4	→	5
Read the case aloud		**Notice** what matters, and what does not		**Assume** write it down first		**New fact** does it change your answer?		**Decide** and give your reason

Students answer in a notebook, on a separate sheet, or out loud, so each page can be printed once and reused, projected in class, or read on a screen. The blanks on each page show what to complete.

Ask of every case

Who benefits? Who pays? When does the cost appear?

How the cases are arranged

Chapters 1 to 9 have five cases each, getting harder in order: an everyday case, a comparison, a hidden cost, missing information, and an open debate. Chapter 10 has six cases and takes a different approach. Instead of a new fact, ask: Who benefits, who pays, and who bears the hidden costs?

ⓘ **Guided Case:** Some ideas may be new to younger readers. A parent or teacher can help explain the situation before the child makes a decision.

In a school finance club

Students or groups of four to six, one case per session. Let groups defend different answers.

At home

One case, one conversation. Let your child argue first, and share your view last.

Recording progress

School and home record sheets are free to download at 10qskills.com.

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1.1 No Charger in the Box

A phone brand launches its new model at ₹69,900, the same price as last year's model. This year the box contains the phone and a cable, but no charging adapter. The brand says this cuts electronic waste, because most people already own an adapter. A matching adapter is sold separately for ₹1,900. The new box is much slimmer. The phone comes in four colours.

Is removing the adapter good for customers, for the company, or for the planet?

Notice. Pick the 2–3 facts that matter most, and one fact that does not.

Hint: Who saves money here, and who spends more?

Your assumptions. How many buyers do you think already own an adapter that works? What does the company save on each phone?

New fact. (Read this only after writing your assumptions.) The new cable uses a different plug at the adapter end. Many adapters from older phones cannot take it. Slimmer boxes also mean far more phones fit in each shipment.

Possibilities.

A. Fair. Less waste, and most people already have adapters.

B. Unfair. If something is removed, the price should drop.

C. Fair only if the company gives a free adapter to anyone who asks.

D. Find out more first: how many buyers actually had to buy a new adapter?

Discuss. "If a company saves money and the planet benefits, customers have no right to complain."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Unbundling: keeping the price while removing part of the product raises what the company earns per box. It can also be genuinely greener, and slimmer boxes cut shipping costs. Both things can be true at once. Based on a real industry change around 2020. The colours are irrelevant.

Misconception: It must be either pure greed or pure environmentalism.

Time: 8–10 minutes.

1.2 Same Pizza, Two Prices

Guided Case

A pizza costs ₹299 at the restaurant counter. On a delivery app, the same pizza from the same restaurant is listed at ₹349. At checkout the app adds a delivery fee of ₹35, a platform fee of ₹10, a packaging charge of ₹25 and ₹21 in taxes. The final bill is ₹440.

Who is earning the extra ₹141, and is each part of it fair?

Notice. List each charge. Next to it, write who you think keeps that money.

Hint: Does the restaurant keep the full ₹349?

Your assumptions. Who do you think earns more from an app order, the restaurant or the app?

New fact. (Read this only after writing your assumptions.) The app keeps about 25% of the menu price as commission from the restaurant. The restaurant raised its app price to ₹349 to cover this.

Possibilities.

A. The app is overcharging customers.

B. The restaurant is overcharging customers.

C. Both are charging for real services. Delivery and convenience cost money.

D. Find out more first: what does each party actually keep after its own costs?

Discuss. "A price is only honest if you can see the full amount before you start ordering."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: After a 25% commission, the restaurant keeps about ₹262, less than the ₹299 it earns at the counter, even though the customer pays ₹440. Separate the price of convenience (which is real) from fees revealed only at the end (drip pricing).

Help younger readers: If a friend sells your drawings for ₹100 each and keeps ₹25 from every sale, how much reaches you? Now look at the pizza.

Misconception: A higher app price means the restaurant is earning more.

Time: 10 minutes.

1.3 The Update That Slowed the Phone

After an automatic software update, many two-year-old phones start feeling slow. Apps take longer to open. Many owners assume the phone is simply getting old, and buy a new one for ₹60,000 or more. The company does not comment.

Should the company be allowed to earn from the new phones people bought?

Notice. What do owners know? What do they not know?

Hint: Could a company slow phones for more than one reason?

Your assumptions. Why do you think the phones slowed down?

New fact. (Read this only after writing your assumptions.) The company explains: ageing batteries can make phones shut down suddenly. The update slowed only phones with weak batteries, to stop the shutdowns. A new battery costs ₹5,000 and brings back full speed. Owners were never told any of this.

Possibilities.

A. Fine. The update protected phones from shutting down.

B. Not fine. Owners should have been told and offered a new battery.

C. The fix was fine, but the company owes something to people who bought new phones they did not need.

D. Find out more first: did the company's phone sales rise because of the update?

Discuss. "Doing the right thing is enough, even if you do not tell people why you did it."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Revenue earned from a decision customers did not know about. Planned obsolescence versus a genuine technical fix: the missing disclosure turned a defensible fix into a trust problem. Based on a real 2017 case; the company later apologised and cut battery replacement prices.

Misconception: Phones just get old. Or: companies always slow phones on purpose.

Time: 10–12 minutes.

1.4 Free to Play

A mobile game is free to download and has 1 crore players. It earns money by selling skins (₹79 to ₹799) and mystery chests (₹149 each) that contain a random item, sometimes a rare one. The game earned ₹80 crore last year. Its advertisements say "100% free!"

Is the company earning its money fairly?

Notice. List three things we do not know yet.

Hint: Who is actually paying, and how much each?

Your assumptions. Who do you think pays the most? How old are they?

New fact. (Read this only after writing your assumptions.) Most players never spend anything. About 3 in every 100 players provide almost all the money. Some of them spent more than ₹20,000 in a year on mystery chests.

Possibilities.

A. Fair. 97 out of 100 people play free forever, and the rest choose to pay.

B. Unfair. Mystery chests work like a lucky draw.

C. Fair for skins, where you see what you buy, but not for chests.

D. Find out more first: How old are the biggest spenders? Are the odds shown? Are there spending limits?

Discuss. "A free game is never really free."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: "We don't know enough yet." Key gaps: the age of the biggest spenders, whether chest odds are shown, spending limits and parental controls. A few heavy payers fund everyone else. Some countries have restricted paid mystery boxes.

Misconception: Free means nobody pays. Or: every in-game purchase is bad.

Time: 10–12 minutes.

1.5 The ₹500 Question

Guided Case

A builder is selling 80 new flats. Each flat sells for ₹2 crore. Building a flat well costs him ₹20 lakh. By using cheaper waterproofing and slightly thinner plaster, he could build each flat for ₹15 lakh instead, which is ₹500 less for every square foot. Buyers inspecting a new flat will not see any difference. The show flat has Italian marble floors.

Should he make the cut?

Notice. Work out the saving for one flat and for all 80 flats. Older readers: what share of a flat's price is that saving?

Hint: Who receives the saving? Who lives with the consequence, and when?

Your assumptions. When would a problem appear? Who would pay for it?

New fact. (Read this only after writing your assumptions.) By law, the builder must repair construction defects for 5 years after handing over the flats. The cheaper waterproofing usually starts leaking in year 6 or 7.

Possibilities.

A. Make the cut. It is legal, and the risk comes after his responsibility ends.

B. Keep the quality and accept a lower profit.

C. Keep the quality and raise each flat's price by ₹5 lakh (about 2.5%) instead.

D. Look for a saving that does not affect buyers: design, wastage or bulk buying.

Discuss. "If it is legal, it is fair."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: ₹5 lakh a flat is only 2.5% of a ₹2 crore price, but ₹4 crore across 80 flats. The cost appears after the builder's responsibility ends. Other consequences: trust, damp and health, and his reputation for the next project. The marble is irrelevant. Several positions are defensible; score the evidence, not the side.

Help younger readers: 1 crore is 100 lakh. Take one flat: who would notice the cheaper waterproofing, and in which year?

Misconception: Legal means right. A small percentage means a small amount.

Time: 12 minutes.

2.1 The Shoe Nine People Have

In a class of 32, nine students now wear the same sneaker, priced at ₹6,500. It appears in a cricket star's advertisement and all over reels. Your current shoes still fit and are in good condition. The sneaker comes in three colours. Sports day is in six weeks.

Should you ask for the new sneaker?

Notice. Pick the 2–3 facts that matter most, and one fact that does not.

Hint: If nobody at school had these shoes, would you still want them?

Your assumptions. Why do you think the nine students bought them?

New fact. (Read this only after writing your assumptions.) Several of the nine say the sneakers hurt during football. They keep wearing them anyway.

Possibilities.

