Private Tutoring Business Complete Course

Work, Money & Place | Local review edition v2 | November 21, 2026

Begin with the five-step route and keep fictional examples separate from your own evidence.

Teach one fraction skill with evidence

Build a parent-managed, 50-minute Grade 6 fraction-tutoring service with original practice and an independent check.

Start by testing your explanation and demand; real competence, safeguards, and suitable online arrangements come before paid work.

Begin learning with L01. Check conditions and demand in L02 before buying or accepting paid work.

Five steps to a readiness decision

1. Name the narrow service — L01 / F01. A bounded fraction offer and actual competence record.

2. Check conditions and demand — L02, L03, L04 / F02, F03, F04. A permission-based demand test and parent-managed fit/verification record.

3. Rehearse the complete teaching task — L05, L06, L07, L08, L09, L10 / F05, F06, F07, F08, F09, F10. An original assessment, prepared lesson, student-work record, fresh check, and factual feedback.

4. Estimate before choosing a price — L11, L12, L13 / F11, F12, F13, F14. A whole-cycle estimate, reviewable confirmation, and separate prepaid-obligation ledger.

5. Verify readiness for a limited pilot — L14 / F15, F16. An actual go/hold decision with no-sale and acquisition losses visible.

Stop at missing conditions or evidence. The route is a study order, not permission to sell or perform unverified work.

Individual, parent-managed Grade 6 positive fraction magnitude, equivalence, and division. One 50-minute online appointment includes preparation, student practice, a fresh independent check, and a factual parent update.

Study the written lessons in order, then use the blank forms and your own-business planner inputs. Exercises include reasoned worked answers. A paper course is not a credential or practical qualification.

565 minutes (9 hours 25 minutes) of lesson study and worksheet allowances. Actual research, subject learning, adult rehearsal, operating verification, and setup practice are separate and open-ended. Reading completion does not establish paid-work readiness.

How to begin

The teaching case and all student data are fictional. Solve and explain the original tasks first; the case is not your competence record.

Use adult-only, permission-based demand research before buying tools. This course creates no booking, account, message, payment, or publication.

Move from assessment to preparation, modeling, student work, error response, a fresh independent check, and feedback. Keep service economics and optional prepaid-credit accounting separate.

First action: Draw and explain 3/4 ÷ 1/8 from blank paper. Name each unit and check the answer by multiplication before looking at the key.

Estimate before actual accounting

Use the independent Estimate sheet before setting a price or receiving money. Every required driver must be known, including confirmed numeric zero. Its conservative arithmetic floor includes a fee-rounding allowance; it is not a market price or readiness proof. Keep the accepted plan in a dated Baseline, then record Quantity, Stock, Your order and one-order Cash actuals separately. Your order C39 links the independent estimate and never requires actual price, receipts or refunds. Marketing ratios require all three matching funnel counts. Earlier-order refunds need their own dated order record; never charge them to this order.

Stock scans all eight own-business slots, including opening units and rows after a gap. Confirm the number of filled rows in Stock C23. A mismatch or partial row withholds totals J34 and K34; zero is valid only when no rows are filled. Complete every required zero in a used row.

Your order C19 is only the actual fee withheld from service receipts. It cannot exceed those receipts. Record a genuine additional processor bank debit paid in C47 with its reason, date and statement reference in C48; confirm 0 when none. It is included once in management cost and linked Cash49. Unknown or unreconciled fee data blocks a successful result.

L01 Choose a narrow learning service you can actually explain

Offer, demand, and parent-managed fit. Study and exercise allowance 35 minutes.

Produce: A bounded offer and a demonstrated subject-knowledge gap list

Use forms F01.

Name the learner and the work

This course builds one small service: individual online tutoring for a Grade 6 learner working on positive fraction magnitude, equivalence, and division of fractions. The customer and contact are the parent or legal guardian. A session lasts 50 minutes and includes a prepared explanation, student practice, a fresh independent check, and a short factual parent update. It does not cover every middle-school topic or promise that one session will repair a year of missed learning.

The teaching target is specific: interpret a quotient such as 3/4 ÷ 1/8 as the number of eighth-cup portions in three-fourths of a cup, calculate it, and check the result by multiplication. Grade 6 standard 6.NS.A.1 includes visual models and equations for fraction division [S01]. Grade 4 equivalence and Grade 5 multiplication supply prerequisites [S02, S03]. These are reference standards, not a determination of a particular Oregon school's current lesson sequence. Ask the family what topic the student is actually studying.

Test knowledge before selling confidence

Close the answer key and solve these original tasks: locate 5/4 on a number line; explain why 2/3 = 8/12; compare 3/5 with 2/3; compute 3/4 ÷ 1/8; and compute 2/3 ÷ 5/6. The answers are 1¼; partition each third into four equal pieces; 9/15 < 10/15; 6; and 4/5. For the last result, (5/6) × (4/5) = 2/3. An

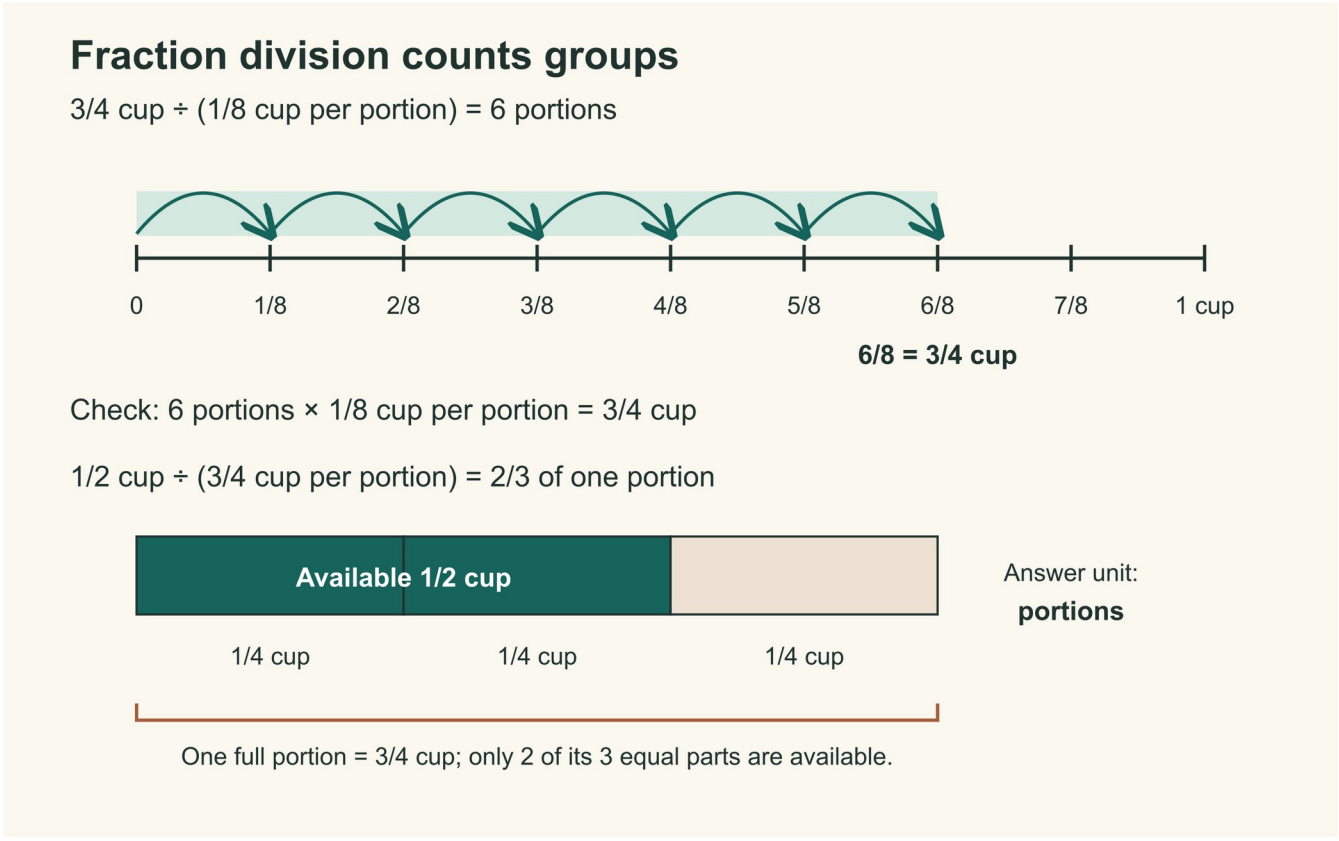
answer alone is insufficient. Explain the unit, the equal partitions, and why the answer is plausible before applying a shortcut.

Rehearse an explanation with an informed adult who can challenge the mathematics. Ask that observer to identify an ambiguous label, an unequal partition, or a moment when you supplied the learner's reasoning. Save the actual attempt and corrections. Reading the answer in this course establishes none of your competence. If you cannot explain why dividing by 1/8 makes a positive quantity larger, postpone paid work and obtain subject-specific instruction. The IES practice guide supports connecting fraction procedures to meaning and using number lines [S04]; this course's examples and sequence are original.

Make a fit decision

Accept only a topic you can teach accurately, a communication format the family can access, and a schedule you can honor. A learner's incorrect response is evidence about this task, not proof of a disability, motivation problem, or a clinical condition. When the family asks for diagnosis, therapy, specialized services beyond your competence, test impersonation, or completion of graded work, explain the boundary and decline that part. A school conversation or an appropriately qualified provider may be the next step; do not invent a referral credential.

Write the offer in F01 with three observable outputs: an annotated original practice sheet, a labeled independent exit response, and the next teaching decision. Record your real qualifications exactly as held and verified. The fictional business in the case has no established credentials, students, reviews, or demonstrated outcomes. Keep your actual practice record separate from its sample answers.



Original worked math: 3/4 ÷ 1/8 = 6 portions; 1/2 ÷ 3/4 = 2/3 of a portion. Equal spacing and distinct quantity/portion units support the explanation. Method context: S01 and S04. This is a new drawing, not a sourced worksheet.

Practice

You compute 2/3 ÷ 5/6 = 4/5 but cannot explain why. Ready to advertise fraction-division expertise?

Worked answer

No. Correct computation is one part of competence. Draw equivalent sixths: 2/3 is 4/6, while one full group is 5/6. The available amount is 4/5 of one group. Verify (5/6) × (4/5) = 2/3, then rehearse explaining and responding to a different problem without the key. Record any unresolved gaps before offering paid instruction.

Sources: S01, S02, S03, S04. Full links and limits are in the source register.

L02 Check demand before buying tools or subscriptions

Offer, demand, and parent-managed fit. Study and exercise allowance 40 minutes.

Produce: A permission-based two-week test and a comparable acquisition calculation

Use forms F02.

Find a permitted place to describe this service

Start with adults who can recognize the narrow offer: a parent group that permits service listings, a neighborhood association with an approved directory, or a community organization's publicly stated referral process. Ask the organizer for permission before posting or offering a demonstration. A school employee's conversation does not authorize use of the school name, student contact list, logo, or an implied endorsement. Do not send private messages to children. Do not buy a subscription, leads, a curriculum bundle, or advertising until fit and demand have been tested.

A complete draft profile is: “Clear Step Fraction Tutoring — individual online Grade 6 fraction support for Oregon families. Each 50-minute appointment includes an original prepared lesson, student practice, a brief independent check, and a factual parent update. Focus: fraction size, equivalence, and positive fraction division. Parent or guardian arranges and attends the opening and close; a responsible adult remains available. No graded-work completion, diagnosis, childcare, test-score guarantee, or unlimited between-session messaging. Fictional planning price: $115 per appointment, pending actual cost and demand checks. Contact hello@clearstep.example.invalid. Qualifications and availability must be filled with verified facts before any real use.” This is an unsent example, not a claim that this business exists.

Use permission messages that permit a no

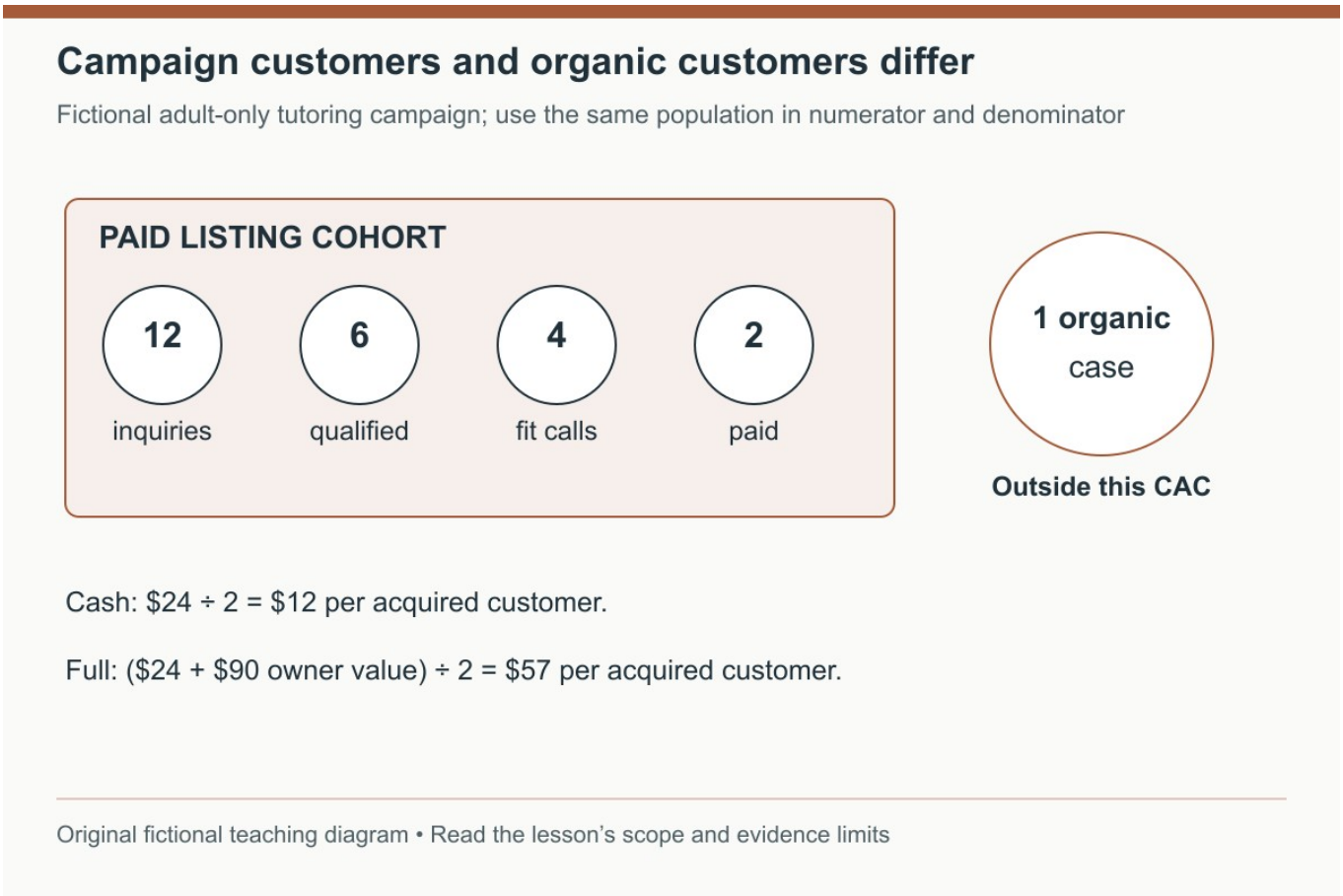
Unsent inquiry to an organizer: “Hello Morgan, I am testing demand for a narrow Grade 6 fraction-tutoring service for Oregon families. Does your group permit one clearly labeled service description for parents? It would describe the topic, 50-minute format, boundaries, and an optional adult fit conversation. I will follow your posting rules and will not contact students. If this is unsuitable, I will not post. Thank you, Taylor.” The organizer and sender are fictional.

