

MONDAY MORNING ECONOMIST STUDENT HANDOUT

Why a Knitting Bean Might Help You Focus This Fall

Part One. Multiple Choice Questions (15 minutes)

This week's article explores how the new productivity app *Focus Friend*—a digital bean that “knits” while you work—has surged in popularity by using clever behavioral economics. The piece connects everyday challenges of time scarcity and distractions to concepts like **commitment devices** (tools that help people keep promises to their future selves) and **loss aversion** (the tendency to dislike losses more than we value gains).

Instructions: Read [Why a Knitting Bean Might Help You Focus This Fall](#) from *Monday Morning Economist* and then answer the following multiple choice questions.



1. According to the article, what resource is emphasized as being scarce besides money?
A. Land and labor
B. Food and water
C. Time and attention
D. Entertainment and media
2. Why have some school districts started banning phones during the school day?
A. To save money on electricity
B. To promote physical education
C. To encourage social media use after school
D. To reduce distractions and improve learning
3. Which of the following is an example of a financial commitment device mentioned in the article?
A. Checking Instagram
B. Automatic savings plans
C. Deleting a game from your phone
D. Watching YouTube tutorials
4. What economic principle explains why people don't want their bean to stop knitting?
A. Loss aversion
B. Law of demand
C. Opportunity cost
D. Diminishing returns
5. Which two factors helped Focus Friend spread faster than other productivity apps?
A. It charges a high price and forces users to adopt it
B. It collects user data and raises the price of the app
C. It requires complicated setup and guarantees higher productivity
D. It is free, ad-free, simple to try, and has Hank Green's name attached

What do you think? What's one area of your life—school, sports, work, or hobbies—where staying focused is hardest for you? How might tools like commitment devices or loss aversion (not wanting to “lose” progress) help you stick with it?

Part Two. The Attention Economy Game

Instructions- Round One: You will have 1 minute to answer as many riddles, math problems, and trivia questions as you can. Work quietly and stay focused until time is called.

Round Two: You will have 2 minutes to answer as many questions as you can. This time, you must also follow special instructions from your teacher whenever they call "Stop!" Pay close attention—you'll be asked to mimic phone distractions before you can return to your work.

Your goal in both rounds is simple: complete as many questions as possible.

(WAIT FOR TEACHER TO START ROUND 1 TIMER BEGIN YOU BEGIN)

1. *Riddle:* What has hands but can't clap?
2. $72 \div 8 = ?$
3. Who was the first President of the United States?
4. What is the capital of Texas?
5. Who plays Spider-Man in the most recent Marvel movies?
6. $15 \times 4 = ?$
7. *Riddle:* What gets wetter as it dries?
8. How many U.S. Senators are there?
9. Which country is directly north of the United States?
10. What music artist released the album 1989?
11. What is the square root of 144?
12. In what year did the U.S. enter World War II?
13. What river runs through the city of Cairo, Egypt?
14. What is the name of Taylor Swift's most recent world tour?
15. How many voting members are in the U.S. House of Representatives?
16. *Riddle:* The more you take away, the bigger I get. What am I?
17. If a shirt costs \$20 and is discounted by 25%, what is the sale price?
18. Which U.S. state is nicknamed "The Land of 10,000 Lakes"?
19. Who wrote the U.S. Declaration of Independence?
20. What video game franchise features the characters Link and Zelda?
21. Solve for x: $3x - 7 = 11$.
22. What is the term for the cost of the next best alternative when a choice is made?
23. Which Supreme Court case established the principle of judicial review?

24. What was the main economic policy of mercantilism designed to achieve?
25. Which African country has the largest population?
26. Who wrote *1984* and what political system does it critique?
27. If a car travels 180 miles in 3 hours, what is its average speed in miles per hour?
28. What law states that energy cannot be created or destroyed, only transformed?
29. In the Marvel universe, what metal is Captain America's shield made from?
30. What is the name of the U.S. central bank that sets monetary policy?
31. Who is known as the "father of modern economics" for writing *The Wealth of Nations* in 1776?
32. What company became the first to reach a \$3 trillion market valuation?
33. What type of tax takes a larger percentage of income from low-income earners than from high-income earners?
34. Which war was the deadliest per capita in U.S. history?
35. *Riddle*: I speak without a mouth and hear without ears. I have no body, but I come alive with wind. What am I?
36. Which tech company owns both YouTube and Google Search?
37. What was the name of the U.S. economic plan that provided aid to rebuild Europe after World War II?
38. *Riddle*: The more you take from me, the more you leave behind. What am I?
39. Which type of tax is placed on specific goods like alcohol, gasoline, or tobacco?
40. What U.S. fast food chain is known for the slogan "Have It Your Way"?

