

Name _____ Date _____ Time taken _____

What this sheet trains

Divided attention - holding a second rule in mind while your main attention is busy elsewhere. This is the skill behind listening to a teacher while taking notes, or checking your working while solving the next step.

Strategy: anchor and sweep. Give the main task your focus and let the second task run as a quick, automatic check - do not swap your full attention back and forth.

1 Read and tally

Main task: read the passage once. Second task: the counting rule below.

Counting rule

Every time you read the word agent or agents, make one tally mark in the box at the foot of the page. Do not go back and re-read. One pass only.

Kenya's mobile money service began as an accident of design. A pilot scheme meant to let microfinance borrowers repay loans by text message was instead used by customers to send credit to relatives, and the operator followed its users rather than its plan. What made the system work was not the software but the network of small shopkeepers who became its agents: each agent takes cash over the counter and turns it into an electronic balance, or does the reverse, so a person with no bank account can move money the length of the country for the price of a few text messages.

The difficult part of that business is liquidity. An agent in a market town paying out wages sent from Nairobi runs short of cash; an agent beside a bus station taking deposits all day accumulates notes it cannot use and must carry somewhere safe. Rebalancing between them is a logistics problem solved by agents lending to one another, by wholesalers who drive float around the country, and by commission rates that quietly pay more for whichever transaction a particular shop is short of. The service only feels instant because thousands of agents are managing a cash shortage the customer never sees.

Economists still argue about what this network of agents has really achieved. Studies find that households able to receive transfers quickly recover better from a bad harvest or an illness, and that is a genuine gain in a country with thin insurance. But a cheap way to move money between poor relatives is not the same as a route out of poverty, and the system has also made a single private company part of the national plumbing. Praising financial inclusion while ignoring who owns the rails is a habit worth breaking.

Tally here - one mark per agent or agents

Make the marks as you read, then write your total before turning the page.

Total

1 Questions - cover the passage first

Answer from memory. Do not look back at the passage.

My tally total

From page 1

Q1. How did Kenya's mobile money service end up being used differently from its original plan?

Q2. Why does a shopkeeper in the network run short of either cash or electronic balance?

Q3. Why might the service help a household survive a shock without lifting it out of poverty?

Q4. What concern does the writer raise about celebrating financial inclusion?

2 Grid sweep with a running count

Main task: cross out targets. Second task: keep a count in your head.

Rules - read both before you start, then start the timer

Main: cross out every number that is a multiple of 9.

Second: count - silently, no marks - how many numbers end in 8. Write the total in the box only when you have finished the whole grid.

43	19	33	13	13	10	45	61	94	45	31	63	26	99	15	41
35	63	43	91	72	72	83	43	13	50	48	61	32	65	85	28
16	94	76	43	34	54	90	48	38	63	39	17	70	60	15	20
75	25	76	51	26	67	38	49	15	66	48	91	75	34	74	53
96	98	68	64	23	50	37	45	37	37	70	63	87	64	80	47
79	66	16	28	75	41	23	65	94	78	20	40	65	17	15	38
48	98	59	55	20	16	59	45	75	77	67	62	21	17	35	47
25	29	11	66	51	20	72	92	42	45	15	11	40	22	32	80

Stop the timer when the grid is finished, not when you write the total.

Numbers ending in 8

Write it once the grid is done

3 Copy and total

Main task: copy each row of digits. Second task: keep a running total.

Rules

Main: copy each four-digit group into the box beside it, in order.

Second: add the second digit of every row to a running total as you go.

Write the running total in the box at the end of each row - from memory, not by going back and adding up at the end.

	Copy here	Running total
9 1 3 6		
6 7 7 2		
9 1 9 8		
4 1 6 3		
4 7 3 9		
3 6 3 5		
8 1 3 4		
9 7 3 5		
5 4 1 5		
2 9 1 8		
8 4 4 8		
1 7 1 4		

4 Bridging - answer in a sentence each

Where this shows up outside the sheet.

Q1. Which half of this task failed first, and what do you notice about the moment it happened?

Q2. If you have a job or regular commitment outside school, what does it take from your study time?

Q3. Which do you guard when you are short of time: finishing the work, or understanding it?

Answer key

Task 1 · tally
agent or agents

7

Task 2 · crossed out
multiples of 9

15

Task 2 · counted
ending in 8

13

Task 3 · final total
second digits

55

Task 1 - suggested answers

Q1. It was built for loan repayments, but customers used it to send credit to relatives, and the operator followed them.

Q2. Payouts drain cash while deposits pile it up, so each agent ends the day short of one side of the exchange.

Q3. Quick transfers cushion a bad harvest or illness, but moving small sums between poor relatives does not raise incomes.

Q4. That a private company now owns essential national infrastructure, which the inclusion story tends to leave out.

Notes for the parent or teacher

- Mark the two tasks separately. A student who scores well on the main task and loses the count has not failed - that is the normal pattern, and it is the thing worth discussing.
- Do not prompt or remind during a task. The reminder is the skill.
- An untimed run is a valid run. Record the time only if the student wants to beat it next week.
- Repeat the sheet after a week rather than straight away. Spacing is what makes the gain stick.
- This is attention practice, not an assessment. It does not diagnose anything, and no sheet of this kind should be read as a measure of ability.