Unsent follow-up after the organizer has allowed contact and seven days have passed: “Hello Morgan, following up once on the parent-service listing request from November 23. If a listing is permitted, please send the relevant rules. If you prefer no follow-up, I will close the request. Thank you, Taylor.” For a parent who actually opted in, a different follow-up can ask whether the described subject and time fit; it should not reveal the child’s work to a group organizer. Respect a refusal and stop after the one agreed follow-up.

Count one population through the whole funnel

The fictional two-week paid test is separate from the organic teaching case. On days 1–2, check two channels' permission and rules; days 3–4, refine the profile and verify adult-only contact; days 5–7, run one approved $24 local listing; days 8–10, hold requested adult fit conversations; days 11–12, send one permission-based follow-up; days 13–14, record paid first bookings, complaints, refunds, and no-sales. The campaign uses 180 owner minutes at an invented $30/hour. Counts are 12 adult inquiries from that listing, 6 in-scope qualified leads, 4 fit conversations, and 2 paid first appointments. No impressions or unrelated organic clients enter its denominator.

Cash acquisition cost is $24 ÷ 2 = $12 per paid first customer. Including owner value, ($24 + $90) ÷ 2 = $57. The lead-to-paid conversion is 2/12 = 16.67%; qualified-to-paid is 2/6 = 33.33%. Those are different questions. If there are no paid customers, CAC is undefined, not $0. Stop or revise the channel when the cost exceeds a realistic contribution available to recover it. No repeat bookings, lifetime value, or successful results are assumed. The $27.25 base-session remainder before reserve in L11 cannot recover $57 acquisition in one visit; this test would fail a first-visit recovery rule. Do not hide that shortfall or raise spending to compensate.



Use the two paying customers from this paid campaign: $12 cash CAC and $57 full CAC. The separate organic case is not added to its denominator.

Practice

The campaign generated two paid customers and the organic case generated one. Divide campaign spend and time by three?

Worked answer

No. The organic case did not come from this paid listing. Use two for this campaign: cash CAC $12 and cash-plus-owner-value CAC $57. Track the organic route separately. No booking means an undefined CAC and a recorded campaign loss, not a zero-cost customer.

Sources: S07. Full links and limits are in the source register.

L03 Set parent managed safety and privacy arrangements

Offer, demand, and parent-managed fit. Study and exercise allowance 45 minutes.

Produce: A role-specific verification record and tested session controls

Use forms F03.

Establish the actual operating conditions

The example is remote tutoring with an Oregon family, not a drop-off program. A responsible adult stays at the student's location, joins the opening and close, and remains reachable throughout. Establish the adult's authority, callback number, session location for an emergency response, and the plan if a call ends unexpectedly. Never promise secrecy to a child. If a concerning disclosure arises, listen calmly, avoid conducting an investigation, record factual information securely, and use the applicable reporting procedure. Immediate danger requires emergency assistance.

Oregon ODHS explains mandatory reporting and links the complete statutory list [S05]. Read that list for your actual role and obtain appropriate advice where its application is unclear; this course does not decide that every self-employed tutor is or is not a mandatory reporter. ODHS provides reporting information and training. Oregon's child-program rules also distinguish licensing from recording requirements and exemptions [S06]. A tutoring label alone does not settle the arrangement. Record confirmation for your actual format before enrolling minors, and recheck if you add groups, drop-off supervision, a center, staff, or extra care. Do not claim a universal background-check exemption or a universal certification requirement.

Limit data and test the route

Use an adult-managed booking and communication route. Do not request a school password, student social account, medical history, full school record, birth certificate, or a child's private phone number. A short parent description and a cropped assignment example with permission may be enough for fit. Code work as Student A in teaching notes; maintain the adult contact separately. Use secured devices and restricted access, and choose a real retention and deletion plan aligned with applicable requirements. FTC guidance supports minimizing and protecting business data [S07]. Fictional course files are safe rehearsal material; replacing a real child's name with an initial does not automatically anonymize the record.

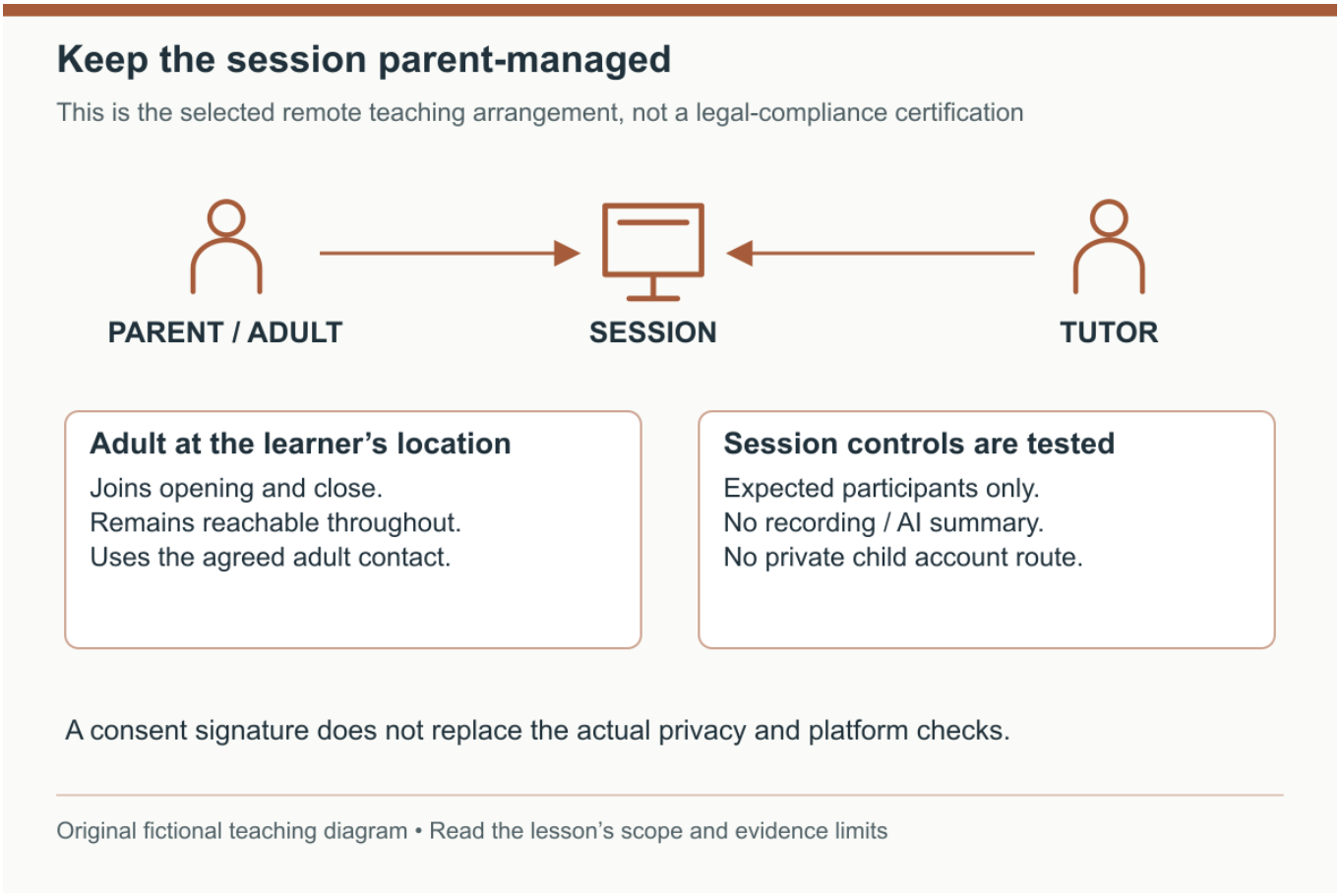
Under-13 online data creates a separate issue. The FTC notes its COPPA Rule was amended in 2025 and directs operators to the revised rule [S08]. Audio, images, and other information can matter. A parent-managed account and a general consent form are not an automatic exemption or complete compliance program. Before real online sessions, verify the selected service's current age rules, data

handling, access controls, and your own obligations, with competent help as needed. If the route cannot be made suitable, do not collect a child's data or conduct the session. An in-person alternative is a separate arrangement with its own location, travel, and safety review.

Make controls observable

Use your chosen tool's current official instructions to set unique or controlled access, admit only expected participants, restrict participant screen sharing, and disable recording, transcription, and AI summaries for this model. Do not copy a control name from another product. Test with an adult volunteer: unexpected entrant, lost audio, unreadable writing, and reconnection. Record the actual tool, official instruction URL and date, tested control, result, and unresolved issue in F03. This course selects no platform and creates no account.

Write a practical rule for disconnection: pause instruction, contact the adult by the agreed route, and resume only when the student can participate safely. The fictional terms provide a proportional refund or free replacement time for tutor-side technical failure; no automatic charge for a missed service. Scheduling messages go to the adult. No private after-hours child chat, public screenshots, marketing use of student work, or recording is authorized. Separate express permission would still require checking the applicable rules; the starter offer simply does not include these uses.



The selected remote arrangement keeps the adult at the learner's location and reachable, with tested access controls and an adult communication route. This drawing is not a privacy certification.

Practice

A parent signs a general consent form. Does that establish that your under-13 online service satisfies all privacy and platform rules?

Worked answer

No. The signed service terms establish an agreed arrangement, not a legal determination. Verify the actual tool, collection, age terms, applicable COPPA obligations and current rule, access, security and retention before a real session. Do not start if the route remains unsuitable.

Sources: S05, S06, S07, S08. Full links and limits are in the source register.

L04 Use an adult fit conversation to prepare a useful first check

Offer, demand, and parent-managed fit. Study and exercise allowance 35 minutes.

Produce: A minimal intake with permission, learning goal, and a fit decision

Use forms F04.

Ask for a small answerable goal

In the fictional case, parent Casey Rivera asks for help for a Grade 6 learner, Sam, age 11. Casey says, “Sam remembers flip-and-multiply but can't tell whether an answer makes sense.” The initial objective is therefore not “get an A.” It is “use a model and multiplication check to explain a positive fraction quotient on a new practice problem.” Ask the student, with the parent present, what feels unclear and how they prefer to show thinking. Do not treat a parent's frustration as a complete assessment.

Ask which topic is currently taught, the student's preferred name, approximate grade/age range relevant to fit, access needs the family wishes to share, adult availability, communication channel, and schedule. Ask for a small permitted example only if useful. In this case the family shares no school portal or private teacher record. You create fresh fraction tasks. If the family wants alignment with a school method, ask for an authorized description rather than requesting credentials to the school system. Record observations without labeling a child lazy, behind by a clinical number of years, or disabled.

Explain what the first session can show

A short check supplies a starting point, not a diagnosis or a grade forecast. Say: “I will ask Sam to show a few original fraction examples. I will record which responses are independent and where a prompt helps. We will choose one small teaching target, and I will send a short factual update.” Explain that an easier prerequisite task may replace the planned division task. The family is buying a prepared process that responds to evidence, not an inflexible worksheet count.

Agree how the adult will support independence. During an independent check, the parent and tutor do not whisper answers, point to the correct choice, or correct each step. The student may use the agreed blank paper and drawing tools. Reading the prompt aloud as an access support can be documented without explaining its mathematical content. If a child is distressed or unable to participate, pause and discuss whether to reschedule, reduce the task, or end. Do not claim one approach suits every learner. Avoid collecting sensitive documentation simply to permit ordinary access support.

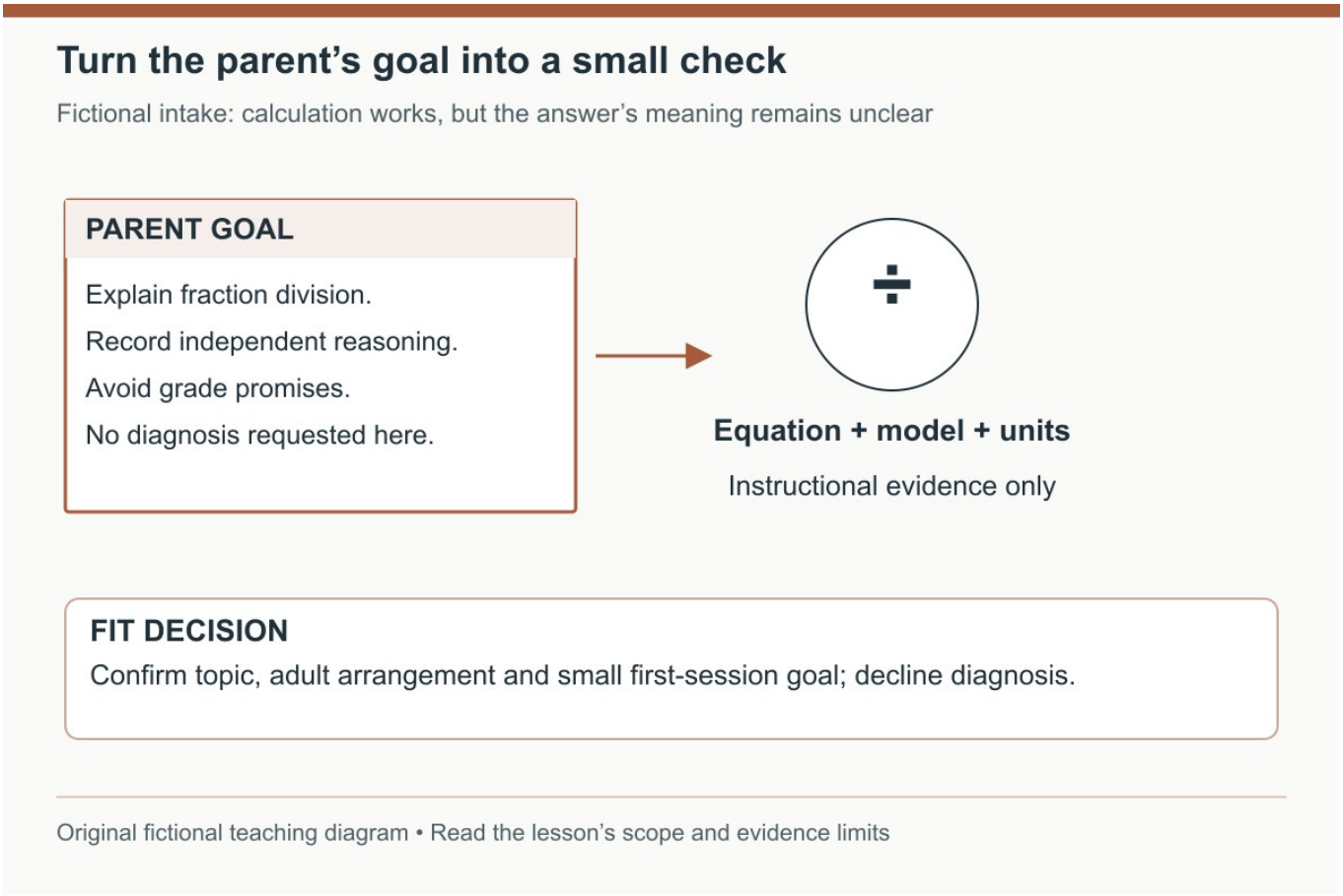
Record a fit or a respectful decline

The fictional fit record says: Oregon-to-Oregon remote service; parent present at opening and close and available throughout; 50 minutes on December 3, 2026; no recording or child account; fraction focus; no

graded-work assistance; Casey receives the update. That is sufficient to plan the original diagnostic. It does not establish actual platform compliance, an actual child's consent, the tutor's competence, or readiness to sell.

A second fictional inquiry asks the tutor to complete an online quiz tonight while the student watches. Decline: “I can teach the fraction method with original practice and help the student explain it. I cannot complete a graded quiz, supply prohibited test answers, or sign in as the student. If practice would help later, we can discuss an appropriate appointment.” Record no booking and no payment. Do not convert the refusal into a disparaging review of the family.

