Private Tutoring Business Working Workbook

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

Editable blank forms come first. Completed fictional examples follow in a separate section. Make a copy of the blank master for your own business; case examples do not supply actual permissions, skill evidence or demand.

Each form is linked to the lessons that use it. Type in the blank response paragraphs, or print and write by hand. The complete course contains the full technical methods and reasoned exercise answers.

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.

Blank working forms

F01 Narrow offer and competence record

Separate the proposed service from demonstrated tutor competence.

Lessons: L01. Write your real evidence alongside the fictional examples. A sample answer is not your qualification.

Offer and learner

One subject, level, format, length, and outputs.
Response _____
_____

Subject demonstration

Solve, draw, explain, and check without viewing the key.
Response _____
_____

Observer and evidence

Real date, permitted adult rehearsal, feedback, corrections.
Response _____
_____

Boundaries

State what the offer excludes.
Response _____
_____

Go/hold action

Specific unresolved knowledge or operating condition.
Response _____
_____

F02 Demand and two week campaign log

Check permissions and calculate CAC for the same campaign population.

Lessons: L02. Do not send these examples or buy advertising automatically. Keep organic inquiries separate.

Profile

Use the complete draft profile from L02, replacing fiction and adding verified qualifications only.
Response _____

_____

Permission inquiry and follow up

Paste the complete unsent messages from L02; log permission and one follow-up.
Response _____

_____

Days 1 7

Permission, profile, and one permitted local listing.
Response _____

_____

Days 8 14

Fit conversations, one agreed follow-up, and close.
Response _____

_____

Campaign counts and cost

Same listing, same two-week cohort.
Response _____

_____

CAC and decision

Cash and cash-plus-owner; undefined when zero customers.
Response _____

_____

F03 Safeguards data and access verification

Record actual role determinations and observable controls.

Lessons: L03. Use current official sources for the actual jurisdiction and selected tool. Do not mark verified from the fictional case.

Role and local requirements

Source/date and advice needed for reporting, recording/licensing, business operation, screening, and coverage.

Response _____

_____

Parent and emergency arrangement

Authority, adult route, session location, callback and availability; keep private.

Response _____

_____

Tool and official instructions

Actual name, age/data terms, access controls and URL; no platform selected here.

Response _____

_____

Test record

Unexpected entrant, sharing, legibility, audio, recording/transcription disabled, reconnect.

Response _____

_____

Collection access retention

Only necessary data, separate contact and teaching notes, secure disposal.

Response _____

_____

Interruptions and concerns

Call adult, pause, emergency/reporting route appropriate to actual role.

Response _____

_____

F04 Adult intake and fit decision

Collect only information needed to decide and plan.

Lessons: L04. Real sensitive details stay out of public examples and marketing. Keep school logins out entirely.

Adult and authority

Name, adult contact and confirmation of authority in a private record.
Response _____

_____

Learning request

Topic and student perspective; no diagnosis inferred.
Response _____

_____

Permitted evidence

Small authorized example or fresh original tasks; no full record by default.
Response _____

_____

Access and schedule

Ask what family wishes to share; parent opening/close and availability.
Response _____

_____

Fit decision

Fit, clarification needed, or decline; reason and next action.
Response _____

_____

F05 Five task diagnostic and interpretation

Preserve original response, exact prompt and selected next step.

Lessons: L05. Use I independent, P after content prompt, N not demonstrated. Access supports are noted separately. This is not a validated diagnostic test.

A: locate 3/4 on 0–1

Four equal intervals; locate the third endpoint.
Response _____

_____

B: 2/3 = __/12

Key: 8. Explain four twelfths per third.
Response _____

_____

C: compare 3/5 and 2/3

Key: 9/15 < 10/15, using the same whole.
Response _____

_____

D: 3/4 ÷ 1/8 portions

Key: 6 portions; check 6 × 1/8 = 3/4.
Response _____

_____

E: predict 1/2 ÷ 3/4

Key: less than 1; quotient 2/3 of a portion.
Response _____

_____

Evidence and next objective

Error hypothesis, alternative explanation, and next probe.
Response _____

_____

F06 Equal unit and area model rehearsal

Teach and verify prerequisites using a fixed whole.

