

TEACHER BACKGROUND INFORMATION TYPES OF RISKS

There is risk involved in all aspects of our lives. Crossing a busy street certainly causes a risk; however, when we can make a conscious decision about whether or not to do something that is harmful to us, that is when using good judgment can improve the quality of our lives. Risks can be divided into seven categories:

- Physical:** causing physical harm or injury to yourself
(hang gliding, skiing, racing, etc.)
- Psychological:** causing emotional harm or injury to yourself
(love, trying out for something, disobeying parents, etc.)
- Drug/Alcohol Related:** causing physical and emotional harm to self or others
(smoking, pills, drinking, riding in the car with someone under the influence, etc.)
- Legal:** causing risks with the law
(stealing, running away, hurting someone, etc.)
- Financial:** causing a risk to personal resources
(investing money, lending money, borrowing money, buying a home, etc.)
- Social:** causing a risk of rejection by your peers
(standing up for your beliefs, revealing a secret, going against what the crowd is doing, greeting a new person, changing your image, etc.)
- Educational:** causing a risk in being prepared for the future
(dropping out of school, sluffing class, not completing assignments, being tardy, etc.)

People take risks for many reasons: to make money, to gain respect in the eyes of others, not knowing the facts about what they are doing, to meet personal goals, because of personal beliefs, for personal gain, etc. Risk-taking can be positive, too. Some examples of positive risk-taking are:

- not being afraid to make unusual contributions to a group
- being unique and individualistic
- setting a goal and reaching it
- learning a new skill
- doing something beyond your expectations