Use F04 to mark “fit,” “clarification needed,” or “decline,” with a reason and next action. The adult should know whether a slot is merely proposed or confirmed, the price when confirmed, and whether money has been collected. If fit fails before the paid appointment, close the record under your retention plan and do not continue soliciting private student information. A clear no is a legitimate outcome of intake.



Convert a parent’s fraction-reasoning goal into a small instructional check. An observed response supports a teaching decision, not a diagnosis or grade prediction.

Practice

The parent asks for a diagnosis explaining why the student avoids fractions. What can you offer within this scope?

Worked answer

Offer an instructional check of specified fraction tasks and describe observed responses, prompts, and next steps. Do not diagnose or imply a clinical finding. Explain the limit and suggest the parent discuss broader concerns with the school or an appropriately qualified professional.

Sources: S01, S07, S09. Full links and limits are in the source register.

L05 Administer and interpret a short original fraction assessment

Teach and assess one fraction task. Study and exercise allowance 40 minutes.

Produce: A scored diagnostic with prompt levels and a justified teaching target

Use forms F05.

Use five tasks without teaching during the first attempt

Prepare this original check and key separately. A: mark 3/4 on a line from 0 to 1 and explain the equal intervals. B: fill 2/3 = __/12 and explain. C: compare 3/5 and 2/3 using one whole. D: “There are 3/4 cup of oats. Each portion is 1/8 cup. How many portions?” E: decide whether 1/2 ÷ 3/4 is greater or less than 1 before calculating. Tell the learner this is a planning check and that “I don't know yet” is useful information. Do not time it as a diagnostic of processing speed.

The key is A: the third of four equal intervals from zero; B: 8/12 because each third becomes four twelfths; C: 9/15 < 10/15; D: 6 portions; E: less than 1 because the available half-cup is less than one three-fourths-cup portion, with quotient 2/3. Ask the student to talk or draw. Record what is on the page before supplying a prompt. A right answer with an unrelated explanation remains uncertain evidence about understanding.

Keep the support level with the response

Use three course-defined levels: I, independent; P, completed after a content prompt; and N, not demonstrated. These are internal observation labels, not a standardized score. An access support such as repeating the exact prompt can be separately noted. If you say “make common denominators,” record P even if the student does the arithmetic alone. Do not count the prompted response as independent or quietly replace the original wrong answer.

Fictional Sam marks A correctly and independently; writes 8 for B and explains the fourfold partition independently; compares C incorrectly as “3/5 is larger because 3 is larger than 2”; calculates D as 3/32 by multiplying straight across; and predicts E is greater than 1 because “division always makes it smaller, so flipping makes it bigger.” Preserve these contradictions. The evidence suggests adequate quarter location and one equivalence task, but uncertain comparison and division meaning. It does not prove broad mastery of equivalence from one item or establish a disability.

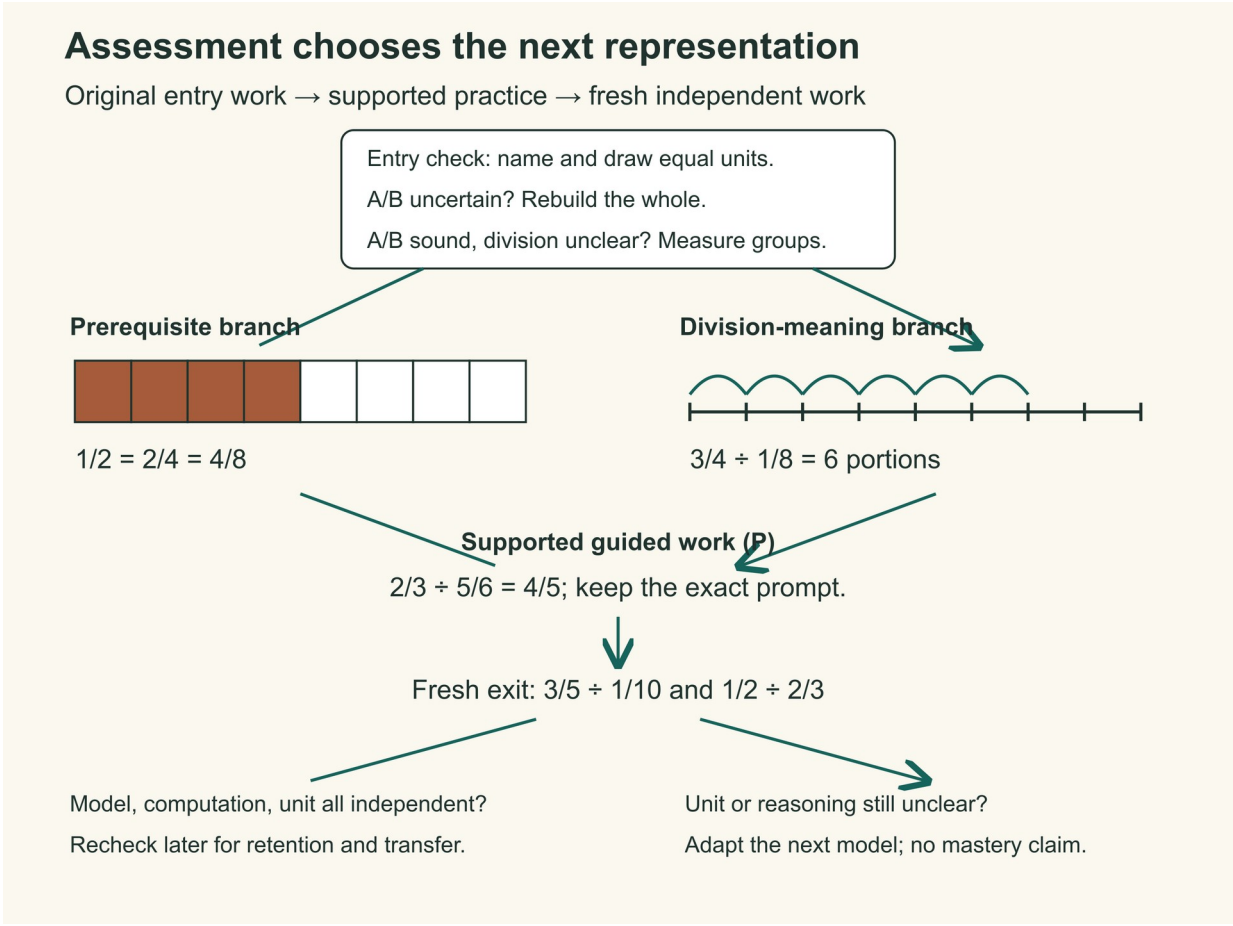
Use a small neutral follow-up, not a rescue lecture: “Show what one full portion would look like beside what you have.” If the learner can then express D correctly, retain the original N and append the P response. This distinguishes what was known on entry from what support changed. If A or B fails, move

to the prerequisite sequence in L06 before general division. If A and B are sound but D fails, use the measurement model in L07. These original branching rules are teaching judgments, not published diagnostic cutoffs.

Choose one next objective

For the fictional session, choose: “Interpret 3/4 ÷ 1/8 and then a new positive fraction quotient using equal units, with a multiplication check.” Keep comparison work short and explicit rather than turning the appointment into five unrelated lessons. Use the assessment-progression diagram to distinguish input evidence, supported practice, and a fresh independent response. An arrow is a decision path, not proof that every student progresses in 50 minutes.

Write F05 before viewing the fictional worked lesson outcome. Include task wording, actual response, support level, error hypothesis, alternative explanation, and next probe. A calculation error might come from copying a sign or misunderstanding the context; ask rather than assuming. Stanford's formative-assessment guidance supports adjusting instruction using ongoing evidence [S09]. The tasks and answer key here are original, not a validated screening instrument.



Original teaching decisions depend on equal-unit evidence. Prompted work and fresh independent work remain separate. Context: S09 and S10. These judgment rules are not validated cutoffs.

Practice

The learner gets D correct after you say “draw eighths.” What goes in the record?

Worked answer

Keep the original response and mark the successful follow-up P, with the exact prompt. Record 6 portions and the model used, then test a fresh aligned problem without that hint later. A supported answer is useful instruction evidence but not an independent entry success.

Sources: S01, S02, S09. Full links and limits are in the source register.

L06 Rebuild equal units equivalence and multiplication

Teach and assess one fraction task. Study and exercise allowance 45 minutes.

Produce: A prerequisite mini-lesson and an accurate area-model explanation

Use forms F06.

Keep the whole fixed

Draw one unit-length strip and label its endpoints 0 and 1. Split it into three equal intervals, shade two, and name the length 2/3. Now subdivide every third into four equal intervals. There are twelve equal intervals in the same whole and eight are shaded: 2/3 = 8/12. The physical length did not change. Numerator and denominator both multiplied by four because the same amount is being counted in smaller equal units. Multiplying only the denominator would change the amount.

Ask the learner to make 3/4 = __/12 using the same one-unit strip. The answer is 9/12 because each fourth becomes three twelfths. Do not compare a small pizza's thirds with a large pizza's fourths as if the wholes were identical. For 3/5 versus 2/3, use two same-length strips divided into fifteenths. The first has 9/15 and the second 10/15. Thus 3/5 < 2/3. A larger denominator by itself describes smaller unit pieces, not automatically a smaller fraction when numerators differ. This comparison practice follows the prerequisite domain [S02].

Make fraction multiplication visible

Use the original area-model figure. The entire rectangle is one square unit, partitioned into four equal columns and three equal rows. Each small cell has area 1/12. Shade three columns to show 3/4 of the whole; mark two rows to take 2/3 of that shaded amount. The overlap is six of twelve cells, or 1/2 of the whole. Therefore (2/3) × (3/4) = 6/12 = 1/2. The product is smaller than 3/4 because the scale factor 2/3 is between 0 and 1.

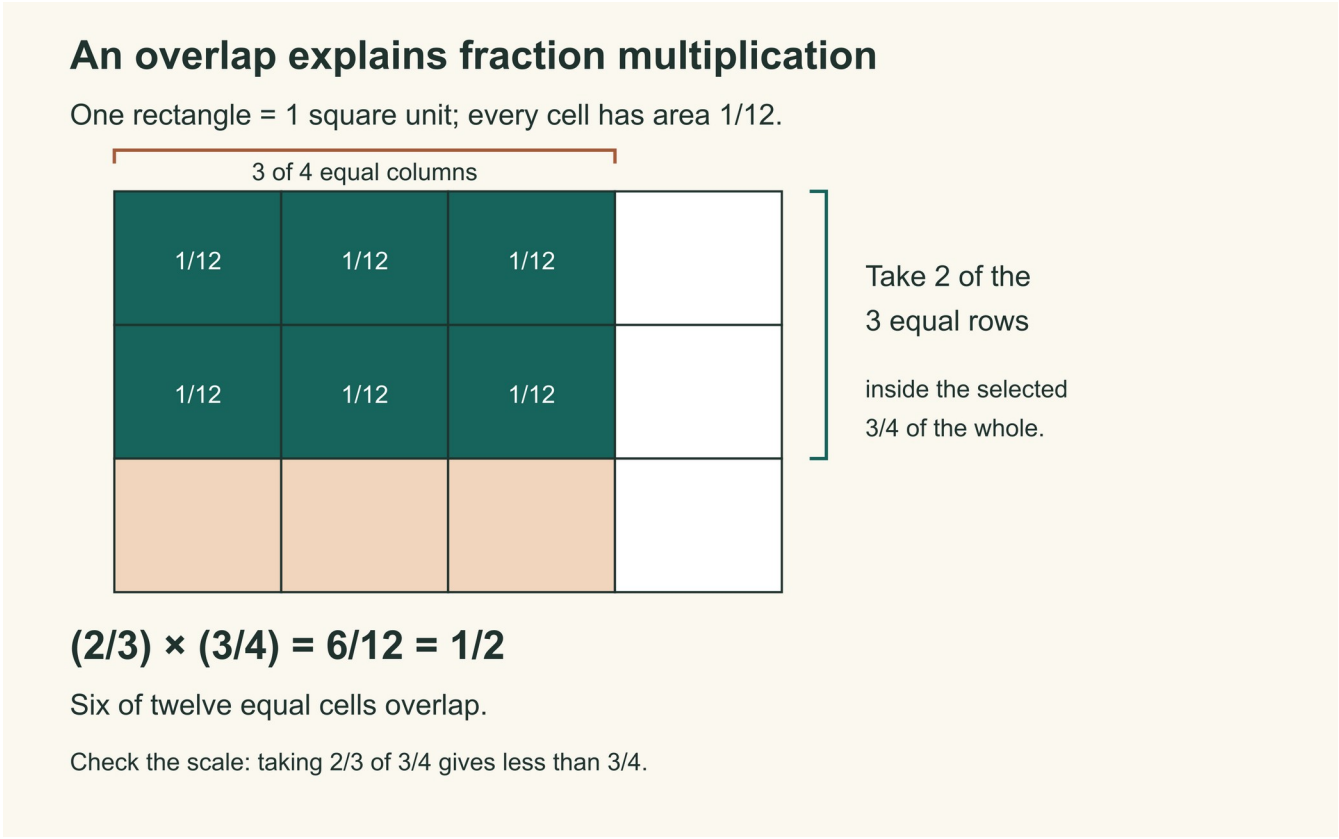
Have the learner describe what the two factors mean and identify the reference whole. Then try (1/2) × (4/5) with a fresh two-by-five grid. Four of ten cells overlap, giving 4/10 = 2/5. The model is not a picture of “multiply denominators because the teacher said so”; the denominator counts the equal cells produced by partitioning in both directions. Grade 5 fraction standards include multiplication and rectangular area models [S03]. These two grids and explanations are newly authored.

Fade help deliberately

First model 2/3 × 3/4 while naming the whole and cell unit. Next ask the learner to draw 1/2 × 4/5 with a prompt only if needed. Finally give 3/4 × 2/5 without a worked grid. A correct model has twenty equal cells and six in the overlap, so the product is 6/20 = 3/10. Check that the product is less than both

factors. If the student counts all colored cells instead of the overlap, ask which region is simultaneously in both selections. Mark that prompt and return to the distinction.

For this course's division lesson, proceed only when the learner can identify equal units and explain at least one fresh equivalent-fraction or multiplication example with appropriate support. There is no universal pass percentage here. When the underlying unit remains unclear, spend the appointment on that prerequisite and send a factual update. Do not race into reciprocals to keep an advertised plan. For your own rehearsal, draw every grid from blank paper and have another mathematically competent adult verify it before use. Study allowance excludes the time needed to develop reliable explanations.



Original geometry: (2/3) × (3/4) = 6/12 = 1/2. The whole stays fixed and all cells are equal. Prerequisite method context: S03. This is not a diagnostic or student evidence.

Practice

A learner says 2/3 × 3/4 = 5/7. Give a model-based correction without merely naming the rule.

Worked answer

Use one whole rectangle split into 3 rows and 4 columns. The selected overlap is 2 rows by 3 columns, or 6 of 12 equal cells, so 1/2. Explain that multiplication takes a fraction of an amount; adding numerators and denominators counts neither the cells nor the operation. Give a fresh model to attempt after the explanation.

Sources: S02, S03, S04. Full links and limits are in the source register.

L07 Teach fraction division as measuring equal groups

Teach and assess one fraction task. Study and exercise allowance 45 minutes.

Produce: A number-line explanation with units and a multiplication check

Use forms F07.

Start with a quantity and a group size

Place 3/4 cup of oats on a number line from 0 to 1 cup. The divisor 1/8 cup is the size of one portion. Partition the whole cup into eight equal intervals. Three-fourths is six-eighths, so six jumps of length 1/8 reach 3/4. The quotient is 6 portions: 3/4 cup ÷ (1/8 cup per portion) = 6 portions. The portion count is not 6 cups. Check 6 × 1/8 cup = 6/8 cup = 3/4 cup.