Lessons: L06. Draw models from blank paper. Record support and independent responses separately.

Equivalence

Same whole; subdivide every third into four.
Response _____

_____

Comparison

Use a common unit on equal-length wholes.
Response _____

_____

Modeled product

Three rows, four columns; overlap two rows and three columns.
Response _____

_____

Guided and fresh products

Show counts and plausible scale.
Response _____

_____

Actual rehearsal and correction

Date, observer feedback and response; no fictional evidence accepted.
Response _____

_____

F07 Fraction division explanation and error record

Connect context, equal units, quotient and multiplication.

Lessons: L07. Name the original quantity unit and the answer unit. Do not teach a zero divisor.

Worked unit fraction task

Number-line eighth-cup jumps.
Response _____

_____

Quotient below one

One group contains three quarter-cup pieces; two are available.
Response _____

_____

General fraction bridge

Four sixths available versus five sixths in a group.
Response _____

_____

Guided partial group

Five sixths versus two sixths per portion.
Response _____

_____

Error and next probe

Preserve exact response; do not infer a diagnosis.
Response _____

_____

F08 Original task bank and answer key

Keep modeled and fresh tasks distinct and verified.

Lessons: L08. Do not show exit answers during instruction. List rights/source for any additional external material.

Worked and guided

Attach model, prompt ladder and key.
Response _____

_____

Fresh exit items

Equation, model, units and check.
Response _____

_____

Replacement if exposed

Use a different unseen replacement for each exposed exit item; keep the below-one target for E2.
Response _____

_____

Transfer and challenge

Use later if aligned and appropriate.
Response _____

_____

Fallback and verification

Fixed whole, simple equivalence; knowledgeable review.
Response _____

_____

F09 50 minute prepared lesson and actual delivery

Compare a prepared sequence with real minutes and support.

Lessons: L09. Clock intervals total 50. Setup, preparation, report and reset are outside teaching minutes.

Objective and resources

One observable task; key hidden from student.
Response _____

_____

Planned clock intervals

Record actual start/end and changes.
Response _____

_____

Student work and exact prompts

Keep original errors and correction evidence.
Response _____

_____

Independent window

No content prompts; document access support or interruption.
Response _____

_____

Delivered minutes and remedy

Reserved time is not delivered teaching.
Response _____

_____

F10 Exit evidence parent update and next step

Report bounded evidence and adapt the next lesson.

Lessons: L10. Copy the complete fictional parent message from L10 only as an unsent example. Verify real recipient and permissions.

Per item evidence

Group/unit, equal model, computation, labeled check; I/P/N.

Response _____

_____

Next objective

Describe one gap supported by the work.

Response _____

_____

Fresh recheck

The 3/8 ÷ 1/2 homework is rehearsed. Use an unseen aligned problem and record any exposure or prompt.

Response _____

_____

Update and promised timing

Factual report within one business day; no grade forecast.

Response _____

_____

Follow up actually used

Record minutes and scope.

Response _____

_____

F11 Independent service estimate before price

Separate teaching time, whole-cycle cost, cash and reserve.

Lessons: L11. Use the complete timeline and actual costs before choosing your price. Baseline stays static when scenarios change.

Owner minutes

All case stages; unused buffer separate.
Response _____

_____

Economic inputs

Invented owner and cost assumptions.
Response _____

_____

Price and processing

One gross receipt; fictional fee: 3% + $0.30.
Response _____

_____

Management result

Reserve is cash designation, not an expense.
Response _____

_____

Bank and baseline

Equipment purchase is bank; allocation is use.
Response _____

_____

Demand and adverse sensitivity

No market rate implied; campaign separately compared.
Response _____

_____

F12 Filled fictional estimate and appointment confirmation

Show the complete ordinary-case agreement a customer could review.