A. Ask for them. Feeling part of the group matters.

B. Wait until your current shoes wear out.

C. Try a pair on and play in them before deciding.

D. Ask the nine: would they buy them again?

Discuss. "If everyone has it, wanting it is normal, not pressure."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Separating the shoe itself (fit, comfort, use) from the wish to belong. The New Fact shows people keep things for reasons other than use. Wanting to belong is real; don't dismiss it as silly. The colours are irrelevant; sports day may be relevant.

Misconception: Popular means good. Or: wanting to fit in is always wrong.

Time: 8–10 minutes.

2.2 Was ₹2,999, Now ₹1,499

A shopping app shows a winter jacket: “Was ₹2,999, now ₹1,499! 50% OFF.” A banner says “You save ₹1,500.” A similar jacket from another brand costs ₹1,299, with no discount shown. Delivery is free on orders above ₹999.

Which jacket is the better buy?

Notice. Which numbers matter? Which number is there to make you feel something?

Hint: What is the ₹2,999 doing on the page?

Your assumptions. Do you think this jacket ever sold for ₹2,999?

New fact. (Read this only after writing your assumptions.) A price-tracking website shows the jacket has sold for between ₹1,399 and ₹1,599 all year. It has never been ₹2,999.

Possibilities.

A. Buy the discounted jacket. It may still be the better jacket.

B. Buy the ₹1,299 jacket. It is cheaper.

C. Compare what matters: material, warmth, fit and reviews.

D. Buy neither yet. First decide whether a new jacket is needed at all.

Discuss. “Getting something on sale means you saved money.”

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: The anchor price: the “saving” is measured from a number that was never real. The real comparison is ₹1,499 against ₹1,299, plus quality. The New Fact changes the feeling of a deal, not the jacket itself. Free delivery is irrelevant, since both qualify.

Misconception: A bigger discount means a better deal.

Time: 10 minutes.

2.3 Cereal at Eye Level

In a supermarket aisle, a chocolate cereal with a cartoon mascot and a free sticker sits at a child's eye level. It costs ₹280 for 500 g. On the bottom shelf, the supermarket's own-brand chocolate cereal, made for the supermarket and sold under its name, costs ₹200 for 500 g. The two ingredient lists are almost identical. The aisle holds about 40 different cereals.

Which cereal would you pick, and why?

Notice. Which differences are real? Which are about how the box looks?

Hint: Who decided where each box sits?

Your assumptions. Why do you think the mascot cereal is at eye level?

New fact. (Read this only after writing your assumptions.) Brands can pay supermarkets for better shelf positions, especially at eye level and near the checkout counter.

Possibilities.

A. The mascot cereal. The fun of the box and sticker is worth something.

B. The store brand. Same food, ₹80 less.

C. Try both and decide on taste.

D. Find out more first: compare the sugar per bowl, not just the ingredient names.

Discuss. "Where something is placed should not change what you want."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Three hidden influences: placement, the mascot and the freebie. The mascot box costs ₹80 (40%) more. The case does not say why: the brand, the mascot, the sticker and paid shelf space are possible reasons, not proven ones. Enjoyment has some value; the skill is noticing who shaped the want. The number of cereals is irrelevant.

Misconception: The brand name is better. Or: the store brand must be worse.

Time: 10 minutes.

2.4 Only 2 Left!

A pair of wireless earbuds costs ₹2,499. The product page says: "Only 2 left in stock!" and "38 people are viewing this right now." A timer shows "Deal ends in 00:14:52." The earbuds have 4.1 stars from 12,000 reviews. You were not planning to buy earbuds today.

Should you buy them now?

Notice. List three things you do not know about these messages.

Hint: Who is counting the stock and the viewers?

Your assumptions. Do you believe "only 2 left"? Why?

New fact. (Read this only after writing your assumptions.) You check again the next morning. The page still says "Only 2 left!", and a new timer has started.

Possibilities.

A. Buy now, in case the stock really is limited.

B. Close the page. If you still want them in a week, come back.

C. Check the price on other sites and look at its price history.

D. Find out more first: do you need earbuds, and what are you using now?

Discuss. "A deadline helps you make a better decision."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: "We don't know enough yet." Gaps: the real stock, who counts viewers, whether the deal truly ends. The New Fact suggests the urgency is not real; it should increase caution but does not prove the earbuds are bad. The rating is about quality, not urgency.

Misconception: Urgent means important.

Time: 10 minutes.

2.5 The 48-Hour Skin

A popular game releases an anniversary skin for ₹449. The shop says: "Available for 48 hours only. Will never return." Five of your friends bought it in the first hour and use it in every match. The skin does not make your character stronger. The game's main character wears a red cape.

Should you buy it?

Notice. What exactly would you be paying for?

Hint: Would you still want it next week if none of your friends had it?

Your assumptions. Do you believe it will never return?

New fact. (Read this only after writing your assumptions.) Last year's "never returning" anniversary skin came back to the shop six months later, at the same price.

Possibilities.

A. Buy it. Matching your friends in matches has real value.

B. Skip it. It adds nothing to how the game plays.

C. Wait. If it returns, decide then.

D. Decide first how much you are willing to spend on games each month, then see if it fits.

Discuss. "If you would still want it next week, it is a real want."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Two influences stacked together: scarcity and friends. The New Fact weakens the scarcity argument but not the friendship one; strong answers notice the difference. Spending on enjoyment can be defensible. The cape is irrelevant.

Misconception: Things with no practical use are a waste. Or: limited means buy now.

Time: 12 minutes.

3.1 The Free Concert

A friend's parent offers you a free ticket to a big concert on Thursday, 7 to 10 pm. Getting there and back takes about 2 hours, so you would be home near midnight. You have a maths exam at 9 am on Friday. The ticket would normally cost ₹2,500. The band is your favourite.

Should you go?

Notice. Pick the 2–3 facts that matter most, and one fact that does not.

Hint: The ticket is free. What is not free?

Your assumptions. How much study time would you lose? How tired would you be at 9 am?

New fact. (Read this only after writing your assumptions.) Your teacher confirms that Friday's exam is a practice test. It does not count towards your final result.

Possibilities.

A. Go. A free chance like this is rare.

B. Skip it. The exam matters more.

C. Go, but leave early.

D. Find out more first: is there another date? How prepared are you already?

Discuss. "If it is free, it costs you nothing."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: The real cost is study time, sleep and energy the next morning, not money. The ₹2,500 ticket price is a distraction: it tells you what the ticket is worth, not what going costs you. The New Fact reasonably shifts many answers; reward students who explain why.

Misconception: Free means no cost.

Time: 8–10 minutes.

3.2 Metro or Cab

A family of four is going to the airport with three suitcases. The flight leaves in 3 hours. A cab costs ₹900 and takes 45 minutes, door to door. The metro costs ₹60 per person, ₹240 in total, and takes 70 minutes, including a 10-minute walk with the bags and one change of trains. The cab company has a 4.6 rating.

Which should they take?

Notice. For each option, list what it costs in money, time and effort.

Hint: What exactly does the extra ₹660 buy?

Your assumptions. How much are 25 minutes worth? How hard is it to carry three suitcases?

New fact. (Read this only after writing your assumptions.) The flight is delayed by 2 hours.

Possibilities.

A. The cab. Comfort, and less that can go wrong.

B. The metro. It saves ₹660.

C. Split up: two people take the metro, two take the cab with the luggage.

D. Find out more first: How heavy are the bags? Are there lifts at the stations? Is it rush hour?

Discuss. "When you have extra time, the cheaper option is always the smarter one."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: ₹660 buys 25 minutes and much less effort. The delay removes the time pressure but not the heavy bags: strong answers see that the New Fact changes one reason, not all of them. The cab rating is irrelevant.

Misconception: The cheapest option is the best. Or: time is always worth more than money.

Time: 10 minutes.

3.3 The Free Printer

A laptop offer includes a free printer. Its ink cartridges cost ₹1,200 each and print about 200 pages. A different printer, an ink-tank model (a printer you refill from bottles of ink), costs ₹6,000. A ₹600 set of its ink bottles prints about 6,000 pages. The free printer is white and fits on a small desk.

Take the free printer, or buy the ink-tank printer?

Notice. What do you pay for each printer today? What will you keep paying for later?

Hint: If the printer is free, where does the company make its money?

Your assumptions. How many pages a month do you think a student prints?

New fact. (Read this only after writing your assumptions.) This student prints about 100 pages a month for projects and notes: about 1,200 pages a year.

Possibilities.