Ask for a prediction before calculating. A portion is much smaller than the available amount, so more than one portion fits. “Division always makes smaller” is not reliable for positive fractions. Nor does division always make larger: compare 1/2 ÷ 3/4 in the next task. Keep this one whole fixed and draw equal intervals. A line showing eight labels but unequal spacing does not explain eighths. The source supports visual fraction quotients [S01], and IES supports number lines as a teaching representation [S04]. The illustration and oats problem are original.

Show a quotient smaller than one

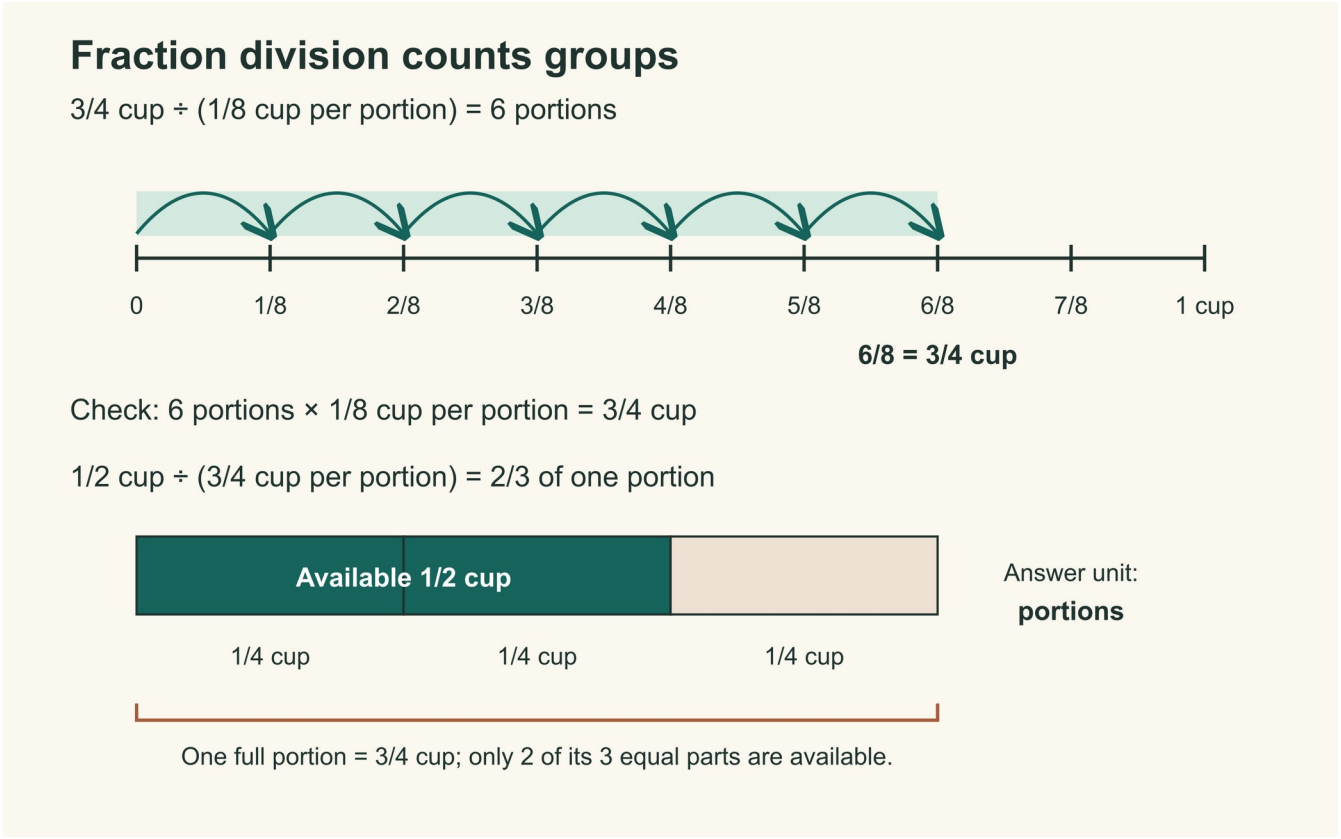
Now ask how many 3/4-cup portions fit in 1/2 cup. Draw both lengths against the same unit. One full portion needs three quarter-cup pieces; only two quarter-cup pieces are available. The amount is 2/3 of a full portion. Therefore 1/2 ÷ 3/4 = 2/3. Check (2/3 portion) × (3/4 cup per portion) = 1/2 cup. A fractional portion count is meaningful even though the learner cannot make one complete portion.

This case separates two different units: quarter-cup pieces in the original quantity and thirds of one full portion in the answer. Do not label 2/3 as cups. Ask the learner to point to one full portion and then the available amount. If they say the result is 2/4, they may have kept the original cup as the answer's whole. Return to “what is one group?” rather than immediately applying a symbolic rule. A correct calculation with a confused unit needs further instruction.

Generalize only after the meaning is visible

Use 2/3 ÷ 5/6 as a bridge. Rename 2/3 as 4/6. A whole group contains five sixths, while the available amount contains four sixths. The group count is 4/5. Multiplication confirms (4/5) × (5/6) = 4/6 = 2/3. Then connect the symbolic inverse: for a nonzero divisor c/d, multiplying by d/c reverses multiplication by c/d. For positive fractions a/b ÷ c/d = a/b × d/c. The divisor cannot be zero. This course does not teach signed fractions or algebraic rational expressions.

Give a fresh guided task: 5/6 cup ÷ (1/3 cup per portion). Rename the portion 2/6 cup, and compare five sixths with two sixths per portion. The result is 5/2 = 2½ portions; two full portions use 4/6 cup and the remaining 1/6 is half a portion. Check (5/2) × (1/3) = 5/6. Keep the reasoning beside the algorithm. Ask “what does the half mean?” before treating the final mixed number as complete understanding.



Original worked math: 3/4 ÷ 1/8 = 6 portions; 1/2 ÷ 3/4 = 2/3 of a portion. Equal spacing and distinct quantity/portion units support the explanation. Method context: S01 and S04. This is a new drawing, not a sourced worksheet.

Practice

Why is 1/2 ÷ 3/4 = 2/3 rather than 2/3 cup?

Worked answer

In the measurement story the quotient counts portions. A full portion is 3/4 cup; the available 1/2 cup is two of the three quarter-cup pieces needed for one portion, hence 2/3 of a portion. Multiplying that portion count by 3/4 cup per portion returns 1/2 cup.

Sources: S01, S04. Full links and limits are in the source register.

L08 Build a small practice bank with verified answers and prompts

Teach and assess one fraction task. Study and exercise allowance 35 minutes.

Produce: Original worked, guided, independent, and transfer tasks

Use forms F08.

Make the task set serve one objective

Create a four-part task bank: one worked model, two guided tasks, two independent exit items, and an optional transfer task for a later session. Do not substitute a pile of downloaded worksheets for a plan.

This course supplies original problems and solutions you may adapt, but you still need to verify the actual material you use. Material from a school text or website has its own permissions; access is not automatically commercial reproduction permission. Keep a source and rights note for any outside resource.

The worked model is the oats task, 3/4 ÷ 1/8 = 6, with eighth-cup jumps and multiplication check. Guided task G1 is 5/6 ÷ 1/3 = 5/2; the prompt ladder begins “name the quantity and portion size,” then “show both in sixths,” and only then offers a partial diagram. Guided G2 is 2/3 ÷ 5/6 = 4/5; the learner compares four sixths available with five sixths in a full portion. Keep the exact prompts so that support is visible in the record. Do not call the final guided work independent.

Protect fresh independent evidence

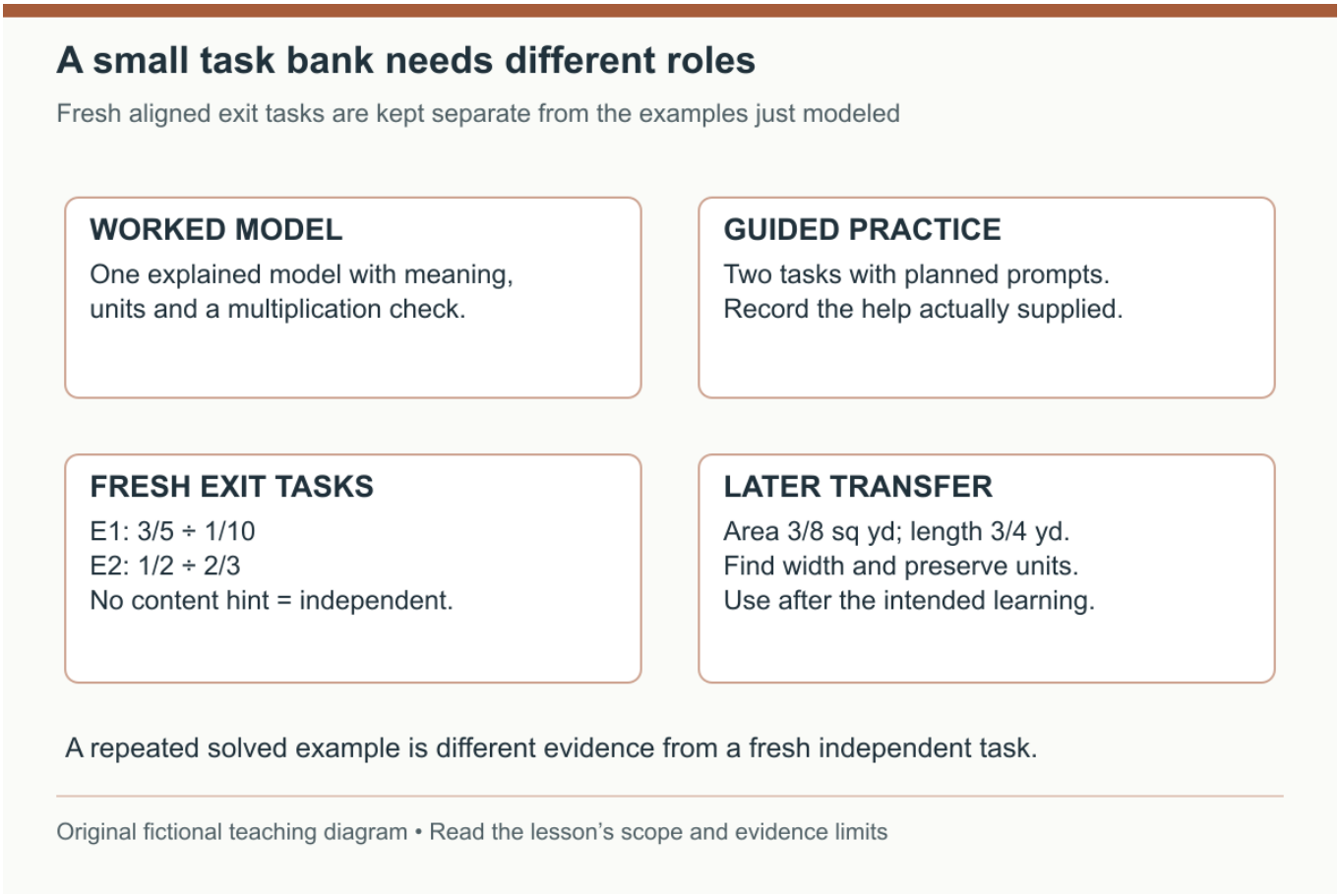
Exit item E1 is 3/5 cup of trail mix divided into 1/10-cup portions. Ask for an equation, model, portion count, and multiplication check. Answer: six portions, because 3/5 = 6/10 and 6 × 1/10 = 3/5. Exit E2 asks how many 2/3-cup portions can be made from 1/2 cup. Answer: 3/4 of a portion; in sixths, 1/2 = 3/6 and 2/3 = 4/6, so the ratio of available quantity to a full portion is 3/4. Check (3/4) × (2/3) = 1/2.

Do not show the two exit items during modeling. If an item is rehearsed or helped, label it practice and use a fresh aligned replacement. For an exposed E1, ask: “How many 1/14-cup portions fit in 4/7 cup?” The fresh answer is 8 portions because 4/7 = 8/14; check 8 × 1/14 cup = 4/7 cup. For an exposed E2, use a different replacement: “How many 6/7-cup portions fit in 3/7 cup?” The answer is 1/2 of a portion, below one; check (1/2 portion) × (6/7 cup per portion) = 3/7 cup. Keep these replacements unseen until needed. Record why an item lost independence and which replacement was used. If a replacement is also exposed, create and verify another aligned task rather than relabeling practice as independent work.

Include transfer and a planned fallback

A later transfer task is: “A rectangle has area 3/8 square yard and length 3/4 yard. What is its width?” The equation is (3/4) × width = 3/8, so width = 3/8 ÷ 3/4 = 1/2 yard. The product check (3/4 yard) × (1/2 yard) = 3/8 square yard preserves the units. Do not introduce this area context during the first session if it would distract from portion meaning. Different contexts are not automatically equally difficult.

Prepare a fallback strip with 1/2 = 2/4 = 4/8 and a blank line from 0 to 1. If a learner cannot identify a full group or equal partitions, return there instead of filling the hour with harder arithmetic. Keep a challenge problem separately: 7/8 ÷ 3/4 = 7/6 = 1 1/6, with check (7/6) × (3/4) = 7/8. Grade-level standards describe a domain [S01, S03]; they do not require you to rush every related task into one appointment. The task bank should make adaptation possible while the objective remains clear.



Worked, guided, fresh independent and transfer tasks serve different purposes. The two fresh exit equations are aligned with the objective rather than copied solved examples.

Practice

Which of these belongs on the first independent exit check: an exact problem just modeled, a fresh aligned problem, or an unrelated difficult word problem?

Worked answer

Use a fresh aligned problem. The exact modeled item may show recall, and an unrelated difficult problem may introduce reading or context demands outside the objective. Preserve appropriate access supports and document any content hint that changes the independence label.

Sources: S01, S03, S09. Full links and limits are in the source register.

L09 Prepare and deliver the complete 50 minute session

Teach and assess one fraction task. Study and exercise allowance 45 minutes.

Produce: A timed lesson plan with a supported adaptation and student-work record

Use forms F09.

Prepare before the call

Read the minimal intake and diagnostic plan, verify the key, and choose the worked and fresh items. Test the student view with an adult volunteer: fraction bars, denominators, and labels must be legible on

the actual device size. Keep the answer key out of the shared view. Confirm the adult contact, controlled access, no-recording settings and backup route. Setup is owner work outside the 50 teaching minutes; it is not silently deducted from the student's appointment.

The original session plan reserves minutes 0–3 for adult/student welcome and participation check; 3–11 for the five short diagnostic tasks; 11–14 to state and check the objective; 14–24 for the number-line model; 24–35 for guided practice and error explanation; 35–43 for the fresh exit check; 43–47 for student reflection and next-step discussion; and 47–50 for the parent handoff. These intervals sum to 50 minutes. The structure is an original adaptation of published session-design principles [S10], not a required schedule or an evidence-based treatment dosage.

Model listen and respond to the actual error

In the fictional teaching record, Sam initially writes 3/4 ÷ 1/8 = 3/32. Do not say only “wrong, flip the second fraction.” Ask Sam to identify how much is available and the size of one portion. Draw the same cup-length whole in eighths; show that six eighth-cup intervals fit in three-fourths. Say, “Multiplying these two fractions would find one eighth of three fourths. Our question asks how many eighths fit in three fourths. Those are different operations.” The number line then supports 6 portions, and 6 × 1/8 checks the amount.