Lessons: L12. This entire example is fictional. Replace facts and verify requirements before real use. Approval in fiction proves no actual readiness.

Parties and issue

Business, sender, adult customer, contact, issue date, and validity.
Response _____

_____

Appointment

Exact session and delivery arrangement.
Response _____

_____

Exact included work

Preparation, learning service, and promised outputs.
Response _____

_____

Exclusions

Keep the boundary clear.
Response _____

_____

Price and payment

Pretax price, tax, total, and timing; no inquiry charge.
Response _____

_____

Changes and cancellation

Chosen terms remain subject to applicable rights.
Response _____

_____

Correction and follow up

Bounded remedy, with no learning guarantee.
Response _____

_____

Approval and conditions

Explicit fictional status; actual readiness gates remain separate.
Response _____

_____

F13 Optional package attendance and makeup register

Count delivered minutes and link makeups to the original entitlement.

Lessons: L13. This ledger demonstration is separate from the base $115 engagement. Cancelled or proposed slots earn $0.

Package and dates

Four entitlements; 50 minutes each; no expiry or forfeiture.
Response _____

_____

P1

Status, actual delivered minutes, and earned value.
Response _____

_____

P2 and P2 M

Parent cancellation does not earn; the makeup replaces rather than adds an entitlement.
Response _____

_____

P3 and proposed replacement

Tutor cancellation preserves credit; a proposed replacement is not attendance.
Response _____

_____

P4 and closure

The parent requests an end to the remaining engagement.
Response _____

_____

F14 Optional prepaid obligation and refund ledger

Distinguish gross receipts, earned revenue, actual fees, owner value, bank cash, and the remaining obligation.

Lessons: L13. This optional ledger is separate from the $115 base service. Enter the actual original fee, including a known zero. Refund amount C15 is requested or processed; only a positive amount with a confirmed bank-posted date reduces cash and unearned credit. Blank dates stay blank while a refund is pending.

Opening receipt

Keep gross receipt and processing separate.

Response _____

_____

Earned postings

Only delivered minutes consume credit.

Response _____

_____

Refund request and initiation

Record request, initiation, and actual bank posting separately. Do not invent dates for a pending or zero refund.

Response _____

_____

Final reconciliation

Receipt − earned − refund = remaining obligation.

Response _____

_____

Price stress record

Owner work is not a bank outflow.

Response _____

_____

F15 No sale and incurred loss record

Retain rejected outcomes without inventing fees or success.

Lessons: L14. This is a separate fictional branch. Record actual work even when no sale follows.

Trigger and response

Integrity boundary and adult decision.
Response _____

_____

Owner time

Complete branch, including work beyond the call.
Response _____

_____

Cash and economic loss

Zero receipts mean zero receipt-processing fee.
Response _____

_____

Improvement

Preserve the boundary and reduce unnecessary preparation.
Response _____

_____

F16 Actual readiness and limited launch record

Keep study completion separate from practical readiness.

Lessons: L14. Enter real evidence and dates. Fictional approvals, student work, and prices establish none of your actual readiness.

Subject and teaching competence

Unaided solutions, models, error response, fresh exit check, reviewer, and corrections.
Response _____

_____

Operating verification

Actual role, jurisdiction, coverage, adult authority, data/tool controls, and payment terms.
Response _____

_____

Whole cycle economics

Actual estimate and demand test; no guaranteed launch price.
Response _____

_____

Study and practical time

Keep lesson allowances separate from real research and practice.
Response _____

_____

Go/hold and next review

Specific pilot capacity or unresolved action.
Response _____

_____

Completed fictional examples

All people, permissions, evidence, student responses, measurements, commercial figures, and outcomes are fictional teaching examples.

F01 Narrow offer and competence record

Separate the proposed service from demonstrated tutor competence.

Lessons: L01. Write your real evidence alongside the fictional examples. A sample answer is not your qualification.

