

Student Learning Plan

Unit 3: Foundations for Success

NEFE Unit 6: Insurance: Your Protection [U3C11L6]



Why this is important:

Have you ever been injured, in an accident, or had property damaged? Chances are, someone had to pay for those unexpected medical bills or costs for repairs. People use insurance as a way to protect themselves from unexpected losses. In this learning plan you will explore how different types of insurance protect you from losses. You will also uncover strategies to handle financial risk and ways to lower insurance costs.



What you will learn to do:

(Competency)

Relate insurance to current and future personal needs

Linked Core Abilities

D. Take responsibility for your actions and choices



How you will know when you are succeeding:

You will demonstrate your competence:

- by assessing your insurance needs and placing Risk Management Plan in your Cadet Portfolio

Your performance will be successful when:

- your plan describes your current and near future insurance needs
- your plan lists the estimated costs of each type of insurance
- your plan describes ways you can minimize financial risks



Knowledge and skills you will learn along the way:

(Learning Objectives)

- a. Describe how insurance works
- b. Identify general types of insurance, including health, property, life, disability, and liability
- c. Discuss the costs associated with insurance coverage
- d. Define key words: deductible, insurance, insurance premium, risk management



Learning Activities:

These learning activities are designed to help you learn the target skills and knowledge for this lesson. Your instructor may assign additional or alternative learning activities.

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- ____ 1. COMPLETE the “Can You Believe” activity in the Unit 6: Insurance—Your Protection NEFE student guide to examine statistics about injuries and accidents. CREATE a Sunshine Wheel to brainstorm ideas about ways to handle risk. [Work with a team] RECORD a copy of the Sunshine Wheel in your Cadet Notebook.
- ____ 2. [SELF-PACED OPTION] CARRY OUT Learning Activity 1 independently. RECORD responses to reflection questions in your Cadet Notebook.
- ____ 3. LISTEN TO and OBSERVE a briefing about the basics of insurance. LEARN MORE or REVIEW by reading Unit 6: Insurance—Your Protection in your NEFE student guide. ADD notes from the briefing and reading to your Cadet Notebook. [Work independently]
- ____ 4. [SELF-PACED OPTION] LEARN MORE or REVIEW by reading Unit 6: Insurance—Your Protection in your NEFE student guide. RECORD notes from the reading in your Cadet Notebook.
- ____ 5. COMPLETE Exercise 1: Managing the Possibility of Loss. CONSIDER ways a renter can manage risk. LIST the advantages and disadvantages of each strategy. [Work independently] SHARE your responses with the class.
- ____ 6. [SELF-PACED OPTION] CARRY OUT Learning Activity 5 independently. RECORD responses to reflection questions in your Cadet Notebook.
- ____ 7. OBTAIN the Risk Management Assessment Task from your instructor. PREVIEW the Scoring Guide. PARTICIPATE in a team activity to design a campaign to raise awareness about a risk faced by students. SELECT a risk that affects all high school students. CREATE two Multi-Flow Maps to 1) describe the causes and consequences of risks and 2) describe what can be done to lower the chance of loss from a chosen risk. OUTLINE your awareness campaign strategy. PRESENT your maps and campaign strategy to the class.
- ____ 8. [SELF-PACED OPTION] CARRY OUT Learning Activity 7 independently. RECORD risk campaign information and responses to reflection questions in your Cadet Notebook.



Assessment Activities:

These assessment activities will enable you to show that you have learned the target skills and knowledge for this lesson. Your instructor may assign additional or alternative assessment activities.

- ____ 1. COMPLETE the Risk Management Plan Assessment Task. SELF-ASSESS your work using the Scoring Guide. SUBMIT your plan to your instructor for feedback and a grade. PLACE your plan in your Cadet Portfolio.
- ____ 2. [SELF-PACED OPTION] Same as above.