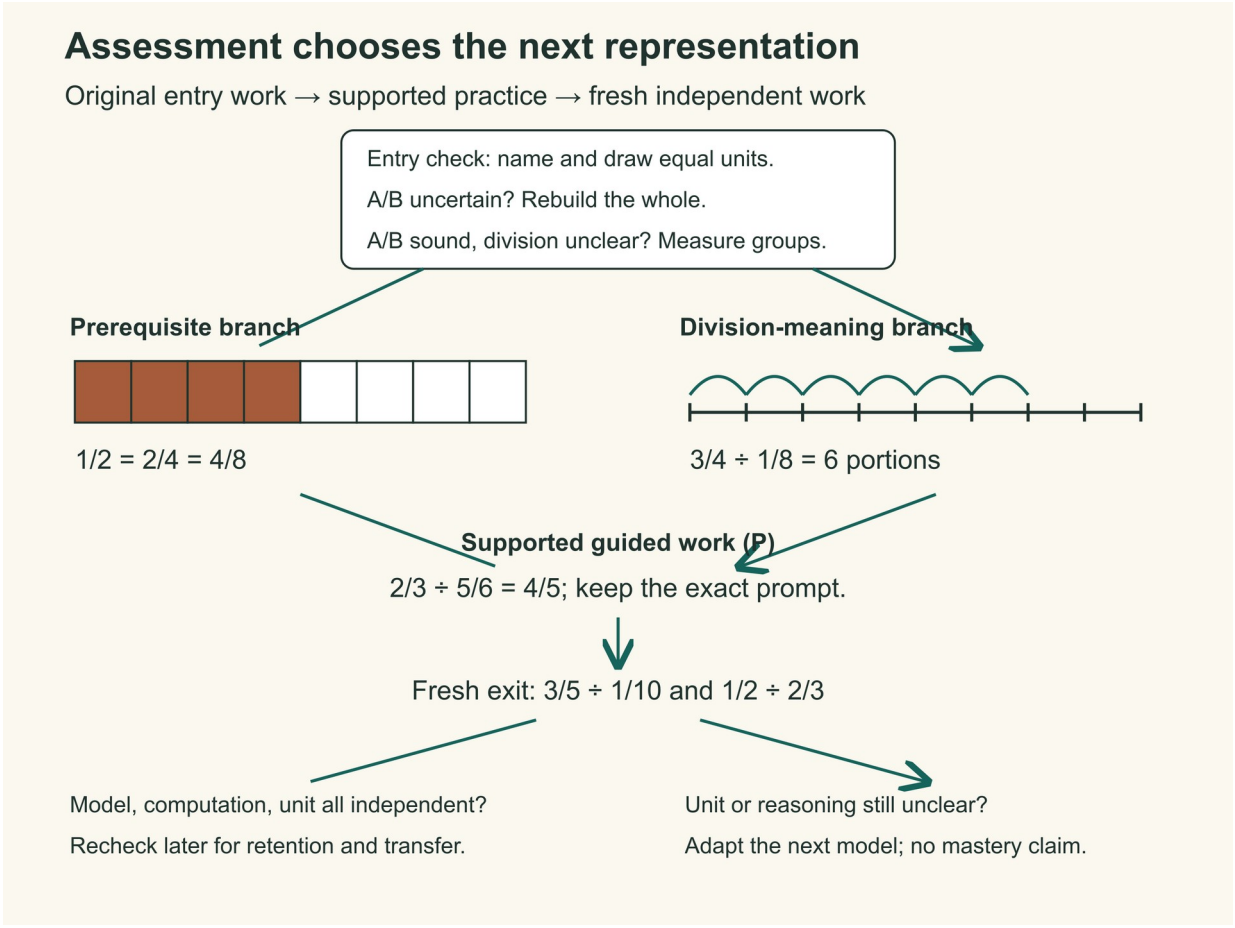
For guided G2, Sam writes 2/3 ÷ 5/6 = 5/4 by reversing the available and group amounts. Ask, “Does four sixths contain more than one group of five sixths?” Sam says no. Mark this as a content prompt. Rename the available amount 4/6 and the group 5/6; identify 4/5 of a group, then verify with multiplication. A prompt can repair the present response but cannot establish independent control. The report should retain that distinction.

If the learner confuses thirds with sixths, pause division and use the prerequisite strip. If the learner can explain the model easily, ask for the transfer context at a later appointment rather than extending this first session beyond the agreement. A tired or distressed student may need a short pause or an agreed early end. Record the delivered minutes honestly, discuss any service shortfall with the adult, and apply the written terms rather than changing attendance to a full completed session by default.

Close without creating a false success

At minute 35 remove the worked solution from view and present E1 and E2. Give no content hints; record an interruption if one occurs. At the close, ask the student to explain what a quotient counts and when it could be less than one. Share observations and the next proposed learning target with the adult without assigning a diagnostic label. Confirm whether a follow-up is wanted. Do not request a review in exchange for a discount or describe fictional student progress as a real testimonial.

Save only necessary work under the agreed protection plan. Reset the shared board, remove the answer key from the next student view, and check that the session has ended. The base owner timeline allocates separate preparation, report, follow-up and reset work. An extra 15 minutes of bespoke rebuilding is a real cost; it is not absorbed into the quoted 50-minute teaching time in your records.



Original teaching decisions depend on equal-unit evidence. Prompted work and fresh independent work remain separate. Context: S09 and S10. These judgment rules are not validated cutoffs.

Practice

Your opening technical fix takes ten minutes and you teach for forty. Can you record a full 50-minute delivered lesson?

Worked answer

No. Record forty delivered teaching minutes and ten minutes of interruption/setup, identify the cause, and apply the agreed replacement-time or proportional-refund remedy for tutor-side failure. A reserved appointment is not proof the full service was delivered.

Sources: S01, S09, S10. Full links and limits are in the source register.

L10 Read the independent exit work and send factual feedback

Teach and assess one fraction task. Study and exercise allowance 35 minutes.

Produce: A bounded progress note and an evidence-based next lesson decision

Use forms F10.

Inspect the reasoning not only the final number

The fictional exit record says Sam completes E1 independently: 3/5 = 6/10, six tenth-cup jumps, six portions, and 6 × 1/10 = 3/5. That supports independent success on this unit-fraction portion task. E2 is

incomplete: Sam writes 1/2 ÷ 2/3 = 3/4 correctly by the reciprocal procedure, but labels the answer “3/4 cup” and cannot explain a partial portion. The correct numeral does not establish interpretation. Record the unit and explanation gap, rather than scoring the entire lesson as mastery.

A modest course rubric has four separate checks: identifies quantity and full group; represents equal units; calculates the quotient; verifies and labels the answer. Mark each demonstrated, prompted, or not demonstrated with a note. It is a teaching record, not a standardized score or disability screen. The next objective is to interpret quotients below one using equal units and the group as reference whole. The optional homework below uses 3/8 ÷ 1/2, so that problem cannot later count as a fresh independent check. At the next appointment use an unseen item such as 5/12 cup ÷ (5/6 cup per portion) = 1/2 portion. In twelfths, five are available while one full portion contains ten, so the available amount is half a portion. Check (1/2 portion) × (5/6 cup per portion) = 5/12 cup. If this item has also been practiced, replace it with another verified aligned problem.

Use a short parent message with limits

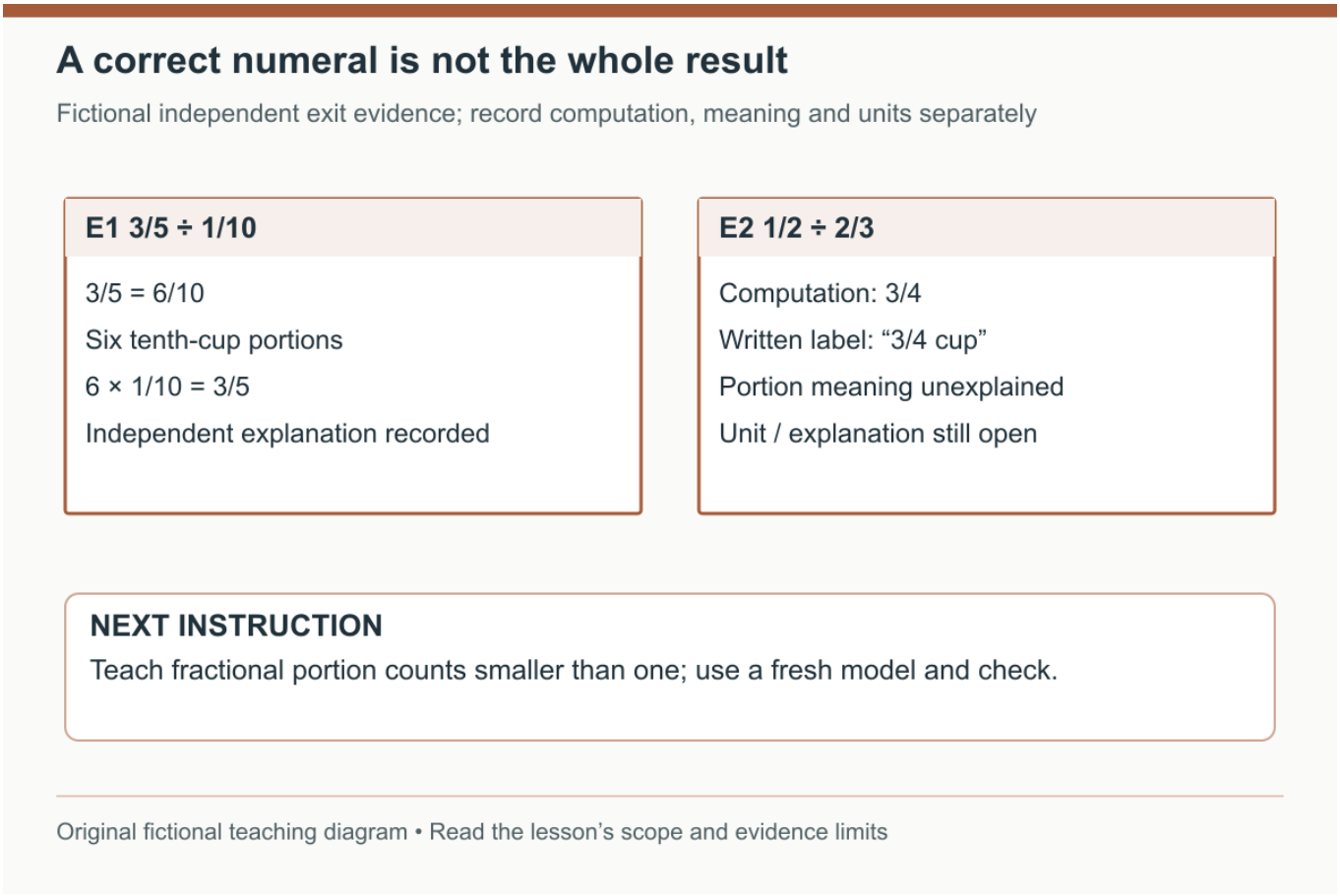
The complete fictional message is: “Casey, today Sam used eighth-cup intervals to explain 3/4 ÷ 1/8 with support. On the fresh 3/5 ÷ 1/10 problem, Sam independently drew six portions and checked the answer by multiplication. On 1/2 ÷ 2/3, the computation was correct, but the explanation and answer unit still needed work. Next time I propose comparing an amount smaller than one full portion and explaining a fractional portion count. If Sam wants optional practice, use one original 3/8 ÷ 1/2 example and ask what the answer counts; please avoid supplying the steps. This update describes today's tasks only and does not predict a grade. Reply through the parent contact for scheduling.” It is unsent and all participants are fictional.

Keep private student work out of group messages. Confirm the recipient before sending a real update. Do not include medical speculation, a copied school record, a full recording, or a marketing request. If the family chooses not to continue, provide the promised update anyway; the first-session deliverable was not conditional on buying a package. Correct a factual error in your report promptly and explain the correction without quietly rewriting the student's original response.

Adapt and follow up within the agreement

The base case includes ten actual minutes of parent follow-up. Casey asks whether more reciprocal drills are the next step; Taylor explains that model-and-unit work comes first because the calculation on E2 was already correct. That is a specific instructional decision, not an unlimited messaging subscription. If the next inquiry becomes a new substantial tutoring request, arrange another defined appointment rather than doing unpriced homework completion through messages.

Do not infer durable improvement from one exit ticket. Recheck later with a fresh item before claiming retention or transfer. If the same misconception persists despite a competent adaptation, seek informed teaching guidance or discuss another appropriate service with the adult. No fabricated progress percentage, school endorsement, referral credential, or successful long-term result belongs in the record. The purpose of ongoing assessment is to adjust the next teaching action [S09], while the limits of the observation stay visible.



E1 includes an independent model and multiplication check. E2 has the correct numeral but an unresolved portion-unit explanation; the next lesson targets that specific gap.

Practice

E2 has a correct computation but an incorrect unit and no explanation. Write a justified next-step decision.

Worked answer

Record the computation as demonstrated and the interpretation/unit as not yet demonstrated independently. Next teach fractional portions smaller than one, using a common-unit model and a fresh multiplication check. Do not claim full fraction-division mastery or assign a diagnosis.

Sources: S01, S09. Full links and limits are in the source register.

L11 Estimate every owner minute before setting a session price

Price, confirm, and reconcile the work. Study and exercise allowance 40 minutes.

Produce: A complete independent estimate and a price viability decision

Use forms F11.

Count the full delivery cycle

A 50-minute appointment is not 50 owner minutes. The fictional independent estimate is: inquiry 10; fit and safeguards discussion 15; review of permitted prior information 10; preparation 25; access and

setup 10; teaching 50; note/report 10; payment administration 5; actual parent follow-up 10; reset 5. Total: 150 minutes, or 2.5 hours. There is no travel in this remote model. A separate 15-minute unused scheduling buffer is capacity protection, not another labor charge or delivered lesson minute.

Use an invented owner labor value of $30/hour, so owner value is $75. Add $2 job-specific electronic document-delivery cost, $3 equipment allocation, and $4 overhead allocation. These are fictional planning inputs, not vendor quotes or a declaration of tax deductibility. The $2 is an actual assumed cash expense for the case; allocations represent use of existing resources and are not additional payments in the bank ledger. There is no stock inventory. No paper, markers, or subscriptions are fabricated merely to fill a stock sheet. Preprocessing economic cost is $84.

Choose a price after the estimate

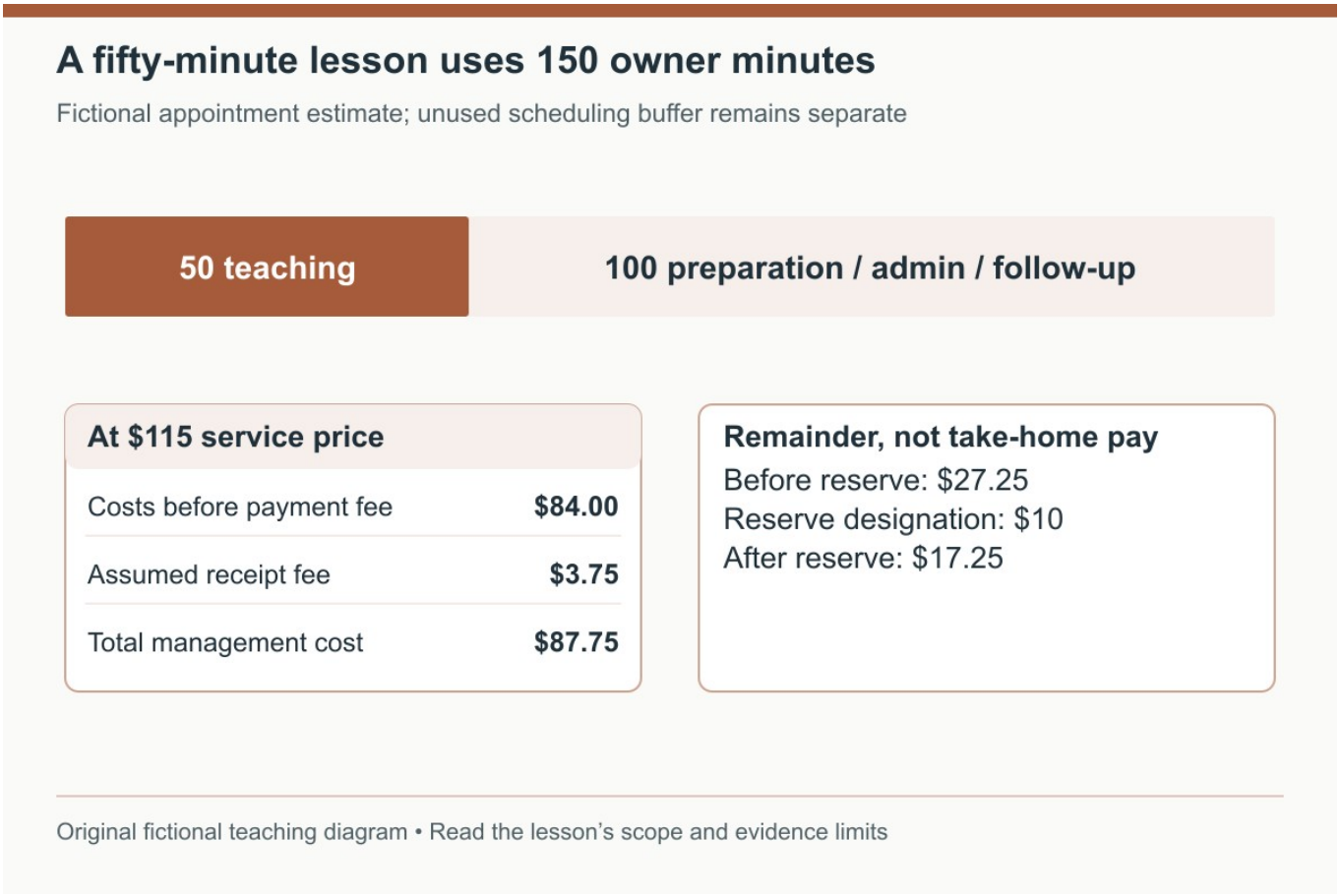
Use fictional payment assumptions of 3% of the actual gross receipt plus $0.30 for one successful payment. They name no processor. To retain $27.25 before a $10 management reserve, the algebra is (84 + 27.25 + 0.30) ÷ (1 − 0.03) = $115. The chosen pretax price is therefore $115. With $0 sales tax in this Oregon-to-Oregon example, gross payment is $115 and the fee is $3.75. Total economic cost is $87.75; the remainder after owner value and allocations is $27.25, then $17.25 after the $10 reserve designation.