Offer and learner

Fictional: Grade 6 positive fractions; individual online tutoring; 50 minutes; practice, an independent check, and a parent update.

Subject demonstration

2/3 ÷ 5/6 = 4/5: four sixths available versus five sixths in a group. Check (4/5) × (5/6) = 2/3.

Observer and evidence

Actual evidence is unfilled; the fictional case supplies none.

Boundaries

No diagnosis, therapy, childcare, graded-work completion, promised grades, or unverified credentials.

Go/hold action

Hold paid work until a fresh explanation and an error response are reviewed.

F02 Demand and two week campaign log

Check permissions and calculate CAC for the same campaign population.

Lessons: L02. Do not send these examples or buy advertising automatically. Keep organic inquiries separate.

Profile

Clear Step Fraction Tutoring; Grade 6 fractions; a 50-minute online appointment with original practice and a parent update; fictional $115; hello@clearstep.example.invalid.

Permission inquiry and follow up

Fictional organizer Morgan: permission requested November 23; one follow-up November 30; no student messages.

Days 1 7

Days 1–2: check two channel rules. Days 3–4: refine the profile. Days 5–7: run one permitted fictional $24 listing.

Days 8 14

Days 8–10: requested fit calls. Days 11–12: one agreed follow-up. Days 13–14: record outcomes and refunds.

Campaign counts and cost

$24 paid; 180 owner minutes at $30/hour = $90; 12 inquiries, 6 qualified leads, 4 calls, 2 paid first customers.

CAC and decision

$12 cash CAC and $57 including owner value. This fails first-visit recovery against the base $27.25 remainder. Revise before spending more.

F03 Safeguards data and access verification

Record actual role determinations and observable controls.

Lessons: L03. Use current official sources for the actual jurisdiction and selected tool. Do not mark verified from the fictional case.

Role and local requirements

Oregon ODHS, DELC, and Portland official sources reviewed; the actual operator determination remains unresolved until recorded.

Parent and emergency arrangement

Fictional Casey approves; an adult stays at the student location, joins the opening and close, and remains available. No childcare is offered.

Tool and official instructions

No actual tool selected. Verify the tool before collecting real child data or holding sessions.

Test record

Adult-volunteer rehearsal required. Save the actual result and unresolved failures.

Collection access retention

Use a Student A work code and keep parent contact separate. No school passwords, public screenshots, recording, or private child messages.

Interruptions and concerns

Lost call: pause, call the agreed adult, and resume safely or apply the replacement/refund terms.

F04 Adult intake and fit decision

Collect only information needed to decide and plan.

Lessons: L04. Real sensitive details stay out of public examples and marketing. Keep school logins out entirely.

Adult and authority

Fictional Casey Rivera, casey.rivera@example.invalid, is the approving parent.

Learning request

Fictional Sam, Grade 6, age 11, can recite the reciprocal rule but cannot explain the quotient.

Permitted evidence

Use the fresh original diagnostic. No school portal or protected teacher record is collected.

Access and schedule

December 3, 2026, 4:00–4:50 p.m. Pacific; Oregon-to-Oregon online tutoring; no recording or child account.

Fit decision

The positive-fraction task fits, subject to actual readiness. Graded-quiz completion is declined. No payment at inquiry.

F05 Five task diagnostic and interpretation

Preserve original response, exact prompt and selected next step.

Lessons: L05. Use I independent, P after content prompt, N not demonstrated. Access supports are noted separately. This is not a validated diagnostic test.

A: locate 3/4 on 0–1

Fictional Sam: I. Correct quarter location and equal spacing.

B: 2/3 = __/12

Fictional Sam: I. Answer 8 with a correct partition explanation.

C: compare 3/5 and 2/3

Fictional Sam: N. Says 3/5 is larger because 3 > 2.

D: 3/4 ÷ 1/8 portions

Fictional Sam: N. Writes 3/32 by multiplying. A later correct answer is P after the draw-eighths prompt.