The Attention Economy Game Reflection

- 1) How many questions did you complete in Round 1?: _____ and in Round 2? : _____
- 2) How did the interruptions change your ability to focus?
- 3) What feelings came up during Round 2 (frustration, stress, humor)?
- 4) How does this activity relate to the idea of scarcity of attention?
- 5) What are some real-life "notifications" that interrupt your productivity every day?
- 6) How does this connect to the concept of opportunity cost in economics?

Part Three. App vs. Policy Debate: Who Should Manage Our Attention?

Distractions are everywhere—notifications, social media, games, and endless scrolling. Some schools have responded with top-down policies, like banning phones during the school day. Others argue that people should rely on voluntary tools like Focus Friend, which help them manage their own time without outside control. **This debate will help us think through the tradeoff between mandatory rules and personal responsibility.**

Resolved: Voluntary tools like apps are a better solution to distraction than mandatory policies like phone bans.

YOUR ROLE IS TO DEBATE (circle one) FOR or AGAINST school cell phone ban policies.

Step 1: Individual Preparation (3 minutes)

On your own, jot down quick answers to the following:

1. What are 2 reasons why your assigned side (App/Voluntary vs. Policy/Mandatory) might be the better solution?

2. What is 1 potential weakness or downside of your side's approach?

3. How does your side's solution connect to agency (self-responsibility) or control by others?

Step 2: Team Huddle (5–7 minutes)

Meet with your group (everyone with the same assigned side) within the larger group of 4-6 students total as directed by your teacher.

4. Share your ideas and pick the strongest arguments.

5. Decide who will introduce your team's stance, who will share examples, and who will give a closing summary.

6. Make sure your team is ready to respond if the other side challenges your points.

EXPERT TIP: Discourse vs. Disagreement

- **Discourse (civil debate):** A respectful exchange of ideas where people listen, question, and explain their reasoning, even when they disagree.
- **Disagreement:** When people argue only to “win” or shut down the other side, often without listening or seeking understanding.

In this activity, we want **discourse**—not just **disagreement**. Your job is to listen for key points, weigh tradeoffs, and prepare your own reflections.

Step 3: Civil Debate (10–12 minutes)

Guiding Question: Which is the better solution to the distraction problem: voluntary, market-based tools like apps OR top-down policies like phone bans?

Discourse Format: 

- Opening Statements** – Each side gets **1 minute to present their case**.
- Supporting Evidence** – Each side presents **2–3 minutes of examples and reasoning**.
- Response Round** – Each side takes **2 minutes to respond** to the other group’s points.
- Closing Statements** – Each side gives **1 minute to wrap up their argument**.

[Make sure your team is ready to respond if the other side challenges your points.]

Resolved: Voluntary tools like apps are a better solution to distraction than mandatory policies like phone bans.

 **Discourse Bingo**

As you listen to your classmates during the debate, place a ✓ in the square when you hear someone use the word, phrase, or idea in their argument. You may only mark a square if the point is used in context (not just mentioned). Try to connect three in a row (horizontally, vertically, or diagonally). If multiple people get Bingo, compare which arguments you caught!

Agency	Opportunity Cost	Self-control
Freedom	Scarcity of Attention	Fairness
Loss Aversion	Responsibility	Top-down Rules

HOW TO TAKE NOTES DURING A DISCUSSION: As you listen, jot down the strongest points you hear from both sides. Focus on reasons, examples, or evidence—not just quick opinions.

Voluntary Tools (Apps, Self-Management)	Mandatory Policies (Phone Bans, Rules)
Pros:	Pros:
Cons:	Cons:

TEACHER GUIDE

Teachers may choose to use all or part of this lesson. Each part is meant to exist on its own. The approximate time to complete each section is provided and will vary.

KEY CONCEPTS: Scarcity of attention, Opportunity cost, Commitment devices, Loss aversion, Agency vs. Control

Related FEE.Org Commentary: [More School Districts Ban ChatGPT. Here's Why That's A Bad Idea](#)

News Report on the debate topic in Part Three. [How a Georgia county school system's cell phone ban is going one year later](#) & [Parents Don't Want Schools to Confiscate Kids' Phones](#)

[National Voluntary Content Standards in Economics & Benchmarks.](#)

Standard 1: Scarcity – The article shows that attention, like money, is scarce and individuals must make choices about how to allocate it.

Standard 2: Decision Making – The lesson highlights how commitment devices and loss aversion shape individual decision-making when balancing short-term temptations against long-term goals.