A. Take the free printer. No money spent today.

B. Buy the ink-tank printer. It is cheaper over time.

C. Take the free printer, and use a print shop for big projects.

D. Find out more first: will printing go up or down next year?

Discuss. "Free is the cheapest price."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: The cheap-machine, costly-refill model. At 1,200 pages a year: free printer ₹7,200 in year 1 and ₹14,400 by year 2; ink-tank ₹6,000 plus one ₹600 ink set = ₹6,600; that set lasts about five years at this rate, so it is still ₹6,600 by year 2. At only 10 pages a month, the free printer wins: the answer depends on use. The colour is irrelevant.

Misconception: The price today is the whole cost.

Time: 10–12 minutes.

3.4 The Summer Choice

A 15-year-old has four free weeks this summer and three options. A coding camp costs ₹8,000 and runs weekdays, 10 am to 4 pm. Volunteering at an animal shelter is free. Helping at a relative's shop pays ₹4,000 for the four weeks, and the shop is open 9 am to 8 pm.

Which should the student choose?

Notice. List three things we do not know that would help decide.

Hint: For each option, what do you give up by not choosing the other two?

Your assumptions. Which option do you think is the cheapest?

New fact. (Read this only after writing your assumptions.) The shop owner says the student could also run the shop's social media page and set up its billing software.

Possibilities.

A. The coding camp. A new skill.

B. The animal shelter. Experience in something the student cares about.

C. The shop. Money plus real work experience.

D. Mix them: two weeks at the shop, then two weeks at the shelter.

Discuss. "The option that costs nothing is the cheapest."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: "We don't know enough yet": the student's interests, next year's plans, energy levels. The camp really costs ₹8,000 paid plus ₹4,000 not earned. The free shelter also gives up the ₹4,000. The New Fact blurs the categories: the shop may teach tech skills too.

Misconception: The free option costs nothing.

Time: 10–12 minutes.

3.5 Park or Parking

An empty plot in a colony belongs to the residents' association. Option 1 is paid parking for 40 cars, earning ₹60,000 a month for colony maintenance. Option 2 is a small park with trees, benches and a play area. It would cost ₹3 lakh to build and would earn nothing. The association meets on Sundays.

Which should the association choose?

Notice. Who benefits from each option? Who loses something?

Hint: For each option: who pays, who benefits, and when?

Your assumptions. Which option do you think most residents want?

New fact. (Read this only after writing your assumptions.) Right now, cars park along the colony road. School buses and ambulances often cannot get through.

Possibilities.

A. Parking. It earns money and clears the roads.

B. The park. Once it is concrete, the green space is gone.

C. Half and half: a smaller park and fewer parking spaces.

D. Find out more first: ask residents, and check for other places to park.

Discuss. "The option that earns money is the more responsible choice."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Several dimensions at once: money, environment, safety, children's play space, and how hard each choice is to undo. The New Fact strengthens parking on safety grounds, but a park plus parking rules might solve both. The meeting day is irrelevant. Score the evidence, not the side.

Misconception: Money is the only benefit that counts. Or: green always wins.

Time: 12 minutes.

4.1 The Club's Kitty

A housing society's children's club runs a stall at the society's annual fair and makes ₹3,000 after costs. Some members want a party next weekend, with pizza, music and games, costing about ₹3,000. Others want new football nets, which cost ₹4,500 and are needed before the summer holidays, four months away. The stall sold paper lanterns and handmade bookmarks.

Party now, or save for the nets?

Notice. Pick the 2–3 facts that matter most, and one fact that does not.

Hint: What happens in four months if the money is spent now?

Your assumptions. Could the club earn the missing money in four months? How?

New fact. (Read this only after writing your assumptions.) A resident offers to add ₹1 for every ₹1 the club saves, up to ₹1,500.

Possibilities.

A. Party now. They earned it; celebrate.

B. Save all of it for the nets.

C. Have a smaller ₹750 party and save the rest.

D. Find out more first: could they run another stall before summer?

Discuss. "Money you are saving for later is not doing anything."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Saving towards a goal. With the resident's offer, saving all ₹3,000 brings exactly ₹4,500. The smaller party leaves them ₹750 short; students should work this out. A celebration also has value; don't treat the party as wrong. What the stall sold is irrelevant.

Misconception: Saved money is idle money.

Time: 8–10 minutes.

4.2 Two Shopkeepers

Two grocery shops on the same street each make about ₹40,000 a month after costs. The owner of Shop A puts ₹5,000 into a shop reserve every month. The owner of Shop B uses the whole amount. Six months later, during a heatwave, both shops' fridges break down. Each repair costs ₹18,000. Both shops sell milk, curd and ice-cream. Both open at 7 am.

What happens to each shop, and which owner made the better choice?

Notice. How much does Shop A have after six months? What can Shop B do?

Hint: What does a shop lose for each day its fridge is broken?

Your assumptions. How will Shop B find ₹18,000?

New fact. (Read this only after writing your assumptions.) Shop B's owner used some of the money to redecorate and add a small snacks counter. Shop B's customers have increased by about 20%.

Possibilities.

A. Shop A chose better. It was ready for a surprise.

B. Shop B chose better. Its spending grew the business.

C. Both made sense. The best plan is to grow and keep a reserve.

D. Find out more first: how long will Shop B's fridge stay broken, and how much will it lose?

Discuss. "Spending on your business is a kind of saving."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Shop A has ₹30,000 and fixes its fridge at once. Shop B must borrow or wait, losing milk and ice-cream sales in a heatwave. The New Fact shows spending can be an investment (a link to INVEST), but growth does not fix today's fridge. The opening time is irrelevant.

Misconception: Saving and spending on your business are opposites.

Time: 10 minutes.

4.3 The Cashback Trap

A shopping app shows: "Get ₹200 cashback on orders above ₹1,000!" You wanted a ₹700 schoolbag. To reach ₹1,000, you add a ₹350 water bottle you were not planning to buy. You pay by UPI. The app's logo is orange.

Did you save ₹200?

Notice. What did you plan to spend? What did you actually spend?

Hint: What would you have spent without the offer?

Your assumptions. In what form do you think the ₹200 will arrive?

New fact. (Read this only after writing your assumptions.) The ₹200 arrives as a coupon, not money. It can only be used on your next order above ₹1,500, within 7 days.

Possibilities.

A. Worth it. You get a bottle and ₹200 back.

B. Not worth it. You spent ₹350 extra to "save" ₹200.

C. Worth it only if you already needed a bottle and were planning a big order soon.

D. Find out more first: are the bag and bottle cheaper elsewhere, with no offer at all?

Discuss. "Cashback is free money."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Planned spending was ₹700; actual spending was ₹1,050. The "saving" is a coupon that only works if you spend ₹1,500 more within a week. If the bottle was genuinely needed, the offer may be a real saving: the answer depends on the plan. The logo colour is irrelevant.

Misconception: A discount is a saving, even when it makes you spend more.

Time: 10 minutes.

4.4 The Tea Stall's Monsoon

A tea stall near a college sells about 400 cups a day at ₹15 each. The owner pays rent, milk, sugar, gas and a helper's wages. Business is good. Each month the owner spends whatever is left and saves nothing. The stall has been there for 12 years, and many regulars come every morning.

Should the owner start saving? If so, how much?

Notice. List three things you would need to know to answer "how much?"

Hint: When sales drop, which costs stay the same?

Your assumptions. How long could the stall survive a bad month?

New fact. (Read this only after writing your assumptions.) During the monsoon and college holidays, sales fall to about 150 cups a day for roughly three months. The rent and the helper's wages stay the same.

Possibilities.

A. Carry on as before. The stall has survived for 12 years.

B. Save a fixed amount every good month.

C. Save more in the busiest months and less in normal ones.

D. Find out more first: the exact monthly costs, and how many cups a day cover them.

Discuss. "You only need to save when things are going badly."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: "We don't know enough yet": fixed costs (rent, wages) versus costs that fall with sales (milk, sugar), and how long slow periods last. Key insight: fixed costs continue when sales drop, so good months must pay for bad ones. Twelve years of survival is tempting evidence, but surviving is not the same as being safe.

Misconception: Past survival means no risk. Or: save only when times are hard.

Time: 10–12 minutes.

4.5 The Fair Fund

A neighbourhood committee collects about ₹4 lakh from residents every year for its annual fair. It spends all of it on the ten-day event: stage, lights, sound, food and performances. A member proposes keeping ₹1 lakh each year as a reserve. Others say residents gave the money for this year's fair. The fair has run for 35 years.

Should the committee keep a reserve?

Notice. Who gave the money, and what did they give it for?

Hint: When money comes from other people, who decides how it is used?

Your assumptions. What do you think most residents expect?

New fact. (Read this only after writing your assumptions.) Last year a storm damaged the main stage on the third day. The committee borrowed ₹80,000 from a member at short notice to repair it, and is still paying him back.

Possibilities.