E: predict 1/2 ÷ 3/4

Fictional Sam: N. Rule-based prediction is uncertain; the answer unit is not established.

Evidence and next objective

Use measurement division; recheck equivalence if unit confusion appears. No disability or mastery claim.

F06 Equal unit and area model rehearsal

Teach and verify prerequisites using a fixed whole.

Lessons: L06. Draw models from blank paper. Record support and independent responses separately.

Equivalence

2/3 = 8/12 and 3/4 = 9/12.

Comparison

3/5 = 9/15 < 10/15 = 2/3.

Modeled product

(2/3) × (3/4) = 6/12 = 1/2.

Guided and fresh products

(1/2) × (4/5) = 4/10 = 2/5. Fresh task: (3/4) × (2/5) = 6/20 = 3/10.

Actual rehearsal and correction

Actual rehearsal is unfilled. If all colored cells were counted, distinguish the overlap and then use a fresh task.

F07 Fraction division explanation and error record

Connect context, equal units, quotient and multiplication.

Lessons: L07. Name the original quantity unit and the answer unit. Do not teach a zero divisor.

Worked unit fraction task

3/4 cup ÷ (1/8 cup per portion) = 6 portions. Check 6 × 1/8 = 3/4.

Quotient below one

1/2 ÷ 3/4 = 2/3 of a portion. Check (2/3) × (3/4) = 1/2.

General fraction bridge

2/3 ÷ 5/6 = 4/5. Check (4/5) × (5/6) = 2/3.

Guided partial group

5/6 ÷ 1/3 = 5/2 = 2½ portions. The last 1/6 cup is half a 1/3-cup portion.

Error and next probe

3/32 suggests multiplying rather than measuring. Ask what one portion is and record the prompt level.

F08 Original task bank and answer key

Keep modeled and fresh tasks distinct and verified.

Lessons: L08. Do not show exit answers during instruction. List rights/source for any additional external material.

Worked and guided

Worked: 3/4 ÷ 1/8 = 6. G1: 5/6 ÷ 1/3 = 5/2. G2: 2/3 ÷ 5/6 = 4/5.

Fresh exit items

E1: 3/5 ÷ 1/10 = 6 portions. E2: 1/2 ÷ 2/3 = 3/4 of a portion.

Replacement if exposed

E1 replacement: 4/7 cup ÷ (1/14 cup per portion) = 8 portions; check 8 × 1/14 = 4/7. E2 replacement: 3/7 cup ÷ (6/7 cup per portion) = 1/2 portion; check (1/2) × (6/7) = 3/7. Label the exposed original as practice. Do not show these replacements during modeling.

Transfer and challenge

Area 3/8 square yard and length 3/4 yard give width 1/2 yard. Challenge: 7/8 ÷ 3/4 = 7/6.

Fallback and verification

1/2 = 2/4 = 4/8; a blank 0–1 line. Actual reviewer and corrections are pending.

F09 50 minute prepared lesson and actual delivery

Compare a prepared sequence with real minutes and support.

Lessons: L09. Clock intervals total 50. Setup, preparation, report and reset are outside teaching minutes.

Objective and resources

Interpret a positive fraction quotient, label portions, and verify by multiplication.

Planned clock intervals

0–3: welcome; 3–11: diagnostic; 11–14: objective; 14–24: model; 24–35: guided work; 35–43: exit check; 43–47: reflection; 47–50: parent handoff.

Student work and exact prompts

Fictional 3/32 is corrected with the eighths model. Fictional 5/4 on G2 is corrected after a less-than-one prompt. Both are supported.

Independent window

Fresh E1 and E2 at minutes 35–43. Record actual work and any replacement.

Delivered minutes and remedy

Fictional base: 50 minutes delivered. Forty minutes delivered after tutor failure would require an agreed 10-minute replacement or a $23 refund.

F10 Exit evidence parent update and next step

Report bounded evidence and adapt the next lesson.