Standard 3: Allocation – The debate on voluntary apps vs. mandatory phone bans illustrates different systems for allocating scarce attention, either through individual choice or institutional rules.

Standard 4: Incentives – The Focus Friend app demonstrates how incentives—such as not wanting the bean to “lose progress”—motivate people to follow through on tasks.

Glossary of Key Terms to Know in this Lesson:

Scarcity of Attention – The idea that, just like money or resources, your attention is limited and you must choose how to use it.

Opportunity Cost – The value of what you give up when you choose one option over another (for example, checking a notification instead of finishing homework).

Commitment Device – A tool or strategy that helps you keep a promise to your future self by making it harder or costlier to give in to temptation.

Loss Aversion – A principle from behavioral economics showing that people dislike losing something more than they enjoy gaining the same amount.

Agency – The ability to make choices and take responsibility for your own actions rather than having others control your behavior.

Policy Intervention – Rules or regulations (like school phone bans) created by authorities to influence behavior, often by limiting choice.

[Why a Knitting Bean Might Help You Focus This Fall](#)

Part One. Multiple Choice Questions (15 minutes)

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What do you think? What's one area of your life—school, sports, work, or hobbies—where staying focused is hardest for you? How might tools like commitment devices or loss aversion (not wanting to “lose” progress) help you stick with it?

Suggested Answer: Students might say schoolwork, sports practice, or even a job is where staying focused is hardest because of constant distractions from phones, friends, or fatigue. Economics shows that **commitment devices**—like setting a timer, scheduling study groups, or using an app like Focus Friend—help align present choices with long-term goals. **Loss aversion** can also be applied; for example, athletes often train consistently because skipping practice feels like “losing progress” they’ve already worked for. These tools shift incentives so students value staying on task more than giving in to distractions.

Part Two: Scarcity of Attention Activity-Teacher Instructions

Objective: Students will experience how constant interruptions reduce focus and productivity, illustrating the scarcity of attention and opportunity cost of distraction.

Materials Needed: Printed handout (provided below, double-sided: Side One = riddles/math/trivia, Side Two = reflection questions)

- Timer or stopwatch
- Space for students to work at desks with pencils/pens

Scarcity of Attention Activity Sequence:

1. **Introduce the Activity** (2 minutes)- Tell students they'll be doing a short focus challenge. Their goal: solve as many riddles, math problems, and trivia questions as possible in one minute.
2. **Round 1 – Uninterrupted Focus (1 minute)**
 - Pass out the handouts.
 - Instruct students to work silently for 2 minutes, answering as many questions as they can on Side 1 Round 1 of the [Student Handout](#).

Stop students after exactly 1 minute (60 seconds).

3. **Round 2 – Simulated Phone Distraction (2 minutes)**
 - Reset timer for 2 minutes.
 - **This round, every 18-20 seconds, call out “Stop!”** and prompt students with the following instruction

[Practice this sequence of behavior prior to starting Round Two!]:

 - **When I call “Stop!” during Round 2:**
 1. Hold your hands up as if you're holding a phone.
 2. Use your finger to **swipe across the “screen”**: left 5 times, up 5 times, right 5 times, and down 5 times.
 3. Then **pretend to type with your thumb** while silently counting “1, 2, 3, 4, 5.”
 - After each interruption (about 5 times total within the round), tell them to resume work until the next interruption.
4. **Debrief (5–6 minutes)**- Ask students to compare how many questions they answered in Round 1 vs. Round 2.

Allow students to check their answers by quickly reading the question # and answer:
(If time is limited, tell students the purpose is to see how many you can thoughtfully answer, not to gauge the accuracy of their responses).

1. Riddle: What has hands but can't clap? **A clock**
2. $72 \div 8 = ?$ **9**
3. Who was the first President of the United States? **George Washington**
4. What is the capital of Texas? **Austin**
5. Who plays Spider-Man in the most recent Marvel movies? **Tom Holland**
6. $15 \times 4 = ?$ **60**
7. Riddle: What gets wetter as it dries? **A towel**
8. How many U.S. Senators are there? **100**
9. Which country is directly north of the United States? **Canada**
10. What music artist released the album 1989? **Taylor Swift**
11. What is the square root of 144? **12**
12. In what year did the U.S. enter World War II? **1941**
13. What river runs through the city of Cairo, Egypt? **The Nile**
14. What is the name of Taylor Swift's most recent world tour? **The Eras Tour**
15. How many voting members are in the U.S. House of Representatives? **435**
16. Riddle: The more you take away, the bigger I get. What am I? **A hole**
17. If a shirt costs \$20 and is discounted by 25%, what is the sale price? **\$15**
18. Which U.S. state is nicknamed “The Land of 10,000 Lakes”? **Minnesota**
19. Who wrote the U.S. Declaration of Independence? **Thomas Jefferson**