A. Keep a ₹1 lakh reserve every year.

B. Spend it all. Residents gave it for the celebration.

C. Let residents vote on it.

D. Keep a smaller reserve and publish the accounts so everyone can see where the money goes.

Discuss. "Money collected for a celebration should be spent on the celebration."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Saving other people's money raises questions of permission, fairness and trust. The storm shows the cost of having no reserve (borrowing in a hurry), but it does not settle whose money it is. Strong answers address both. The fair's age is irrelevant. Score the evidence, not the side.

Misconception: A reserve is so wise that nobody needs to be asked. Or: unspent money is wasted money.

Time: 12 minutes.

5.1 The 30-Minute Promise

A pizza chain launches a new promise: "Delivered in 30 minutes, or your pizza is free." Customers love it, and orders jump by 25%. Riders are paid for each delivery they complete. A late pizza costs the chain its full ₹400 price. The chain's logo is red and blue.

Is this a good plan?

Notice. Pick the 2–3 facts that matter most, and one fact that does not.

Hint: What will a rider do when the clock says 26 minutes and he is still 3 km away?

Your assumptions. What do you think happens over the next six months?

New fact. (Read this only after writing your assumptions.) Riders start speeding and jumping signals to beat the clock. There are road accidents, and the chain faces legal action.

Possibilities.

A. Keep the promise, but train riders in road safety.

B. Drop the promise.

C. Change it: "Late? Get ₹100 off." Less pressure on riders.

D. Find out more first: how many deliveries are actually late, and why?

Discuss. "A promise that makes customers happy is a good plan."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: What happens because of the decision, even if nobody planned it: the promise moved risk from the company onto riders and everyone else on the road. Being paid per delivery adds more pressure. The logo is irrelevant.

Real basis: A US pizza chain dropped a similar promise in the 1990s after road-safety concerns.

Misconception: A plan only affects the company and its customers.

Time: 8–10 minutes.

5.2 Free Flights with a Vacuum Cleaner

Guided Case

An appliance company wants to sell more vacuum cleaners. Its offer: buy one for ₹10,000 and get two free return flights abroad, worth about ₹60,000. The company makes about ₹3,000 profit on each vacuum before any flights are paid for. The plan assumes few buyers will fill in the long claim form, and those who do will accept unpopular dates.

Is this offer well planned?

Notice. One flight claim uses up the profit from how many vacuums?

Hint: What will people do once they realise the offer is worth more than the vacuum?

Your assumptions. What share of buyers do you think will claim the flights?

New fact. (Read this only after writing your assumptions.) 20,000 vacuums sell within weeks, many to people who only want the flights. About half of all buyers claim their tickets.

Possibilities.

A. Honour every claim, even at a huge loss.

B. Make claiming harder: fewer dates and more conditions.

C. Stop the offer now, and honour only the claims already made.

D. Find out more first: what does the company actually pay per flight when it books in bulk?

Discuss. "A good offer is one customers cannot resist."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: One claim (₹60,000) uses the profit from 20 vacuums, so the offer loses money once more than 1 buyer in 20 (5%) claims. 20,000 sold = ₹6 crore profit. At 5% claims, flights cost ₹6 crore (break-even); at 50%, ₹60 crore, a loss of about ₹54 crore. Option B raises trust: changing the rules after selling. Option D is a sharp question, since bulk flights may cost less than ₹60,000.

Help younger readers: You make ₹2 on each ₹10 glass of lemonade and promise a ₹40 toy to anyone who asks. What if 1 child in 20 asks? What if half of them ask?

Real basis: A 1990s UK promotion that cost the company tens of millions of pounds and years of legal cases.

Misconception: More sales always mean more profit.

Time: 10–12 minutes.

5.3 The Gym With 3,000 Members

A gym has space for 150 people at a time. It sells 3,000 yearly memberships at ₹12,000 each. The plan is based on a pattern the owner has seen for years: most members come often in January, then stop coming by March. The gym plays loud music and has new treadmills.

Is this a smart plan or a risky one?

Notice. What does this plan depend on? Write it in one sentence.

Hint: What if customers use exactly what they paid for?

Your assumptions. How many members come on a normal evening?

New fact. (Read this only after writing your assumptions.) A 90-day fitness challenge goes viral on social media. Most members start coming every evening between 6 and 9 pm.

Possibilities.

A. Smart. The pattern has held for years.

B. Risky. The gym has sold more than it can deliver.

C. Keep the plan, but introduce booked time slots.

D. Find out more first: what does the membership promise say about access and timings?

Discuss. "Selling something you know most people will not use is smart planning."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: A hidden dependency: the business works only if customers do not use what they bought. 3,000 members for 150 spaces is 20 members per spot. Airlines and insurance also rely on averages, and that is not always wrong. The music and treadmills are irrelevant.

Real basis: A widely known feature of how many gyms price memberships.

Misconception: A pattern that held before will always hold.

Time: 10 minutes.

5.4 The Chip Order

Guided Case

During a lockdown, when people had to stay at home, car sales fall sharply. A car company cancels most of its orders for the small computer chips that go into every car. Its plan is to reorder the chips when sales pick up again. Cancelling saves money on parts it does not need yet. Each car uses dozens of chips.

Is cancelling the chip orders a good plan?

Notice. List three things we would need to know to judge this plan.

Hint: When the company wants chips again, will they be waiting for it?

Your assumptions. How long do you think it takes to get chips after reordering?

New fact. (Read this only after writing your assumptions.) Chip factories need months to make new chips. While car companies cancelled, phone and laptop makers ordered more, because people were working and studying from home. When car sales return, thousands of finished cars sit in car parks, each waiting for one missing chip.

Possibilities.

A. Good plan, bad luck. Nobody could have predicted this.

B. Poor plan. It never considered how long restarting would take.

C. They should have kept a smaller order running.

D. Find out more first: how much did cancelling save, and how much did the waiting cost?

Discuss. "Cutting orders when sales fall is always the safe choice."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: "We don't know enough yet": how long supplies take, who else competes for them, and the cost of restarting. Stopping is quick; starting again can be slow. Option A is worth debating, since part of this was genuinely hard to predict.

Help younger readers: If you cancel your birthday cake at a busy bakery, can you get it back the moment you change your mind? Who else might have taken your place?

Real basis: The global car chip shortage of 2020–22.

Misconception: You can restart anything as quickly as you stopped it.

Time: 10–12 minutes.

5.5 The Café That Grew Too Fast

A coffee chain is so popular that it opens a new outlet almost every week for three years. Sales keep rising. To keep up, new staff get shorter training, and some outlets open across the road from each other. The people who put money into the chain, its investors, are delighted. Its cups are recyclable.

Should the chain keep expanding at this speed?

Notice. What is growing? What might be shrinking?

Hint: What made customers love this café in the first place?

Your assumptions. What happens to quality when a chain grows this fast?

New fact. (Read this only after writing your assumptions.) Customers start complaining that the coffee and service are not what they were. Then the economy slows, and people cut back on ₹250 coffees. The chain closes hundreds of outlets.

Possibilities.

A. Keep growing. If it slows down, a rival will take those locations.

B. Slow down and fix quality first.

C. Grow only where outlets are not close to each other.

D. Find out more first: are new outlets bringing new customers, or taking them from nearby outlets?

Discuss. "If business is good, expanding is the obvious next step."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Growth has costs that appear later: thinner training, outlets competing with each other, and more fixed costs when times turn. Option A is a real argument about competition, not a wrong answer. The recyclable cups are irrelevant.

Real basis: A global coffee chain closed about 600 stores in 2008.

Misconception: Growth always means success.

Time: 12 minutes.

6.1 The Mango Sapling

A nursery sells a grafted mango sapling for ₹250. It needs watering most days for the first two years. It should start giving fruit in about 4–5 years, and a healthy tree can keep fruiting for 40 years or more. Mangoes cost about ₹150 a kilo in season. The nursery also sells flowering plants that bloom within a month. The nursery owner keeps a parrot.

Is the sapling worth buying?

Notice. Pick the 2–3 facts that matter most, and one fact that does not.

Hint: When do you pay, and when do you get something back?

Your assumptions. How many kilos of mangoes a year do you think a grown tree gives?

New fact. (Read this only after writing your assumptions.) The family may move to another house in about 3 years.

Possibilities.

A. Plant it anyway. Someone will enjoy the fruit, and the tree gives shade and cleaner air.

B. Buy flowering plants instead, and enjoy them now.

C. Plant it somewhere they will keep access to, such as a school or a relative's garden.

D. Find out more first: will the next owners keep the tree? Can a young tree be moved?

Discuss. "If you will not be around for the reward, it is not worth investing."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Pay now, benefit later and for a long time. Returns include things that are not money: shade, cleaner air, fruit for others. The New Fact tests whether investing for someone else still counts. The mango price helps value the fruit; the parrot is irrelevant.