Lessons: L10. Copy the complete fictional parent message from L10 only as an unsent example. Verify real recipient and permissions.

Per item evidence

Fictional E1: all checks independent. E2: the numeral 3/4 is correct, but the cup label is wrong and the explanation is not demonstrated.

Next objective

Interpret a fractional portion smaller than one using an equal-unit model.

Fresh recheck

Fresh next-session check: 5/12 cup ÷ (5/6 cup per portion) = 1/2 portion. Check (1/2 portion) × (5/6 cup per portion) = 5/12 cup. Do not reuse the 3/8 ÷ 1/2 homework as independent retention evidence.

Update and promised timing

Casey receives the correct E1 evidence, remaining E2 unit gap, next target, and optional one-task practice.

Follow up actually used

Fictional 10-minute parent clarification: why model-and-unit practice precedes reciprocal drills.

F11 Independent service estimate before price

Separate teaching time, whole-cycle cost, cash and reserve.

Lessons: L11. Use the complete timeline and actual costs before choosing your price. Baseline stays static when scenarios change.

Owner minutes

10 + 15 + 10 + 25 + 10 + 50 + 10 + 5 + 10 + 5 = 150 owner minutes. A separate 15-minute unused buffer is outside labor.

Economic inputs

Owner $30/hour = $75; job cash $2; equipment use $3; overhead $4; no stock or travel. Cost before processing: $84.

Price and processing

Price $115; tax $0; invoice $115; fee $3.75; total economic cost $87.75.

Management result

Before reserve: $27.25. Reserve: $10. After reserve: $17.25.

Bank and baseline

Opening $400 − equipment purchase $75 + payment $115 − fee $3.75 − job cash $2 = $434.25. Static November 21, 2026, baseline cost: $87.75.

Demand and adverse sensitivity

Extra 30 owner minutes cost $15; after-reserve remainder falls to $2.25. Campaign CAC of $57 cannot recover from the first-session $27.25 remainder.

F12 Filled fictional estimate and appointment confirmation

Show the complete ordinary-case agreement a customer could review.

Lessons: L12. This entire example is fictional. Replace facts and verify requirements before real use. Approval in fiction proves no actual readiness.

Parties and issue

PT-026; Clear Step Fraction Tutoring; Taylor Reed; hello@clearstep.example.invalid; Casey Rivera, casey.rivera@example.invalid; student Sam, Grade 6, age 11. Issued November 23, 2026; valid through November 30.

Appointment

December 3, 2026, 4:00–4:50 p.m. Pacific; online; both parties in Portland, Oregon. Parent joins opening and close and is available throughout. No child account or recording.

Exact included work

One 50-minute positive-fraction lesson adjusted to the original check; preparation, practice, fresh independent check, parent report within one business day, and up to 10 minutes of parent clarification within seven calendar days.

Exclusions

No graded-work completion, diagnosis, therapy, childcare, recording, publication, grade guarantee, group teaching, extra subjects, unlimited messaging, or credential claim.

Price and payment

$115 service + $0 sales tax = $115 total. One payment after the confirmed service is delivered. No automatic renewal.

Changes and cancellation

Separate quote and adult agreement before extras. No cancellation fee or billing for undelivered minutes. Parent delay may shorten the reserved period. Partial delivery is billed at $2.30 per minute. Tutor cancellation earns $0; replace or proportionally refund tutor-side failure.

Correction and follow up

Report a factual material or report error within seven calendar days for free correction. Discuss an appropriate refund if it cannot reasonably be corrected, subject to applicable rights. No guaranteed academic result.

Approval and conditions

Fictional conditional acceptance November 25, 2026; no actual approval or payment. Actual competence, lawful operation, parent authority, suitable tool/data arrangements, and tested access must be verified before paid work.

F13 Optional package attendance and makeup register

Count delivered minutes and link makeups to the original entitlement.

Lessons: L13. This ledger demonstration is separate from the base $115 engagement. Cancelled or proposed slots earn $0.

