

Insurance: Your Protection

Financial Literacy

Name _____

Hour _____

Section 1: Can You Believe

1. The number of insurance claims for auto accidents involving teens is _____% higher than those for adults.
2. Teen crash rates drop by _____% six months after getting their licenses.
3. In the latest survey available, _____% of the U.S. populations experienced some level of disability in a year.
4. Head injuries cause about _____% of all bicycling fatalities.
5. There is a _____% chance you'll be involved in an alcohol-related traffic accident at some point in your life.
6. At work, a disabling injury occurs every _____ seconds.
7. Sixteen-year-old drivers have _____ times the risk of being in a crash compared to 18-year-old drivers.

Section 2: Listening Log

Term	Definition/Notes
Risk Management	
Insurance	
Insurance Premium	
Deductible	
Coverage Management	

Section 3: Student Paranoia - List at least eight issues that worry teenagers.

Questions:

1. Which risks (3) do you feel are more likely to happen to you? Circle them on your table.
2. What are the different ways you handle risks?
- <
- <
- <
6. How do you feel knowing that there is risk in everyday life?
7. Does it change the things you do?

Section 4: Sunshine Wheel Group Activity

As a group, select a risk that is a concern to each of you.

Risk:

List eight ways to avoid this risk:

Poster of Sunshine Wheel Created and Turned In: YES NO

Presentation Given: YES NO

Group Presentation Information

As each group presents their information, take notes on ways to avoid the risk.

Risk #1	Ways to Avoid Risk #1:
Risk #2	Ways to Avoid Risk #2:
Risk #3	Ways to Avoid Risk #3:
Risk #4	Ways to Avoid Risk #4:

Section 5: Insurance 101

Assigned Type of Insurance:

1. What is the purpose of this insurance?
2. Who is a logical candidate for the insurance?
3. Is it cheap or expensive? How much?
4. What are the sources of the insurance?
5. What are some ways to lower the cost of this type of insurance?
6. What was the most important fact you learned about your type of insurance?
7. How did you find the sources of information you used in your research?
8. How can you make an abstract concept like “insurance” tangible to others, so that it makes sense?

Guest Speaker NOTES:

Six Types of Insurance		Notes from Classmates' Presentations	
AUTO			
HEALTH			
PROPERTY			
LIFE			
DISABILITY			
LIABILITY			