Misconception: An investment must pay the investor back quickly.

Time: 8–10 minutes.

6.2 Make Our Own Shows

Guided Case

A streaming app's most-watched series belongs to another studio. The app pays that studio ₹100 crore every year to show it, a bit like renting: the studio still owns the series. Instead, the app could make its own series for about ₹300 crore, paid once. It would own that series forever, but nobody knows whether viewers will like it. The app has a dark-mode setting.

Keep paying, or make its own series?

Notice. After how many years would making its own series cost less than paying every year?

Hint: Who controls the hit series next year?

Your assumptions. Will viewers like the new series? What makes you think so?

New fact. (Read this only after writing your assumptions.) The other studio announces it will launch its own streaming app next year, and remove the hit series from every other app.

Possibilities.

A. Keep paying for as long as it can.

B. Make its own series now.

C. Do both: keep paying this year while making its own.

D. Find out more first: how many viewers joined the app because of the hit series?

Discuss. "It is safer to keep renting something that works than to make your own."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Break-even is after 3 years, but the deeper issue is control. What you rent can be taken away; what you own can flop. The New Fact turns the "safe" option into the risky one. Dark mode is irrelevant.

Help younger readers: Compare renting a bicycle every day with buying one. Then ask why making a TV series is riskier than buying a bicycle.

Real basis: Streaming companies' shift to making their own shows in the 2010s.

Misconception: Paying for something proven carries no risk.

Time: 10 minutes.

6.3 The Card Craze

In a trading-card game, one rare card's price has doubled every month: ₹500 in June, ₹1,000 in July, ₹2,000 in August. Students are buying it not to play with, but to sell later for more. An older student says: "Buy now. It will be ₹4,000 by September." The card shows a shiny holographic dragon.

Is buying this card a good investment?

Notice. What is making the price go up?

Hint: Who will buy the card from you, and why?

Your assumptions. What will the price be in six months?

New fact. (Read this only after writing your assumptions.) The card company announces it will print many more copies of the rare card next month.

Possibilities.

A. Buy. The trend is strong.

B. Do not buy. The price depends only on new buyers arriving.

C. Buy only if you would enjoy playing with it, whatever its price.

D. Find out more first: how many exist, who is selling, and why?

Discuss. "If the price keeps going up, it is a good investment."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: The card produces nothing. Its price rises only while more buyers keep arriving. Compare it with a mango tree (fruit) or an oven (cupcakes). The New Fact means more supply, so the price will likely fall. Buying for enjoyment is fine; the problem is buying only because the price is rising. The dragon is irrelevant.

Real basis: Collectibles crazes, and a famous flower-bulb craze in the 1600s.

Misconception: Past price rises predict future price rises.

Time: 10 minutes.

6.4 The Charging Stations

An energy company plans to build 100 fast-charging stations for electric cars along major highways, at about ₹40 lakh each. Today only a few electric cars pass each station every day, so the stations would lose money for now. The company's petrol pumps are profitable. Its logo is green.

Should the company build the stations now?

Notice. List three things we do not know that would decide this.

Hint: What has to happen before the stations make money?

Your assumptions. How many years until the stations are busy?

New fact. (Read this only after writing your assumptions.) A rival company announces plans to build charging stations on the same highways within two years.

Possibilities.

A. Build now, and be first at the best spots.
B. Wait until there are more electric cars on the road.
C. Start with 20 stations on the busiest highway, learn from them, then decide.
D. Find out more first: how fast are electric-car sales growing? Are more carmakers launching electric models?

Discuss. "The first company to invest always wins."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: "We don't know enough yet": how fast people switch, how many new electric models arrive, cost per charge, competitors. Being first can win the best locations but means paying before demand exists; option C tests before investing fully. The profitable petrol pumps matter: the company can afford losses, but may hesitate to compete with itself. The logo is irrelevant.

Real basis: Electric-car charging networks being built in many countries.

Misconception: The first mover always wins. Or: waiting is always safe.

Time: 10–12 minutes.

6.5 Sun on the Roof

A housing society with 40 flats is considering solar panels on its roof. They cost ₹6 lakh and would cut the shared electricity bill for lifts, lights and water pumps by about ₹8,000 a month. The panels last around 25 years. Each flat would pay ₹15,000. The roof also has a water tank painted blue.

Should the society install the panels?

Notice. How many years until the panels pay for themselves?

Hint: Who pays now, and who benefits later?

Your assumptions. Will every family agree to pay?

New fact. (Read this only after writing your assumptions.) Six families plan to move out within two years. They say they will pay nothing, because they will not be there to benefit.

Possibilities.

A. Install them. Most residents benefit, and the energy is cleaner.

B. Do not install unless every family agrees.

C. Install, but let the families who are leaving pay less.

D. Find out more first: do solar panels make flats sell for more?

Discuss. "An investment is only good if you are around to enjoy the return."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Payback in about 6 years, then about 19 years of savings, plus cleaner energy. The New Fact raises fairness among people who share an investment. Strong answers spot option D: if panels raise flat prices, departing owners benefit when they sell. The water tank is irrelevant. Score the evidence, not the side.

Misconception: Only the person who gets money back benefits from an investment.

Time: 12 minutes.

7.1 Lend Me ₹200?

On Monday, a classmate borrows ₹200 from you for the canteen and promises to pay it back on Friday. On Thursday, before repaying, they ask to borrow another ₹150. You have ₹400 of pocket money for the month. You sit next to each other in maths.

Should you lend the ₹150?

Notice. Pick the 2–3 facts that matter most, and one fact that does not.

Hint: What changes if you lend again and neither amount comes back?

Your assumptions. Why do you think they need more?

New fact. (Read this only after writing your assumptions.) They explain that they lost their bus pass money, and show you the note they gave the school office. Their family will give them money on Monday.

Possibilities.

A. Lend it. They have a good reason.

B. Say no until the first ₹200 is back.

C. Lend it, but agree on one date for repaying both amounts.

D. Offer help that is not money: share your lunch, or go with them to ask a teacher.

Discuss. "A good friend always lends when asked."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Lending affects trust in both directions, and a clear agreement protects the friendship. Lending again means ₹350 of your ₹400 is with someone else. Reward students who adapt to the New Fact, and also those who notice a good reason does not guarantee repayment. The seating is irrelevant.

Misconception: Saying no makes you a bad friend.

Time: 8–10 minutes.

7.2 Shoes in Three Parts

Running shoes cost ₹3,000 online. At checkout, an app offers: "Pay ₹1,000 now, and ₹1,000 in each of the next two months. No extra charge!" The other choice is to save for two months and buy then. The school sports trials are in 3 weeks. The shoes come in a recyclable box.

Pay in three parts, or wait and pay all at once?

Notice. Which facts matter? Which fact pushes you to decide now?

Hint: What do you get by paying later, and what are you promising?

Your assumptions. Will you definitely have ₹1,000 in each of the next two months?

New fact. (Read this only after writing your assumptions.) A missed payment costs a ₹250 late fee, and the app blocks all other purchases until it is cleared. The app also starts sending messages: "You can now spend up to ₹8,000!"

Possibilities.

A. Pay in parts. Shoes in time for trials, at no extra cost.

B. Wait. No promises to keep.

C. Pay in parts, but only if the next two payments are already set aside.

D. Find out more first: are there cheaper shoes that are good enough for trials?

Discuss. "If there is no extra charge, paying later costs you nothing."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: A real benefit (shoes for trials) against a promise about future money. The costs appear only if something goes wrong: a late fee, a blocked account, and nudges to spend more. Option C is borrowing with a plan. The trials are relevant; the box is not.

Misconception: No extra charge means no risk.

Time: 10 minutes.

7.3 The Supplier Who Waited

Guided Case

A small family business makes pickles. Every week it pays for vegetables, oil, jars and its workers' wages. It sells about ₹3 lakh of pickles a month to local shops, which pay within a week. A supermarket chain with 200 stores offers a big deal: it will buy ₹6 lakh of pickles every month, but pays for each delivery 120 days (about four months) later. The pickles are packed in glass jars.

Should the family business accept the deal?

Notice. When does the pickle maker spend money? When does it receive money?

Hint: For those 120 days, whose money is the supermarket using?

Your assumptions. How will the business pay for four months of vegetables, jars and wages before the first payment arrives?

New fact. (Read this only after writing your assumptions.) The supermarket offers to pay within 10 days instead, but only if the pickle maker accepts 3% less.

Possibilities.

A. Accept the 120 days. It doubles sales.

B. Accept the 10-day offer. Lose 3%, but get cash quickly.

C. Accept only a smaller order that the business can afford to wait for.

D. Find out more first: are there rules on how long big buyers can make small suppliers wait?

Discuss. "A big customer is always a good customer."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Hidden borrowing: the supermarket is borrowing from a small supplier for free. About ₹24 lakh of pickles are delivered before the first payment arrives. 3% of ₹6 lakh is ₹18,000 a month. The 3% is the price of being paid on time, a link to COST OF TIME. The jars are irrelevant.