Package and dates

Fictional package P-004: paid December 1, 2026; $240 for four 50-minute entitlements. Each full delivered session earns $60.

P1

December 3: completed, 50 minutes, $60 earned, $180 unearned.

P2 and P2 M

December 10: parent cancels on December 8; 0 minutes and $0 earned. December 12: linked makeup delivers 50 minutes and earns $60; $120 remains unearned.

P3 and proposed replacement

December 17: tutor cancels, 0 minutes and $0 earned. December 19: replacement is proposed but not delivered, 0 minutes and $0 earned.

P4 and closure

December 18: parent requests a $120 unused-credit refund. December 24 P4 is cancelled; 0 minutes and $0 earned. Final: 100 minutes, 2 completed sessions, 2 unused entitlements refunded.

F14 Optional prepaid obligation and refund ledger

Distinguish gross receipts, earned revenue, actual fees, owner value, bank cash, and the remaining obligation.

Lessons: L13. This optional ledger is separate from the $115 base service. Enter the actual original fee, including a known zero. Refund amount C15 is requested or processed; only a positive amount with a confirmed bank-posted date reduces cash and unearned credit. Blank dates stay blank while a refund is pending.

Opening receipt

December 1 receipt $240; actual original fee paid $7.50; bank deposit $232.50; unearned obligation $240. In the workbook the receipt date is entered once at Tutoring credits C11. The actual fee is C17; planning rate/fixed-fee inputs remain separate.

Earned postings

December 3: $60 earned. December 12: $60 earned. Total $120 earned; $120 remains unearned.

Refund request and initiation

Default: $120 requested December 18, initiated December 21, bank-posted December 23. Pending variant: keep amount $120 and the actual request/initiation dates, leave bank-posted date blank, and record $0 bank refund so far. Known-zero variant: amount $0 with all refund dates blank is valid.

Final reconciliation

Default posted refund: $240 − $120 earned − $120 posted refund = $0 obligation; bank effect $112.50. Pending or zero refund: $240 − $120 earned − $0 posted = $120 obligation; bank effect $232.50. A confirmed $60 partial refund leaves a $60 obligation and $172.50 bank effect. The original $7.50 fee remains; no added refund fee.

Price stress record

290 owner minutes at $30/hour = $145. Economic remainder is earned $120 − actual original fee $7.50 − owner value $145 = −$32.50 before other costs. It remains −$32.50 for a zero, pending, $60 posted, or $120 posted unused-credit refund because those refunds discharge the unearned obligation rather than reduce earned revenue.

F15 No sale and incurred loss record

Retain rejected outcomes without inventing fees or success.

Lessons: L14. This is a separate fictional branch. Record actual work even when no sale follows.

Trigger and response

Same-day graded-quiz completion requested. Original practice offered; family declines. No payment.

Owner time

Inquiry 10 + fit 15 + review 10 + practice alternative 10 + close 5 = 50 owner minutes.

Cash and economic loss

Cash outflow $2; owner value $25; equipment use $1; overhead $2. Economic loss $30; cash loss $2.

Improvement

Put the graded-work exclusion earlier and screen fit before bespoke preparation. No retaliatory message or fee.

F16 Actual readiness and limited launch record

Keep study completion separate from practical readiness.

Lessons: L14. Enter real evidence and dates. Fictional approvals, student work, and prices establish none of your actual readiness.

Subject and teaching competence

Actual evidence is unfilled. Review the fraction number-line and area-model rehearsals.

Operating verification

Each item needs an actual source/date and verification, or a hold. Signed fiction does not count.

Whole cycle economics

Two 150-minute engagements use 5 owner hours before acquisition. Unused buffers stay separate.

Study and practical time

Study allowances total 565 minutes. Actual competence development and verification are open-ended and recorded separately.

Go/hold and next review

Hold if knowledge, role, platform, or viability remains unresolved. A bounded pilot begins only when actual gates are complete.