I have observed that students seem to take fundamentally different philosophical approaches to what we might consider identical problem “set-ups”, depending on whether or not the problem is given from the text/handout. When given written problems – no matter how open-ended – students tend to treat them as exercises, whereas problems that appear to be “spur of the moment” or that emerge from a classroom discussion are treated in a more exploratory way. I will present specific instances where deep mathematical insights have occurred in a variety of course levels. (Received September 07, 2014)