Help younger readers: Imagine making 20 sandwiches today but being paid next Friday. Who pays for the bread today?

Real basis: Long payment terms set by large buyers are common. India has rules requiring prompt payment to small businesses for this reason.

Misconception: More sales means more money in hand.

Time: 10–12 minutes.

7.4 The Airline's New Planes

Guided Case

A fast-growing airline's planes are full on most of its routes, the cities it flies between. It borrows money to start 30 new routes and rents 50 more planes on a long contract. The rent for the planes, called lease payments, must be paid every month, whether the planes fly full or empty. The airline's cabin crew wear orange uniforms.

Is borrowing to expand a good idea?

Notice. List three things we do not know that would decide this.

Hint: What stays the same every month, even when fewer people fly?

Your assumptions. How full do you think the new routes will be?

New fact. (Read this only after writing your assumptions.) Fuel prices rise sharply, and a rival airline cuts its fares on the same routes.

Possibilities.

A. Good plan, bad timing. Keep going.

B. Too much, too fast. It should have grown more slowly.

C. Cancel some routes and return some planes early, even if that costs a penalty.

D. Find out more first: how long can the airline keep paying if its planes fly half full?

Discuss. "Borrowing to grow is safe as long as business is good today."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: "We don't know enough yet": fuel prices, competition, demand on new routes, the cost of cancelling. Key insight: borrowing turns uncertain income into fixed payments. Links to the café case in PLAN. The uniforms are irrelevant.

Help younger readers: A cycle shop rents 10 extra cycles on a one-year contract. In a rainy month with few customers, does the rent change?

Real basis: Several Indian airlines collapsed after expanding on borrowed money in the 2010s.

Misconception: Today's demand predicts tomorrow's.

Time: 10–12 minutes.

7.5 Borrowing to Win

A mid-table football club wants to win the league. It borrows heavily to buy three star players and pay their big salaries. If it finishes in the top four, the prize and TV money will be enough to repay the loan. The fans are thrilled. The club's stadium is 90 years old.

Should the club borrow to buy the stars?

Notice. What has to happen for this plan to work?

Hint: What happens if the club finishes fifth?

Your assumptions. What are the club's chances of finishing in the top four?

New fact. (Read this only after writing your assumptions.) The club finishes fifth. It misses the prize money and must sell its best players, including young players it trained itself, to repay the loan.

Possibilities.

A. Right decision, unlucky result. They had to try.

B. Wrong decision. It bet the whole club on one season.

C. Borrow less: buy one star, not three.

D. Find out more first: how close did they come? Were there injuries?

Discuss. "Borrowing is fine if it helps you reach your goal faster."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Borrowing makes both success and failure bigger. The repayment is fixed; the income depends on results. Separate the decision from the outcome. Losing home-grown players is a cost beyond money. The stadium's age is irrelevant. Score the evidence, not the side.

Real basis: An English football club in the early 2000s, later relegated.

Misconception: If it failed, it was a bad decision; if it worked, it was a good one.

Time: 12 minutes.

8.1 Grandma's Tin

Ten years ago, a grandmother put ₹1,000 in a tin as a gift for her grandchild's 15th birthday. Back then, a samosa cost ₹8 and a movie ticket cost ₹120. Today a samosa costs ₹20 and a movie ticket costs ₹300. The tin has a peacock painted on its lid.

Is the gift still worth ₹1,000?

Notice. Pick the 2–3 facts that matter most, and one fact that does not.

Hint: What could ₹1,000 buy then, and what can it buy now?

Your assumptions. What will a samosa cost ten years from today?

New fact. (Read this only after writing your assumptions.) Around the same time, a neighbour used ₹1,000 to buy a small silver coin. Today that coin sells for about ₹2,000.

Possibilities.

A. The tin was fine. The money was safe, and the gift means a lot.

B. The tin lost value. ₹1,000 buys far less today.

C. The coin did better, but its price could also have fallen.

D. Find out more first: did the grandmother want the money safe and easy to find, or growing?

Discuss. "Money kept safely is money kept."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Money that sits still loses buying power: 125 samosas then, 50 now. That is a cost of time even when nobody charges interest. The coin shows an alternative, but it carried risk; safety has value too. Don't frame the grandmother as foolish. The peacock is irrelevant.

Misconception: ₹1,000 is always worth ₹1,000.

Time: 8–10 minutes.

8.2 The Missing Discount

A phone shop offers two ways to pay for a ₹12,000 phone. Pay in full today and get ₹1,000 off, so ₹11,000. Or pay "₹2,000 × 6 months: No-Cost EMI!" (EMI means equal monthly instalments: the same amount paid every month.) The shop says the monthly option is "the smart way to buy." The phone has a 50-megapixel camera.

Which way of paying is cheaper?

Notice. Add up what you pay in total under each option.

Hint: What do you give up by choosing the monthly option?

Your assumptions. Does "no-cost" mean you pay the same total?

New fact. (Read this only after writing your assumptions.) The monthly option also has a ₹199 processing fee, charged on the first bill.

Possibilities.

A. Pay in full. It is cheaper.

B. Pay monthly. Smaller amounts are easier to manage.

C. Pay monthly only if paying ₹11,000 at once would leave no money for something important.

D. Find out more first: is the same phone cheaper somewhere else?

Discuss. "A lower monthly payment means something is more affordable."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: "No-cost" actually costs the lost ₹1,000 discount plus the ₹199 fee: ₹12,199 against ₹11,000, or ₹1,199 more for spreading payments over six months. Option C is defensible. The camera is irrelevant.

Misconception: "No-cost" means no extra cost. A lower monthly amount means cheaper.

Time: 10 minutes.

8.3 ₹1,100 by Evening

A vegetable vendor has no money in the mornings to buy stock at the wholesale market. Every morning a local lender gives her ₹1,000. Every evening she repays ₹1,100. "It is only ₹100," she says. She sells tomatoes, onions and coriander.

Is this a good arrangement for her?

Notice. How much does she pay in charges over one month of 26 working days?

Hint: ₹100 on ₹1,000, for how long?

Your assumptions. Is ₹100 a day a small cost or a big one?

New fact. (Read this only after writing your assumptions.) Without the morning loan she cannot buy stock at all, and her stall earns nothing that day. On a normal day she makes about ₹400 after repaying.

Possibilities.

A. It is fine. It lets her earn every day.

B. It is too expensive. She should stop.

C. Keep borrowing, but set aside a little each day so she needs a smaller loan, and eventually none.

D. Find out more first: is there a cheaper lender, such as a self-help group?

Discuss. "If you can afford the daily payment, the loan is fine."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: 10% per day. Over 26 days she pays ₹2,600 in charges to keep borrowing ₹1,000: more than two and a half times the loan. The New Fact shows the loan is still valuable. Strong answers look for a way out over time, as in option C. The vegetables are irrelevant.

Real basis: Daily moneylending is common in Indian markets.

Misconception: A small daily amount is a small cost.

Time: 10 minutes.

8.4 ₹500 Extra, But When?

A worker at a mobile repair shop needs ₹5,000 for an urgent repair at home. The shop owner offers to pay part of next month's wages early: "Take ₹5,000 now and pay back ₹5,500." The worker has been at the shop for four years. The shop repairs about 30 phones a day.

Is ₹500 extra a fair charge?

Notice. What is the one fact you most need to know?

Hint: Would ₹500 extra feel the same if you had a whole year to repay? What if you had only two weeks?

Your assumptions. When do you think the ₹5,500 must be repaid?

New fact. (Read this only after writing your assumptions.) The owner says the ₹5,500 will be taken out of the worker's pay in two weeks' time.

Possibilities.

A. Fair. The owner is taking a risk to help.

B. Too high for only two weeks.

C. Accept, but ask for longer to repay at the same ₹500.

D. Find out more first: are there other ways to find ₹5,000, or can the repair wait?

Discuss. "₹500 extra is ₹500 extra, however long you borrow for."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: "We don't know enough yet" until the time is known. ₹500 every two weeks for a year would add up to ₹13,000 on a ₹5,000 advance. Simple comparison: ₹500 spread over a year is about ₹42 a month; ₹500 for two weeks is like paying about ₹1,000 a month. Also ask whether the worker can manage on lower wages that month. The owner benefits too: he keeps a trusted worker. The number of repairs is irrelevant.

Misconception: The same charge costs the same, however long you have the money.

Time: 10 minutes.