Oregon states that it has no general sales or use/transaction tax [S11]. This does not erase income taxes or local obligations, and online customers elsewhere require their own tax review. Portland has separate business-tax registration and filing rules [S12]. Do not call the $17.25 take-home pay, accounting net income, a tax calculation, or proof that families will accept $115. No market rate has been researched or implied. If real costs or demand do not support the offer, revise the scope, preparation process, price, or channel before booking; do not sell a service you know you cannot deliver.

Keep bank cash and economic cost separate

The fictional bank begins at $400, buys $75 of reusable equipment, collects $115, pays the $3.75 receipt fee and $2 job cost, and closes at $434.25. Owner value, the $3 equipment allocation and $4 overhead allocation do not leave the bank again. The $10 reserve earmarks part of that cash; it is not an expense or a tax deduction. The equipment purchase is a bank event; the allocation is the economic use in this model. Do not subtract the full purchase again as a per-session economic expense.

The static accepted baseline dated November 21, 2026 is price $115, owner time 150 minutes, and total economic cost $87.75. Keep it fixed when trying a scenario. An extra 30 owner minutes adds $15, reducing the before-reserve remainder to $12.25 and after-reserve remainder to $2.25 at the same price. Campaign acquisition is a separate comparison: the $57 cash-plus-owner CAC in L02 exceeds the base session's $27.25 before-reserve remainder. Without actual repeat evidence, the tested campaign is not viable on a first-visit recovery rule. A useful calculator exposes that problem before additional spending.



A 50-minute appointment uses 150 owner minutes in the fictional estimate. $115 less $87.75 full cost leaves $27.25 before a separate reserve; it is not take-home pay.

Practice

Why does an apparently attractive $75 price fail this exact base estimate?

Worked answer

The $75 covers only 150 minutes at the invented $30/hour owner value. It leaves no room for the $2 cash cost, $3 equipment use, $4 overhead or $2.55 processing fee at that receipt. Total economic cost would be $86.55 and the before-reserve loss $11.55. The example chooses $115 only after estimating the whole cycle; demand still has to support it.

Sources: S11, S12. Full links and limits are in the source register.

L12 Write a complete confirmation and collect only under clear terms

Price, confirm, and reconcile the work. Study and exercise allowance 40 minutes.

Produce: A reviewable fictional estimate/confirmation and payment status

Use forms F12.

Give the customer a complete agreement

Use the filled specimen in F12 as a teaching example, then replace every fictional fact and verify applicable requirements for real work. Fictional estimate PT-026: Clear Step Fraction Tutoring; proprietor Taylor Reed; hello@clearstep.example.invalid. Customer and approving adult: Casey Rivera, casey.rivera@example.invalid; student Sam Rivera, Grade 6, age 11. Issued November 23, 2026, valid through November 30. Proposed session December 3, 2026, 4:00–4:50 p.m. Pacific, online, both tutor and family in Portland, Oregon. No account, actual booking, payment or approval exists in this course.

The scope is one 50-minute individual lesson on positive fraction magnitude/equivalence and interpreting fraction division, adjusted to a short original starting check. Included: original preparation, student practice, an independent exit check, a factual written parent update within one business day, and up to ten minutes of parent clarification within seven calendar days. Excluded: graded-work completion, clinical assessment, therapy, childcare, recording, publication of student work, guaranteed grades, group instruction, and additional subject teaching. No school endorsement or tutor credential is claimed. The parent manages communications and remains reachable at the student's location.

State price changes cancellations and service corrections

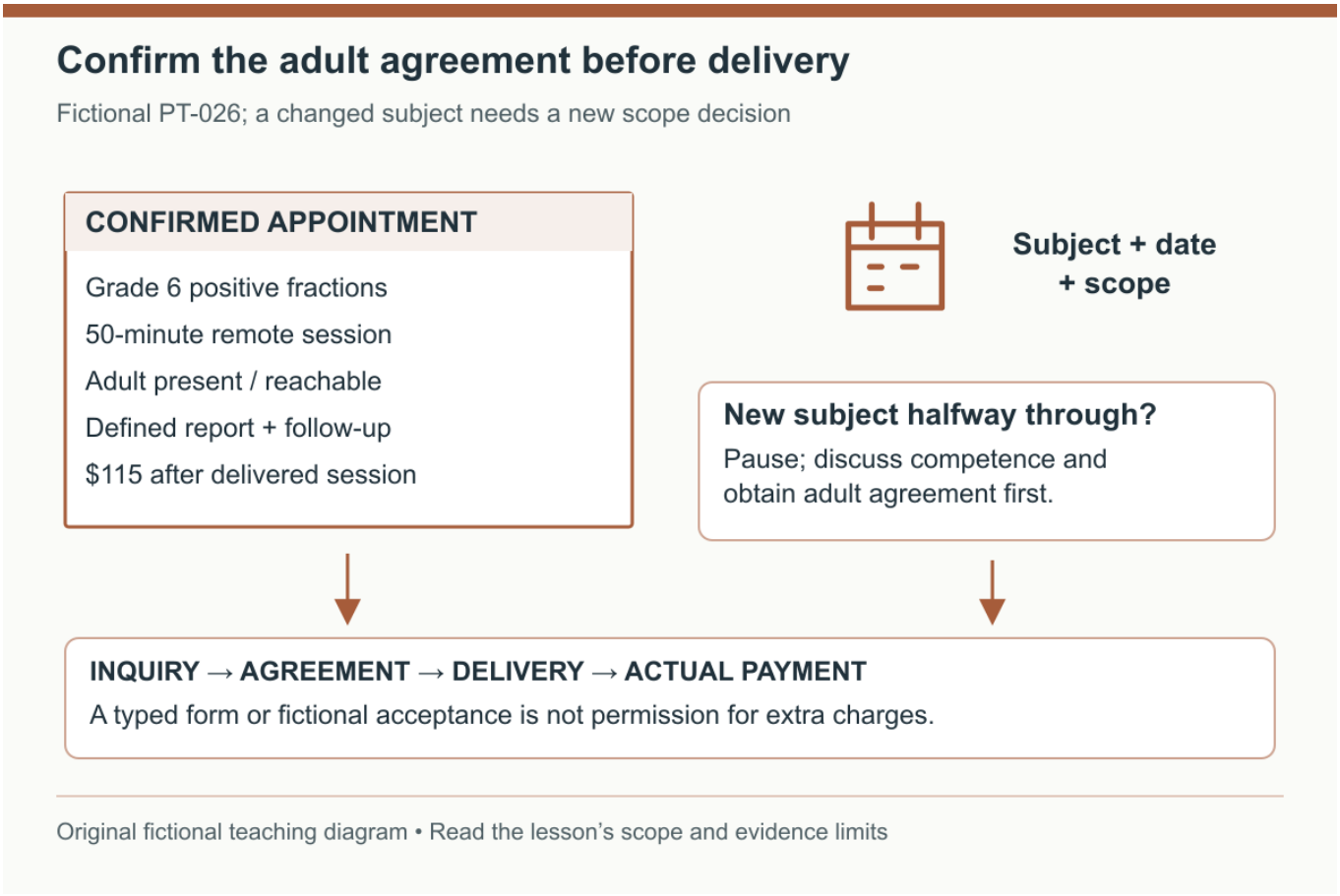
Pretax service price $115; sales tax $0 for this stated Oregon example; total $115. Payment is one successful charge after the confirmed session is delivered, using the agreed adult payment route; no payment is taken at inquiry. A changed subject, extra session, or extra communication is quoted separately before it begins. A tutor's own error does not create an automatic extra fee. The example provides a free correction of a factual instructional-material/report error when reported within seven calendar days; if the service cannot be corrected reasonably, discuss an appropriate refund subject to applicable rights. This is not a guarantee of a learning result.

The chosen original cancellation policy charges no cancellation fee: parent cancellations before or during an appointment are documented; no undelivered minutes are billed. A parent arrival delay shortens only the available reserved period, and this first-session example bills delivered teaching time proportionally at $115/50 minutes if it ends early. Tutor cancellation earns no fee. For a tutor-side technical interruption, replace the missed minutes by agreement or refund their proportional charge; document the delivered minutes and remedy. The policy is a deliberate planning choice, not a statement of mandatory Oregon terms. Check actual consumer and contract requirements before reuse. No automatic renewal, expiry forfeiture, or no-show penalty is taught.

Record the actual state

The specimen's approval status is “fictional conditional acceptance recorded November 25, 2026; not an actual authorization.” Its internal entry conditions include verified subject competence, lawful operation, appropriate parent authority, suitable online route, and tested access. Fictional customer acceptance satisfies none of those actual readiness gates. When a real adult accepts terms, keep the dated scope and terms version, proposed appointment, confirmation and actual payment record. Do not mark an invoice “paid” merely because a slot was requested.

At the end of this fictional successful base appointment, all 50 teaching minutes were delivered and the promised report and ten-minute clarification were completed. The service business records one $115 gross payment and its $3.75 invented processing fee. The optional $240 package in L13 is a separate ledger demonstration and is never added to this base customer's revenue. Reconcile each real charge, receipt, refund and bank deposit to its own engagement. Never store payment-card credentials in the teaching workbook.



The adult confirms the bounded topic, arrangement, service and terms. A new subject or charge requires a separate competence and agreement decision.

Practice

A new subject request arrives halfway through the appointment. Can you add $30 to the invoice without discussing it?

Worked answer

No. Hold the new work, explain whether it is within demonstrated competence, and quote any change before proceeding with the adult's agreement. The current session remains under its stated scope and terms. Do not turn a tutor error or a fictional acceptance into authorization for more charges.

Sources: S07, S11, S12. Full links and limits are in the source register.

L13 Track attendance makeups prepaid credit and refunds

Price, confirm, and reconcile the work. Study and exercise allowance 45 minutes.

Produce: A reconciled optional package register separate from the base session

Use forms F13, F14.

Treat prepayment as a service obligation

The optional package is a separate fictional teaching ledger, not a recommendation to discount the $115 base offer. It sells four 50-minute appointments for $240, allocated equally at $60 each, tax $0. The

parent pays once on December 1, 2026. The invented fee is $7.50, leaving a $232.50 bank deposit. Cash collected is not four completed lessons or immediately earned revenue. Keep $240 available for the obligation; the retained processing fee creates a $7.50 cash gap that other business cash must support. Do not promise protection merely because a spreadsheet labels the balance “reserved.”

The package's original terms say no expiry or forfeiture; no cancellation fees; reschedule by agreement; tutor cancellation does not consume credit; delivered teaching earns $60 per complete appointment or $1.20 per delivered minute if partially ended; unused credit may be refunded on adult request. The model promises initiation of an agreed refund within five business days, while bank receipt timing depends on the actual payment route. These are chosen illustrative commercial terms subject to applicable requirements, not asserted legal deadlines. No automatic renewal or school-result promise is attached.

Read the actual schedule before posting earnings

Appointment P1 on December 3 is completed for 50 minutes, earning $60 and leaving $180 unearned. P2 on December 10 is cancelled by the parent on December 8: zero delivered minutes, zero earned, $180 still unearned, with a makeup agreed for December 12. P2-M on December 12 delivers 50 minutes, earns $60, and leaves $120 unearned. Link P2-M to P2; it is not a fifth package entitlement and does not earn twice.

P3 on December 17 is cancelled by the tutor before delivery: zero minutes and no credit used. A December 19 replacement is proposed but never delivered; it remains a proposed slot with zero earnings. On December 18 the parent cancels the remaining engagement, including P3 and P4, and requests all unused credit back. P4's December 24 slot delivers zero minutes. The tutor initiates a $120 refund on December 21, within the chosen five-business-day promise, and the fictional bank posts it December 23. Mark refund “initiated” before “posted”; an intended payment is not a completed bank transaction.

The final register has four purchased entitlements, two completed sessions, 100 delivered teaching minutes, two unused entitlements refunded, $120 earned, $120 refunded, and $0 remaining obligation. Parent-cancelled, tutor-cancelled, proposed makeup, and refunded status are distinct. Count the actual 100 minutes rather than all the booked or proposed slots. No missing appointment is silently treated as attendance.