20. What video game franchise features the characters Link and Zelda? **The Legend of Zelda**
21. Solve for x: $3x - 7 = 11$. **$x = 6$**
22. What is the term for the cost of the next best alternative when a choice is made? **Opportunity cost**
23. Which Supreme Court case established the principle of judicial review? **Marbury v. Madison**
24. What was the main economic policy of mercantilism designed to achieve? **A favorable balance of trade (accumulating wealth/gold through exports over imports)**
25. Which African country has the largest population? **Nigeria**
26. Who wrote 1984 and what political system does it critique? **George Orwell; totalitarianism**
27. If a car travels 180 miles in 3 hours, what is its average speed in miles per hour? **60 mph**
28. What law states that energy cannot be created or destroyed, only transformed? **Law of Conservation of Energy**
29. In the Marvel universe, what metal is Captain America's shield made from? **Vibranium**
30. What is the name of the U.S. central bank that sets monetary policy? **The Federal Reserve (The Fed)**
31. Who is known as the "father of modern economics" for writing The Wealth of Nations in 1776? **Adam Smith**
32. What company became the first to reach a \$3 trillion market valuation? **Apple**
33. What type of tax takes a larger percentage of income from low-income earners than from high-income earners? **Regressive tax**
34. Which war was the deadliest per capita in U.S. history? **The Civil War**
35. Riddle: I speak without a mouth and hear without ears. I have no body, but I come alive with wind. What am I? **An echo**
36. Which tech company owns both YouTube and Google Search? **Google (Alphabet, Inc.)**
37. What was the name of the U.S. economic plan that provided aid to rebuild Europe after World War II? **The Marshall Plan**
38. Riddle: The more you take from me, the more you leave behind. What am I? **Footsteps**
39. Which type of tax is placed on specific goods like alcohol, gasoline, or tobacco? **Excise tax**
40. What U.S. fast food chain is known for the slogan "Have It Your Way"? **Burger King**

The Attention Economy Game Reflection

- 1) How many questions did you complete in Round 1?: _____ and in Round 2? : _____
Suggested Answer: Most students will complete fewer in Round 2, showing how interruptions reduce productivity even when more time is given. This demonstrates that attention, like any resource, can be wasted or misallocated when constantly interrupted.
- 2) How did the interruptions change your ability to focus?
Suggested Answer: Interruptions broke concentration and made it harder to return to the task. Economically, this shows how distraction lowers efficiency in using scarce time and attention.
- 3) What feelings came up during Round 2 (frustration, stress, humor)?
Suggested Answer: Many students will say frustration or stress because the distractions prevented progress. These feelings mirror real-world costs of multitasking or constant notifications.
- 4) How does this activity relate to the idea of scarcity of attention?
Suggested Answer: Attention is limited just like money or resources. When distractions divide it, there is less left for productive work, demonstrating scarcity in the "attention economy."

- 5) What are some real-life “notifications” that interrupt your productivity every day?
Suggested Answer: Examples include text messages, social media alerts, emails, or app pings. Each one competes for scarce attention and pulls time away from higher-value tasks.
- 6) How does this connect to the concept of opportunity cost in economics?
Suggested Answer: The opportunity cost of checking a notification is the progress lost on the original task. Choosing to scroll or respond means giving up time that could have been used more productively.

Part Three. App vs. Policy Debate: Who Should Manage Our Attention?

Distractions are everywhere—notifications, social media, games, and endless scrolling. Some schools have responded with top-down policies, like banning phones during the school day. Others argue that people should rely on voluntary tools like Focus Friend, which help them manage their own time without outside control. **This debate will help us think through the tradeoff between mandatory rules and personal responsibility.**

Resolved: Voluntary tools like apps are a better solution to distraction than mandatory policies like phone bans.

Teacher Prompt: “Please group yourselves into teams of 4–6 students. Each team should include either two students on the pro side and two on the con side, or three and three, depending on our class size and space. Within your group, you’ll take turns presenting arguments, listening carefully to the other side, and responding respectfully. The goal here is discourse—sharing ideas to understand tradeoffs—not just disagreement.”