8.5 Bonus Now or Later

A company tells its workers they have each earned a ₹1,00,000 year-end bonus. Each worker can choose: take ₹90,000 now, or ₹1,00,000 paid in twelve months' time. The company's office is being repainted.

Which should a worker choose?

Notice. What is the extra ₹10,000 paying for?

Hint: What could happen during the twelve months of waiting?

Your assumptions. Will the company definitely be able to pay in a year?

New fact. (Read this only after writing your assumptions.) The company has had a difficult year, and there are rumours it may be sold to another company.

Possibilities.

A. Take ₹90,000 now. Certain money.

B. Wait for ₹1,00,000. ₹10,000 more is a good reward for waiting.

C. It depends on what the worker needs the money for this year.

D. Find out more first: what happens to promised bonuses if the company is sold?

Discuss. "Money today is always worth more than money tomorrow."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: The ₹10,000 (about 11%) is the reward for waiting a year. Waiting also carries risk (can the company pay?) and loses some buying power (link to Grandma's Tin). The New Fact raises the risk of waiting. Both choices can be defended. The repainting is irrelevant.

Misconception: More money is always better. Or: money today always wins.

Time: 12 minutes.

9.1 The ₹500 Prize

A UPI request pops up on a 14-year-old's phone: "Congratulations! You have won ₹500 in our anniversary lucky draw. Enter your UPI PIN to receive." The phone is used for school groups and the occasional canteen payment. The message arrived at 9:14 pm.

Should they enter the PIN?

Notice. Pick the 2–3 facts that matter most, and one fact that does not.

Hint: When a friend sends you money, do you have to type your PIN?

Your assumptions. What do you think happens when the PIN is entered?

New fact. (Read this only after writing your assumptions.) The sender's name looks exactly like a well-known shopping app, and the message includes the app's logo.

Possibilities.

A. Enter the PIN. ₹500 is ₹500.

B. Decline the request.

C. Decline it, then block and report the sender in the app.

D. Find out more first: check the shopping app's official page, or ask an adult.

Discuss. "If the name and logo look official, the message is probably real."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: A PIN is only ever needed to send money, so entering it on this request pays the sender. Names and logos are easy to copy. This case has a clearer answer; the thinking goal is understanding how the trick works, not guessing. The time of day is irrelevant.

Misconception: Official-looking means official.

Time: 8 minutes.

9.2 Two Locks

A new cycle costs ₹8,000. A basic cable lock costs ₹200 and can be cut in seconds with a cheap tool. A strong D-lock costs ₹1,200. About 200 cycles are parked at the school stand every day, and two were stolen this term. The stand has a tin roof.

Which lock should the owner buy?

Notice. How likely is a theft? How much would it cost?

Hint: Compare the extra ₹1,000 with what could be lost.

Your assumptions. Is 2 out of 200 a high risk or a low one?

New fact. (Read this only after writing your assumptions.) Both stolen cycles had basic cable locks. Cycles with strong locks parked right next to them were left alone.

Possibilities.

A. The basic lock. The risk is about 1%, so ₹1,000 extra is not worth it.

B. The strong lock. ₹1,200 protects ₹8,000.

C. The basic lock, but always park near the guard or in a visible spot.

D. Find out more first: have thefts happened in earlier terms? Is there a guard or a camera?

Discuss. "Protection is only worth buying if the risk is high."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Weigh how likely a loss is against how big it would be. 2 in 200 is roughly 1 in 100 at this stand this term: it describes what happened here, not the exact chance for one cycle. Set that against ₹8,000, plus the trouble of losing a cycle, over many terms. The New Fact shows the risk depends on the lock: protection partly works by making you a less attractive target than others. The roof is irrelevant.

Misconception: A low chance means there is no need to protect.

Time: 10 minutes.

9.3 Earn ₹5,000 a Day Liking Videos

A college student receives a message: "Part-time job! Earn ₹5,000 a day from home. Just like videos and send screenshots." She tries it. The first two tasks each pay ₹150 into her UPI account: real money. Then she is invited to a "VIP task": pay ₹1,000 now and get ₹1,300 back within an hour. The message is full of emojis.

Should she pay the ₹1,000?

Notice. What changed between the first tasks and the VIP task?

Hint: Why would a company pay you first, then ask you to pay it?

Your assumptions. Where would the extra ₹300 come from?

New fact. (Read this only after writing your assumptions.) The "company" group chat has 200 members posting screenshots of their earnings and thanking the organisers.

Possibilities.

A. Pay. They have already paid her twice.

B. Do not pay, and leave the group.

C. Do not pay, and report the number to the cybercrime helpline (1930 in India).

D. Find out more first: search the company's name and check whether it is registered.

Discuss. "If it paid me before, it must be genuine."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Small real payments are there to build trust before bigger deposits are taken, which then get "stuck" until more is paid. Group members and screenshots may be fake. Genuine jobs pay you; they do not ask you to pay them. The emojis are irrelevant.

Real basis: Task-based online job scams, widely reported in India.

Misconception: Being paid before proves honesty. Other people's screenshots prove it is real.

Time: 10 minutes.

9.4 The Handshake Deposit

A family moves into a rented flat and pays the owner a ₹60,000 deposit. The owner says: "Of course you will get it back when you leave." Nothing is written down. The flat is on the fourth floor and has a balcony.

Is the family's deposit protected?

Notice. List three things that should have been done on moving-in day.

Hint: If there is a disagreement in two years, what will each side be able to prove?

Your assumptions. Will the owner return the full deposit?

New fact. (Read this only after writing your assumptions.) Two years later, when they move out, the owner says the walls need repainting and the kitchen tap is damaged. He keeps ₹25,000. The family says the tap was already leaking when they moved in.

Possibilities.

A. Accept it. Arguing will cost more than it is worth.

B. Negotiate: offer to pay for the painting, but not the tap.

C. Ask neighbours or the building society to help settle it.

D. Find out more first: are there any messages, photos or records showing the flat's condition?

Discuss. "Writing things down shows you do not trust people."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: "We don't know enough yet": no written agreement, no day-one photos, no list of existing damage, no rules on deductions. Protection had to happen at the start; now it is one word against another. Some deductions for wear and tear may be fair, so don't assume the owner is lying. The floor and balcony are irrelevant.

Misconception: Writing things down is only for people you distrust.

Time: 10–12 minutes.

9.5 Rain Cover for the Tournament

A group of schools organises a two-day cricket tournament costing ₹8 lakh: ground hire, umpires, trophies, food and transport. If rain cancels play, most of that money is lost. Rain cover is a kind of insurance: you pay a fixed amount in advance, and if rain stops play, the insurance company pays you. An insurance company offers rain cover for ₹40,000. If rain cancels play, it pays ₹6 lakh. The tournament is in November. The trophies are gold-coloured.

Should the organisers buy the rain cover?

Notice. What does the cover cost? What is the biggest possible loss without it?

Hint: What would happen to the schools if it rained and there was no cover?

Your assumptions. How likely is rain in November where you live?

New fact. (Read this only after writing your assumptions.) The organisers buy the cover. It does not rain. The ₹40,000 is gone.

Possibilities.

A. It was wasted. Nothing happened.

B. It was worth it. They were protected, even though they did not need it.

C. Skip it next year. November is usually dry.

D. Find out more first: how often has rain cancelled events like this in November?

Discuss. "Protection you did not use was money wasted."

Your call. I would _____ because _____.

Change my mind. I would change my mind if _____.

Notes for teachers and parents

Look for: Judge a protection decision by what was known beforehand, not by what happened (link to Borrowing to Win in BORROW). ₹40,000 is 5% of the budget to guard against losing up to ₹6 lakh. Whether that is worth it depends on how likely rain is and whether the schools could survive the loss. The trophies are irrelevant.

Misconception: Insurance only pays off if you make a claim.

Time: 12 minutes.

10.1 The Smoke in November

What we received. Clean air: free, shared by everyone, needed with every breath.

What we did. After the rice harvest, many farmers in some regions have only a few weeks to clear their fields before sowing wheat. Burning the leftover stubble takes a day and costs almost nothing. Machines that clear it without burning cost money and time. In cities, vehicle exhaust, construction dust and factory smoke add to the air.

The late bill. In winter, smoke and dust hang over cities for weeks. Schools have closed on several November days in recent years. Families who can afford it buy air purifiers costing ₹10,000–₹20,000, plus new filters every year. Doctors see more patients with breathing problems. A farmer saves a few thousand rupees; the cost is spread across millions of people, many kilometres away.

Can it be repaired? The air clears within days or weeks once the smoke stops. Damage to people's lungs can last much longer.

Who should pay to stop the smoke?

Notice. Who saves money? Who pays? When does each cost appear?

Hint: Is burning a sensible choice for one farmer? Is it sensible for everyone together?

Possible responses.