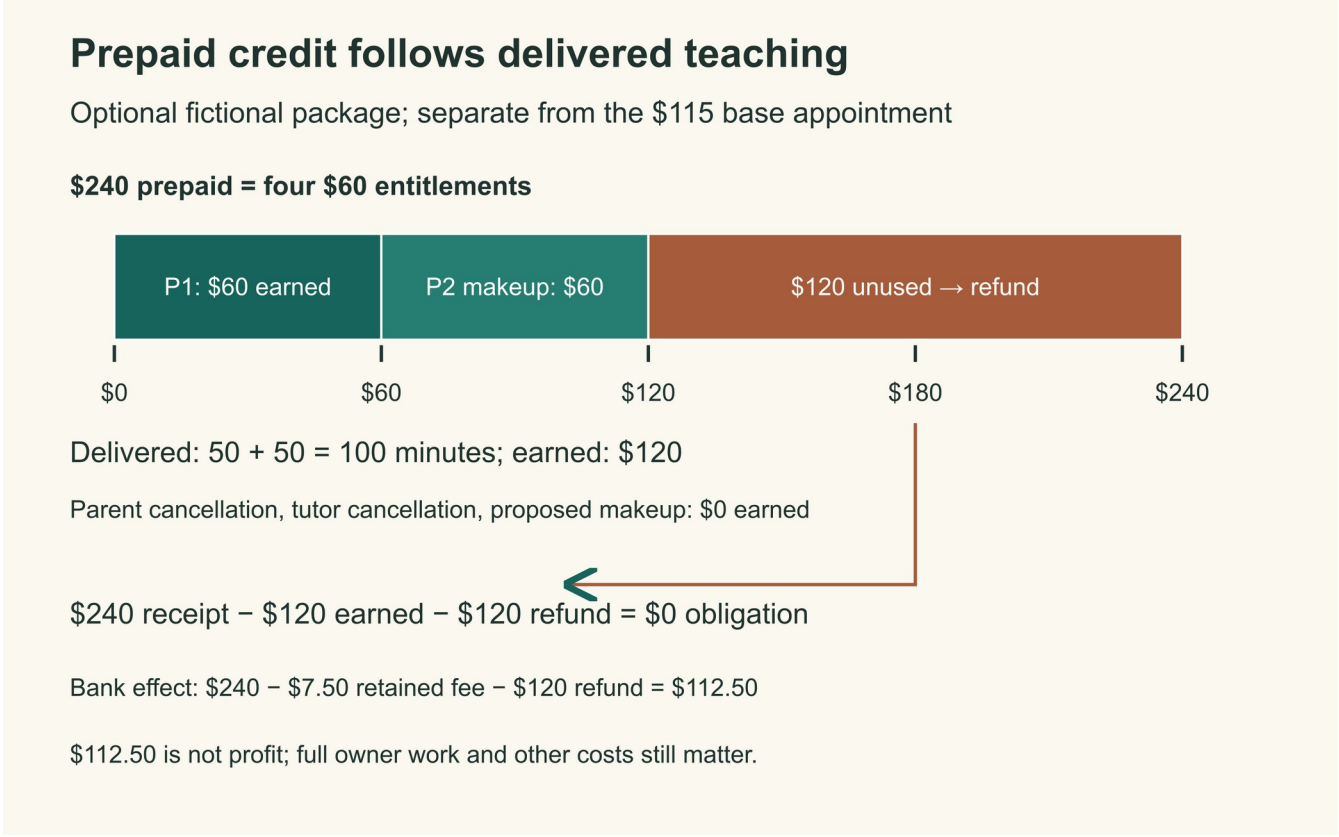
Reconcile the money and evaluate the price separately

The ledger equation is $240 receipts − $120 earned − $120 refund = $0 unearned balance. The bank effect is $240 − $7.50 retained original fee − $120 refund = $112.50. There is no invented refund fee and no recovery of the original $7.50. The $112.50 is not profit; it still has to support all actual preparation, teaching, communication, equipment and overhead costs. Never add its $240 cash or $120 earned to the $115 base example.

If the optional package required 30 inquiry/intake minutes, 80 preparation minutes, 20 setup minutes, 100 teaching minutes, 20 report minutes, 10 cancellation handling, 10 proposed-makeup coordination, 10 refund administration and 10 reset minutes, owner work would total 290 minutes. At $30/hour it would be $145 before other costs; $120 earned less $7.50 fee and $145 owner value is already a loss of $32.50 before overhead. This stress demonstration is intentionally unsuitable as a validated price. It teaches why attendance and prepaid accounting must remain separate from pricing and demand. Reestimate any real package using its full cycle before selling it.

Keep the economic result separate from the bank balance when changing refund inputs. With the same $120 earned, $7.50 actual original fee, and $145 owner value, the economic remainder is −$32.50 whether the unused-credit refund is zero, pending, partially posted, or fully posted. Before a refund

posts, bank effect remains $232.50 and the obligation remains $120. A confirmed $60 refund changes those to $172.50 and $60; a confirmed $120 refund changes them to $112.50 and $0. A request or initiation alone is not a bank posting. In the workbook enter the receipt date once, leave unknown refund dates blank, and distinguish a confirmed zero from missing fee or amount data. Moving prepayment after an already recorded session contradicts this prepaid case and requires correcting the timeline before calling the ledger complete.



Original fictional ledger: $240 prepaid − $120 earned − $120 refunded = $0 obligation. The original $7.50 fee is retained. Separate from the base $115 appointment; no profit claim.

Practice

After P1 and the P2 makeup, the bank holds $232.50 before refund. How much is unearned, and is all the bank balance profit?

Worked answer

$120 is unearned after two 50-minute sessions earn $120. The bank contains a $232.50 net deposit, but it owes $120 of undelivered service or refund and still must support costs. After a $120 refund, bank effect is $112.50. The retained fee is $7.50; remaining prepaid obligation is $0.

Sources: S07, S11. Full links and limits are in the source register.

L14 Handle a no sale verify readiness and choose a measured launch

Decide whether to launch. Study and exercise allowance 40 minutes.

Produce: An adverse-case loss record and an evidence-based go/hold decision

Use forms F15, F16.

Keep an honest no sale branch

A separate fictional family requests same-day graded-quiz completion. The tutor spends 10 minutes reading the adult inquiry, 15 on a fit call, 10 reviewing an authorized cropped topic description, 10 preparing an original practice alternative, and 5 documenting the refusal and closing the record. The family declines the permitted alternative. That is 50 owner minutes, no teaching, no payment, and no booking. The tutor incurs $2 of nonrefundable document-delivery expense, $1 equipment-use allocation and $2 overhead allocation. At $30/hour owner value is $25. The whole-cycle economic loss is $30 and the bank outflow is $2. There is no processing fee on zero receipts.

This adverse result does not overwrite the successful $115 base case or enter the separate paid listing's customer denominator. Save the facts and ask what can improve: place the integrity boundary earlier in the profile, confirm fit before bespoke preparation, and limit intake work. Do not retaliate against the family, invent a cancellation charge, or claim the rejected inquiry was a satisfied student. Time spent doing the right thing remains time your business must cover.

Release only observable readiness

Readiness needs real evidence. Solve and explain the original problems accurately without the key; draw the whole, units, number-line groups and area overlap; diagnose an arithmetic error as an instructional hypothesis rather than a clinical label; run a permitted adult rehearsal with clear prompts and a fresh exit check; and correct the material when a knowledgeable reviewer finds an error. The rehearsal is not a child-learning outcome study. If your subject explanation remains unreliable, get further instruction before accepting a student.

Verify the actual jurisdiction, business registration and tax requirements; your actual role's safeguarding/reporting duties; appropriate insurance; adult authority; online-tool age/data terms and tested controls; privacy and retention; payment route; and a clear cancellation/refund arrangement. A blank verification item means hold the affected service. The course creates no account, local approval, background-check result, insurance coverage or legal exemption. It also supplies no permit or professional credential. The fictional client acceptance cannot substitute for any actual gate.

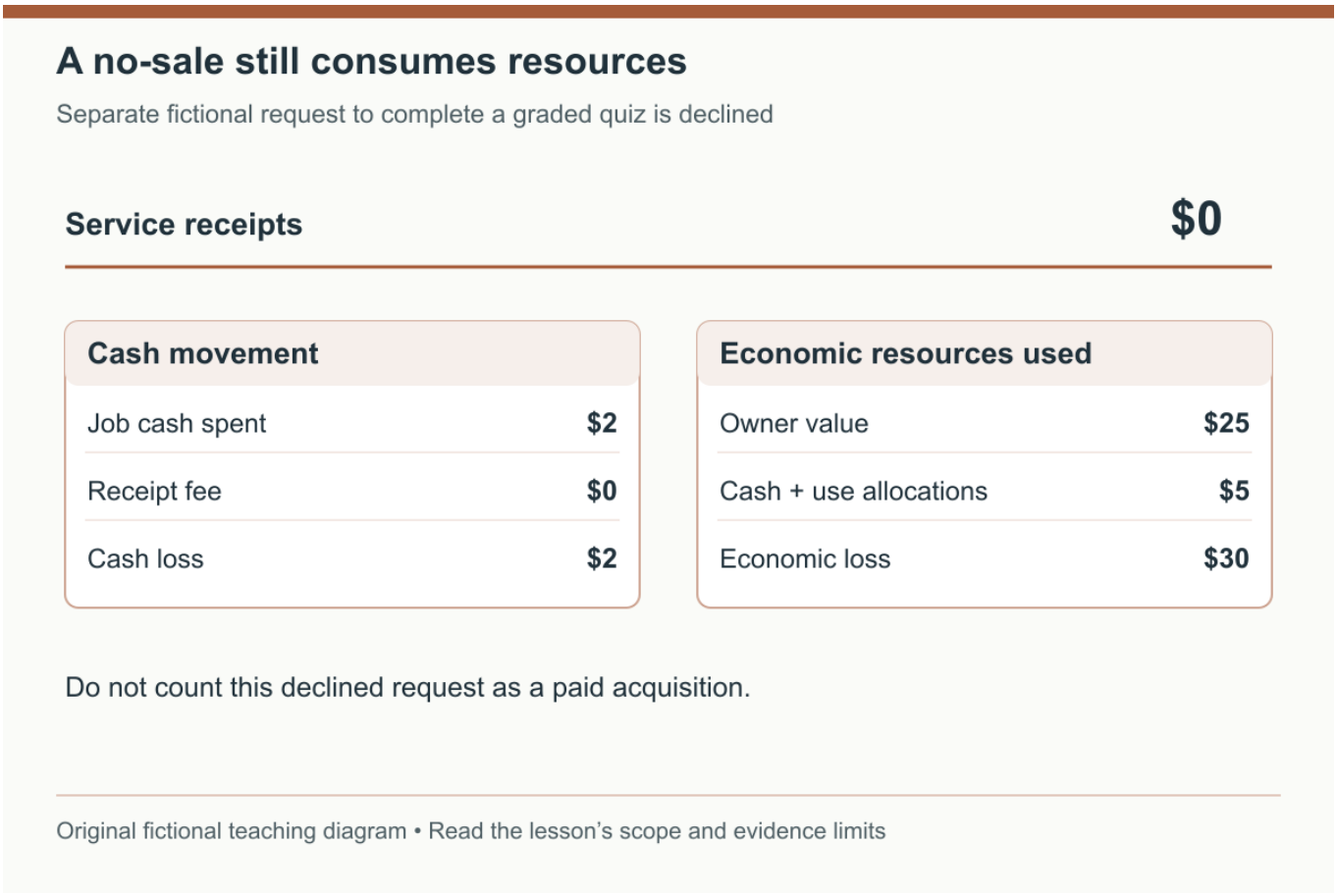
Use a limited capacity decision

The lesson study allowances total the minutes shown in the course, but actual source review, teaching practice, legal/agency clarification and setup testing vary with your starting point. Do not call course completion launch readiness. Use the separate real practice and verification log in F16 to record dates, evidence, unresolved questions and the next action. You may finish the reading while the practical gate remains on hold.

For an initial permitted test, offer only the narrow appointment count you can prepare, teach, report and follow up reliably. Two 150-minute full cycles use five owner hours before acquisition and unused scheduling buffers. Keep 15 unused buffer minutes per appointment outside costed labor until actually used; if used, record the real task and time. Never fill every teaching slot while ignoring the work around it. Review actual preparation time, independent-task evidence, refunds and costs after each completed engagement. Expand topic, age range, group size or delivery location only after a fresh competence, operating and financial review.

The launch decision is go for a bounded real pilot only when all actual gates are complete and the independent estimate survives realistic demand and cost checks. Otherwise choose a specific hold action, such as relearning a fraction model, obtaining the applicable role determination, testing a tool, or

revising an acquisition channel that cannot recover its cost. No purchase is necessary to record a hold. Progress means a better-supported decision, including a decision not to sell this service yet.



The separate no-sale consumes $2 cash and $30 economic resources despite zero receipts. It is never counted as a paid acquisition.

Practice

What are the no-sale branch cash loss and economic loss, and should it be counted as a paid acquisition?

Worked answer

Cash loss is $2. Economic loss is $25 owner value + $2 cash + $1 equipment use + $2 overhead = $30. Zero receipts means no receipt processing fee. It is not a paid customer and is tracked separately from the specified paid campaign and the successful base engagement.

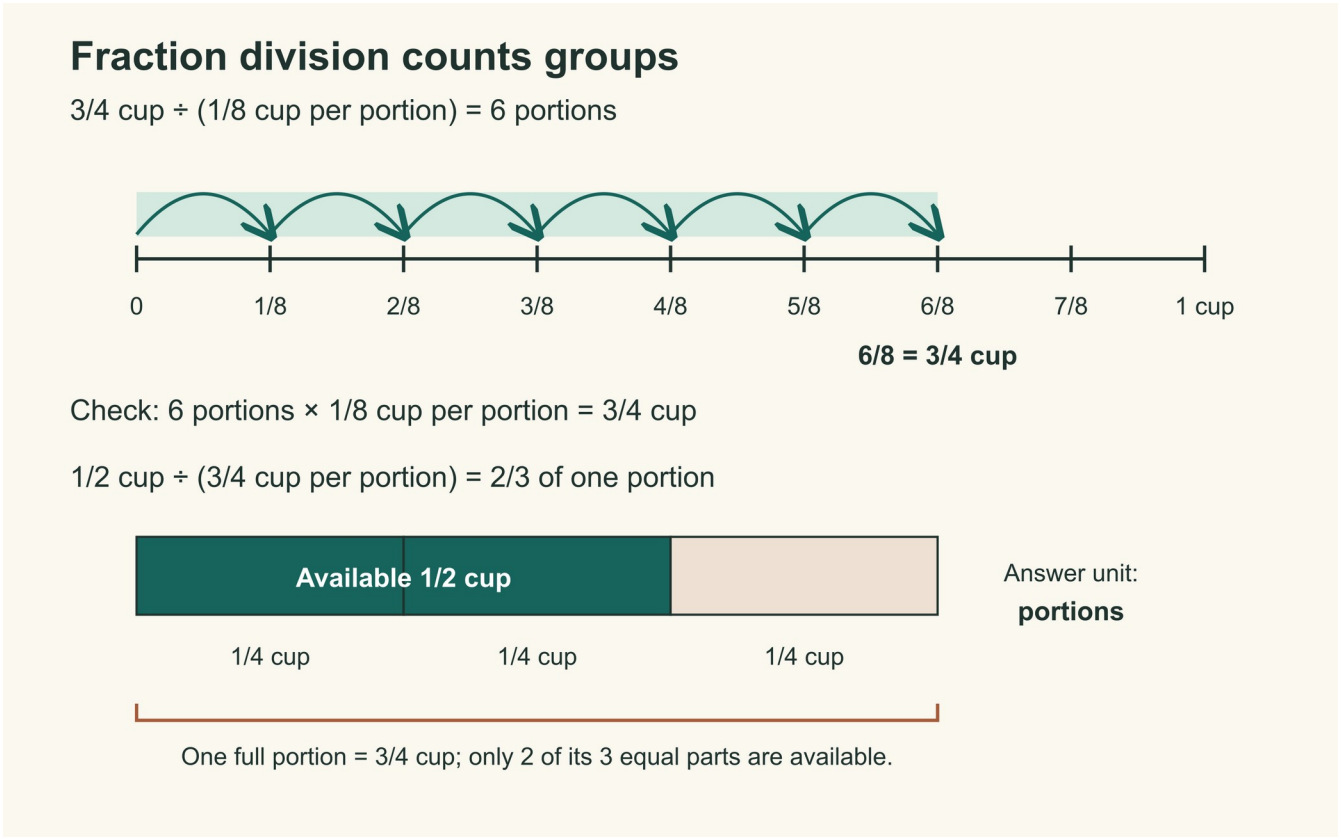
Sources: S01, S05, S06, S07, S08, S11, S12. Full links and limits are in the source register.

One complete readiness decision

- Actual subject solutions, models, checks, and error responses are accurate and reviewed. A fictional answer key does not count.
- A permitted adult rehearsal preserves prompt levels and uses a fresh aligned exit item.
- Actual jurisdiction, reporting role, insurance, parent authority, data/tool suitability, and payment arrangements are verified.
- The actual whole-cycle estimate and same-cohort acquisition model are viable under real costs and demand.
- An adult can review clear service, payment, cancellation, correction, and refund terms before booking.
- Prepaid credit, if used, is reconciled to delivery and bank refunds without double counting.
- Unresolved gates have a specific hold action. Do not enroll a student while affected requirements remain unresolved.