Step 1: Individual Preparation (3 minutes)

On your own, jot down quick answers to the following:

1. What are 2 reasons why your assigned side (App/Voluntary vs. Policy/Mandatory) might be the better solution?
Suggested Answer:
 - **Voluntary/App Side Suggested Answer:** Encourages students to build self-control skills they can carry into adult life; allows flexibility since different tools work for different people.
 - **Policy/Mandatory Side Suggested Answer:** Creates a level playing field where all students are free from distractions; prevents temptation by removing phones altogether.
2. What is 1 potential weakness or downside of your side’s approach?
Suggested Answer:
 - **Voluntary/App Side Suggested Answer:** Some people won’t choose to use the tools, or may ignore them, which reduces effectiveness.
 - **Policy/Mandatory Side Suggested Answer:** Strict bans can feel unfair, reduce freedom, and don’t teach students how to manage distractions independently.
3. How does your side’s solution connect to agency (self-responsibility) or control by others?

Suggested Answer:

- **Voluntary/App Side Suggested Answer:** Strongly tied to agency, since individuals take ownership of their own attention and future success.
- **Policy/Mandatory Side Suggested Answer:** Reflects control by others, since authority steps in to enforce discipline rather than letting individuals manage themselves.

Teacher Prompt: “As we begin this debate, remember that your role is to represent the side you’ve been assigned—even if it isn’t the one you personally agree with. Strong debates aren’t about who talks the loudest, but about who uses evidence, reasoning, and examples to support their claims. Think about what we learned in Part Two: attention is scarce, and distractions come with opportunity costs. Keep those economic concepts in mind as you build your arguments. Listen carefully to the other side, take notes on their strongest points, and be ready to respond respectfully. The goal here is discourse—sharing ideas to understand tradeoffs—not just disagreement.”

Step 2: Team Huddle (5–7 minutes)

Meet with your group (everyone with the same assigned side) within the larger group of 4–6 students total as directed by your teacher.

4. Share your ideas and pick the strongest arguments.
5. Decide who will introduce your team’s stance, who will share examples, and who will give a closing summary.
6. Make sure your team is ready to respond if the other side challenges your points.

Step 3: Civil Debate (10–12 minutes)

Guiding Question: Which is the better solution to the distraction problem: voluntary, market-based tools like apps OR top-down policies like phone bans?

Discourse Format: 

- Opening Statements** – Each side gets **1 minute to present their case.**
- Supporting Evidence** – Each side presents **2–3 minutes of examples and reasoning.**
- Response Round** – Each side takes **2 minutes to respond** to the other group’s points.
- Closing Statements** – Each side gives **1 minute to wrap up their argument.**

 **Discourse Bingo**

As you listen to your classmates during the debate, place a ✓ in the square when you hear someone use the word, phrase, or idea in their argument. You may only mark a square if the point is used in context (not just mentioned). Try to connect three in a row (horizontally, vertically, or diagonally). If multiple people get Bingo, compare which arguments you caught!

Agency	Opportunity Cost	Self-control
Freedom	Scarcity of Attention	Fairness
Loss Aversion	Responsibility	Top-down Rules

HOW TO TAKE NOTES DURING A DISCUSSION: As you listen, jot down the strongest points you hear from both sides. Focus on reasons, examples, or evidence—not just quick opinions.

Voluntary Tools (Apps, Self-Management)	Mandatory Policies (Phone Bans, Rules)
Pros: <i>Suggested Answer-Encourage personal responsibility and self-control; flexible (people choose what works best for them); market innovations like Focus Friend adapt quickly; fosters long-term agency.</i>	Pros: <i>Suggested Answer- Removes temptation entirely; creates a level playing field where everyone is free from distraction; ensures compliance without depending on individual discipline.</i>
Cons: <i>Suggested Answer- Not everyone will choose to use tools; effectiveness depends on individual motivation; can fail if students ignore them.</i>	Cons: <i>Suggested Answer- Restricts freedom and individual choice; can create resentment or “black market” workarounds; doesn’t teach students how to manage distractions themselves.</i>

Teacher Tips for Guiding Discussion:

- **If students only give opinions, prompt with:** “What evidence do you have for that?” or “Can you give an example from school, sports, or work life?”
- **Tie arguments back to economic concepts:** scarcity of attention, opportunity cost, commitment devices, loss aversion.
- **Highlight connections to agency vs. control:** Are students being trusted to self-manage, or are rules stepping in to enforce behavior?
- **Use closing reflections to push students toward synthesis:** “Which approach seems most sustainable in the long run?”

After sufficient time for discourse and debate, lead a Class Reflection (5 minutes)

- After the debate, the whole class will discuss:
- What were the strongest arguments from each side?
- Which side do you agree with more, and why?
- How does this debate connect to the bigger question of individual agency and whether rules or personal responsibility should guide behavior?