A. Farmers should stop burning. It is their smoke.

B. Cities should help pay for stubble machines, since cities suffer most.

C. Farmer groups rent out stubble machines cheaply, so no single farmer carries the whole cost.

D. Everyone who adds to the smoke, including cars, construction and factories, should pay a share.

Discuss. "If you cannot see who caused it, nobody is responsible."

Your call. I would _____ because _____.

Notes for teachers and parents

Links: CHOOSE, PROTECT.

Look for: A cost moved from the people who create it to people far away. Burning is a rational choice for one farmer; the problem appears only when everyone's choices add up. Strong answers avoid blaming a single group, since city sources add to the smoke too. There is no single answer.

Misconception: Clean air is free because nobody sends a bill for it.

Time: 12–15 minutes.

10.2 Free Heat, Paid Cooling

What we received. Sunlight: light, warmth and energy, arriving every day for free.

What we did. Older homes in hot places used thick walls, shaded verandas, courtyards and windows placed to catch breezes. Many new buildings are glass-and-concrete boxes that trap heat, so they need air conditioners. Every AC pushes heat out into the street. Trees were cut to widen roads. Cities are now several degrees hotter than the countryside around them, especially at night.

The late bill. Higher electricity bills, power cuts at peak times, and more power stations. People without AC, such as street vendors, delivery riders, construction workers and families in small rooms, face the most heat, even though they added least to the problem.

Can it be repaired? Partly, over years: planting trees, cooler roofs, and better building design.

How should a city stay cool?

Notice. Which solutions help one home? Which help everyone?

Hint: Where does the heat from an air conditioner go?

Possible responses.

A. Every home that can afford one should buy its own AC.

B. Set rules for new buildings: shade, ventilation and cool roofs.

C. Plant trees and protect green spaces, even where land is valuable.

D. Create shaded rest spots and cooling centres for outdoor workers.

Discuss. “Cooling your own home is your own business.”

Your call. I would _____ because _____.

Notes for teachers and parents

Links: CHOOSE, PLAN, PROTECT.

Look for: A private solution (AC) that makes a shared problem worse. Free sunlight turned into paid cooling. Fairness: the people who pay the heat bill are often not the ones who created it. Older building ideas are not backward; many were clever solutions to the same problem.

Misconception: Technology alone will fix it.

Time: 12–15 minutes.

10.3 The Borewell That Went Deeper

What we received. Groundwater: rain that soaked into the earth and collected in layers of rock and soil over hundreds or thousands of years. Think of it as one big underground tank shared by everyone nearby: every borewell is a straw in the same tank, and rain is the only tap that refills it.

What we did. Borewells made water easy: drill, pump, and it flows, for farms, homes and apartment buildings. Electricity for pumps is often very cheap. India uses more groundwater than any other country. Lakes and ponds that used to refill the groundwater were filled in for buildings and roads.

The late bill. In many places, borewells that once found water at 100 feet now need to go 1,000 feet or deeper, and every deeper borewell costs more. When wells run dry, families buy water from tankers; during a recent city water crisis, tanker prices rose sharply. The first people to dig got cheap water. Those who came later pay much more.

Can it be repaired? Very slowly. Deep groundwater can take many generations to refill.

Who should decide how much groundwater each person can take?

Notice. Who takes the water out? Who puts water back in?

Hint: If your neighbour pumps more, what happens to your well?

Possible responses.

A. Each landowner decides. It is under their land.

B. Each village or neighbourhood agrees on shared limits.

C. Charge by the amount used, so heavy users pay more.

D. Focus on refilling: protect lakes and ponds, and collect rainwater.

Discuss. “Water under my land is mine to use.”

Your call. I would _____ because _____.

Notes for teachers and parents

Links: SAVE, BORROW, COST OF TIME.

Look for: Groundwater as a shared account where everyone withdraws and few deposit (link to SAVE). Using it faster than it refills is borrowing from the future. Cheap electricity keeps pumps running because the real cost is not in the price. Farmers depend on this water for their living; avoid blaming them.

Misconception: Water from my borewell belongs only to me. Or: it will always be there.

Time: 12–15 minutes.

10.4 The River in Your Walls

What we received. River sand: rock broken down and carried by rivers over thousands of years. Sand makes concrete, plaster and glass. After water, it is one of the most used natural resources in the world.

What we did. As cities grew, the demand for sand soared. Sand was dug from riverbeds, often faster than rivers could replace it. Some mining is licensed. Some is illegal, done at night with trucks and boats.

The late bill. Riverbeds sink, banks collapse, bridge foundations are exposed, and wells near the river dry up as water levels fall. Fish and river life suffer. Villagers along the river pay the cost; the buyer in the city never sees the river.

Can it be repaired? Only if mining stops for many years. Some damage, like a collapsed bridge or bank, is permanent.

Should cities keep building with river sand?

Notice. Who sees the damage? Who sees the finished building?

Hint: Does the price of a truck of sand include what happened to the river?

Possible responses.

A. Yes, with strict limits and checks.

B. Switch to substitutes, such as sand made from crushed rock or recycled construction waste.

C. Build less and reuse more: repair old buildings instead of knocking them down.

D. Charge more for river sand, so the price covers the river's damage.

Discuss. "If something is free to take, it is free."

Your call. I would _____ because _____.

Notes for teachers and parents

Links: EARN, CHOOSE, PROTECT.

Look for: The price the builder pays does not include the river's cost. Option D makes the late bill arrive early. Substitutes have their own costs: crushing rock needs quarries and energy. Strong answers weigh these rather than picking a "perfect" option.

Misconception: Free to take means free.

Time: 12–15 minutes.

10.5 The Bricks in Your Wall

What we received. Topsoil: the dark, fertile top layer of land where crops grow. It forms from rock, dead plants, worms and tiny living things. A few centimetres can take hundreds of years to form.

What we did. Many traditional brick kilns dig the top layer of farmland to make bricks. Farmers are paid for the soil, and bricks stay cheap. In some regions, years of heavy chemical fertiliser use and burning crop leftovers (Case 10.1) have also weakened the soil.

The late bill. Land that grows less for decades. Farmers must spend more on fertiliser to grow the same crop. Kiln smoke adds to the air.

Can it be repaired? Not in a lifetime. Compost and careful farming can help, but lost topsoil does not come back quickly.

Should bricks be made from farmland?

Notice. What does the farmer get today? What does the land lose for the future?

Hint: Is selling topsoil more like selling a mango, or selling the mango tree?

Possible responses.

A. Yes. Farmers choose to sell, and homes need bricks.

B. Only from land that is not used for farming.

C. Switch to other blocks, such as fly-ash bricks or compressed earth blocks.

D. Price bricks to include the soil's future value.

Discuss. "If a brick is cheap, nobody paid much for it."

Your call. I would _____ because _____.

Notes for teachers and parents

Links: EARN, INVEST, COST OF TIME.

Look for: Selling topsoil trades harvests for decades for money today (link to The Mango Sapling in INVEST). A farmer may sell out of real need, so avoid blame. Alternatives have their own costs and limits.

Misconception: Soil is just dirt.

Time: 12–15 minutes.

10.6 The Oldest Thing in Your House

Your first answer. Walk through your home in your mind. What is the oldest thing there? Write it down. Many people choose a grandparent's brass pot, a wooden chest, an old photograph or a coin.

Think again. The water in your tap: some of Earth's water may be older than the Sun. The iron in a steel vessel: made inside stars long before Earth existed. The sand in your walls: carried by rivers for thousands of years (Case 10.4). The clay in your bricks: topsoil that took centuries to form (Case 10.5). The air you breathe (Case 10.1). The sunlight on your window (Case 10.2).

What did it cost? The brass pot cost money once. Nobody made the water, iron, sand or clay; we only paid to dig, pump, carry and shape them. The bill for using them is still arriving.

Can it be replaced? The brass pot could be replaced. The groundwater, topsoil and river sand in your home often cannot, not in your lifetime.

What is the most valuable thing in your home, and how are you measuring its value?

Notice. List three things in your home that came from nature. For each one, write what it was before it reached you.

Hint: What would it take to make it from nothing?

Ways to measure value.

A. By price: what it cost to buy.

B. By age: how long it took to make.

C. By replacement: whether it could ever be replaced.

D. By use: how much you depend on it every day.

Discuss. "Things that cost nothing are worth nothing."

Your call. The most valuable thing in my home is _____ because _____.

Notes for teachers and parents

Links: All nine Money Questions.

Look for: The difference between price and value. Nature's gifts have a low price, high value and very long replacement times. This case reviews Cases 10.1 to 10.5. Students may talk with family about the oldest object in the home, without discussing family finances. No calculations are needed.

Misconception: Price is the same as value.

Time: 10–15 minutes.