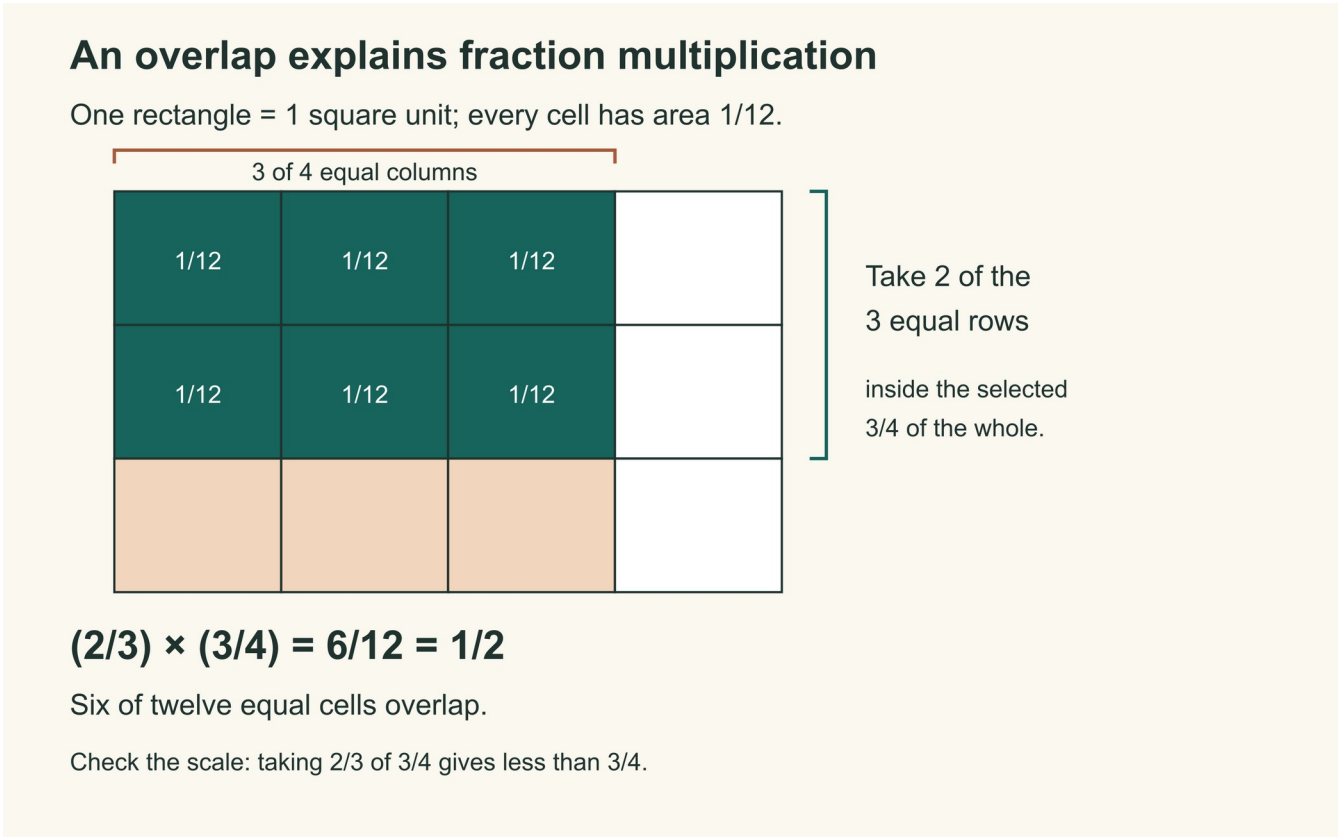
Original visual reference

Measure portions on one fixed number line



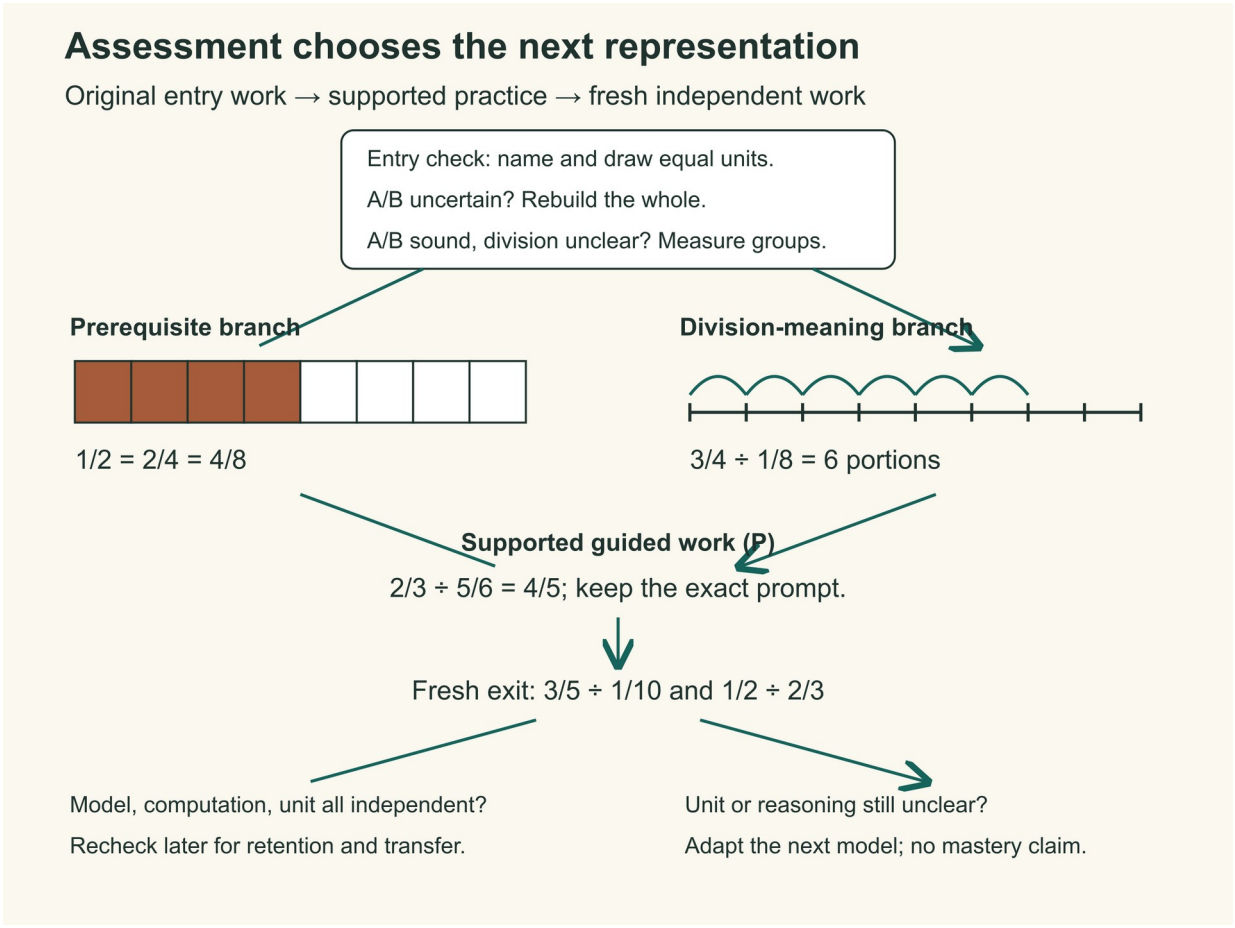
Original worked math: 3/4 ÷ 1/8 = 6 portions; 1/2 ÷ 3/4 = 2/3 of a portion. Equal spacing and distinct quantity/portion units support the explanation. Method context: S01 and S04. This is a new drawing, not a sourced worksheet.

The overlap explains a fraction product



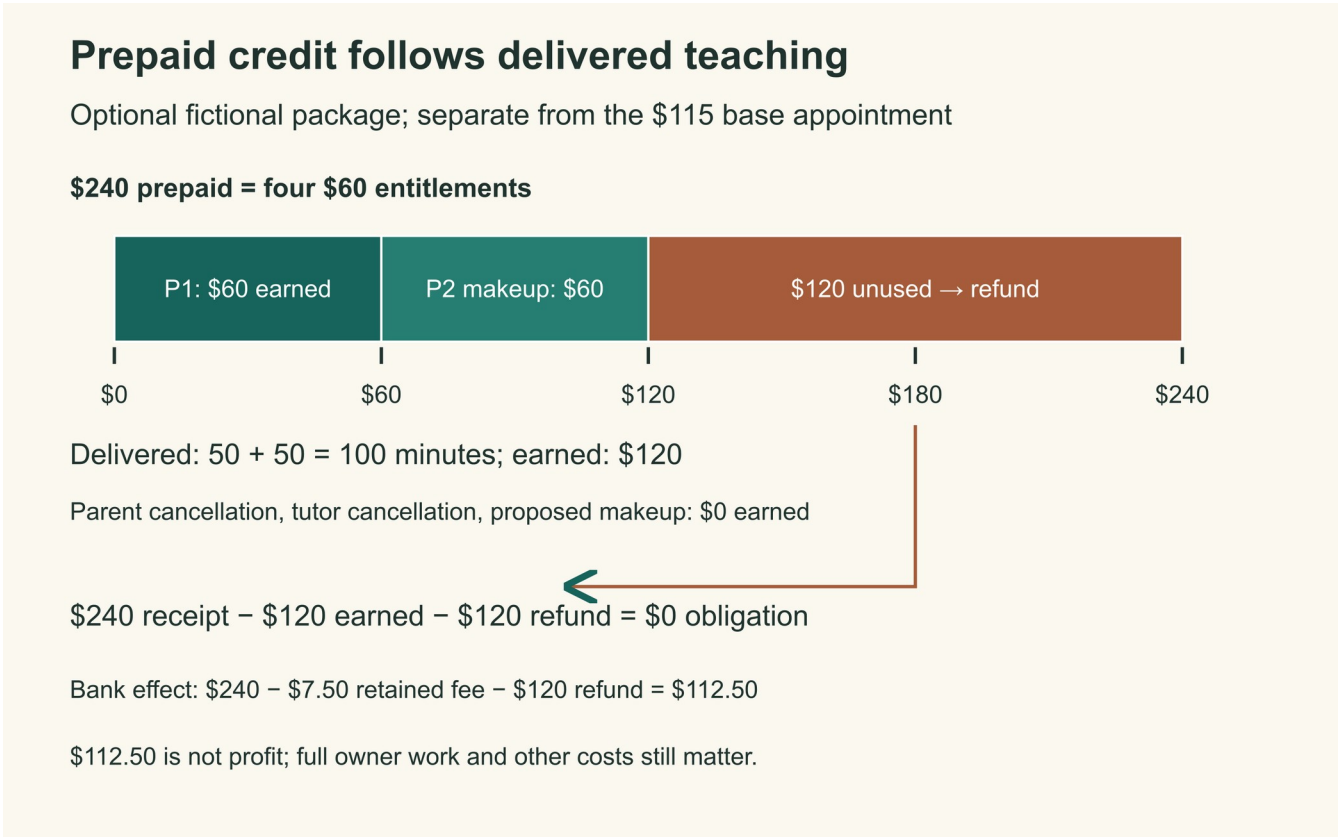
Original geometry: (2/3) × (3/4) = 6/12 = 1/2. The whole stays fixed and all cells are equal. Prerequisite method context: S03. This is not a diagnostic or student evidence.

From original response to a fresh independent check



Original teaching decisions depend on equal-unit evidence. Prompted work and fresh independent work remain separate. Context: S09 and S10. These judgment rules are not validated cutoffs.

Prepaid credit follows delivery not calendar slots



Original fictional ledger: $240 prepaid − $120 earned − $120 refunded = $0 obligation. The original $7.50 fee is retained. Separate from the base $115 appointment; no profit claim.

Source register

These sources support the identified product, platform and jurisdiction only. Recheck changing rules and exact model instructions before work. Case evidence and illustrations are original fictional teaching material, not field validation.

S01 Grade 6 The Number System

Common Core State Standards Initiative. Checked 2026-11-21. 6.NS.A.1: fraction-division interpretations, visual models, equations and multiplication relationship.

Reference domain only; not a local-school sequence, tutor credential or validation of original tasks.

https://www.thecorestandards.org/Math/Content/6/NS/

S02 Grade 4 Number and Operations Fractions

Common Core State Standards Initiative. Checked 2026-11-21. Equivalence, equal wholes and justified comparison supply prerequisites.

Original examples and diagnostic labels are not copied from or certified by the standards.

https://www.thecorestandards.org/Math/Content/4/NF/

S03 Grade 5 Number and Operations Fractions

Common Core State Standards Initiative. Checked 2026-11-21. Fraction multiplication, area interpretation, scaling and inverse relationships provide prerequisites.

No claim that all fraction division is a Grade5 requirement or all tasks suit every learner.

https://www.thecorestandards.org/Math/Content/5/NF/

S04 Developing Effective Fractions Instruction for Kindergarten Through 8th Grade

U.S. Department of Education, Institute of Education Sciences, What Works Clearinghouse. Checked 2026-11-21. Official summary recommends fraction magnitude/number-line representation and making computational procedures meaningful.

2010 guide summary viewed currently; full PDF fetch failed and is not claimed reviewed. Original examples are editorial teaching materials; no efficacy promise.

https://ies.ed.gov/ncee/wwc/PracticeGuide/15

S05 Reporting Child Abuse in Oregon

Oregon Department of Human Services. Checked 2026-11-21. Official reporting route, mandatory-reporting overview and link to full statutory list and training.

Actual self-employed role applicability requires checking statute and advice; not a universal tutor-duty determination.

https://www.oregon.gov/odhs/report-abuse/Pages/mandatory-reporting.aspx

S06 Recorded Programs

Oregon Department of Early Learning and Care. Checked 2026-11-21. Distinguishes recording from licensing and describes program categories and exceptions.

No conclusion that every tutoring program is exempt or requires a background registry; actual arrangement controls.

https://www.oregon.gov/delc/providers/pages/recorded-programs.aspx

S07 Protecting Personal Information A Guide for Business

Federal Trade Commission. Checked 2026-11-21. Minimize necessary data, control access, secure retained information and use a retention/disposal plan.

General guidance; does not establish every law applicable to one tutor or a universal retention term.

https://www.ftc.gov/business-guidance/resources/protecting-personal-information-guide-business

S08 Complying with COPPA Frequently Asked Questions current rule notice

Federal Trade Commission. Checked 2026-11-21. Under-13 online collection requires an applicability review; page explicitly points to Rule amended April22,2025.

Course does not supply a COPPA compliance program; current revised Rule must be checked for actual operation. Parent account alone is no asserted exemption.

https://www.ftc.gov/business-guidance/resources/complying-coppa-frequently-asked-questions

S09 Section 4 Utilize Data

Stanford University, National Student Support Accelerator. Checked 2026-11-21. Ongoing formative information should inform instruction and adaptation.

Program-level guidance; original I/P/N record and item sequence are not validated measures or claims of high-impact-program equivalence.

https://nssa.stanford.edu/toolkit-tutoring-programs/section-4

S10 Tutoring Session Structure

Stanford University, National Student Support Accelerator. Checked 2026-11-21. Clear objectives, an explicit model, practice and brief aligned formative check can structure instruction.

The original 50-minute allocation is not a mandatory schedule or published treatment dosage.

https://nssa.stanford.edu/toolkit-tutoring-programs/tutoring-session-structure

S11 Sales Tax in Oregon

Oregon Department of Revenue. Checked 2026-11-21. Oregon has no general sales or use/transaction tax; other customer jurisdictions require separate review.

Not a ruling on income taxes, all local obligations,or interstate sales.

https://www.oregon.gov/dor/programs/businesses/Pages/Sales-tax.aspx

S12 Business Tax Filing and Payment Information

City of Portland Revenue Division. Checked 2026-11-21. Separate business-tax registration and filing rules apply in Portland/Multnomah jurisdictions.

No exemption, tax calculation or regulatory permission inferred for an actual operator.

https://www.portland.gov/revenue/business-tax