## CAREER PREPAREDNESS

<table>
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<tr>
<th>Unit</th>
<th>Risk Management and Insurance</th>
<th>Time on Task: 2 Hours/120 Minutes</th>
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<td>Risk Management and Insurance</td>
<td>120 minutes</td>
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| Course Content Standard(s) | 23. Develop a plan for financial security in the event of disaster, including secure storage of financial records and personal documents, available cash reserve, household inventory list, and medical records retention. |

### College and Career Readiness Standards
*(Teachers should select the appropriate grade span standard(s) as it pertains to reading and writing.)*

<table>
<thead>
<tr>
<th>Reading Standards for Literacy in Science and Technical Subjects 6-12 or Reading Standards for Literacy in History/Social Studies 6-12</th>
<th>Writing Standards for Literacy in History/Social Studies, Science, and Technical Subjects 6-12</th>
<th>Standards for Mathematical Practice</th>
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<tr>
<td>1, 2, 3, 4, 5</td>
<td>1a, 1c, 1e, 2a, 2b, 3</td>
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### Learning Objective(s)

- The student will:
  1. Develop a plan for financial security in the event of a disaster.
  2. Secure storage of financial records and personal documents.
  3. Plan for available cash reserve needed in the event of a disaster.
  4. Maintain a household inventory list in a secure location.
  5. Store medical records in a secure location that can be retrieved.

### 21st Century Competencies

- Critical Thinking
- Communication
- Collaboration
- Creativity

**Source:** Partnership for 21st Century Skills (www.p21.org/)

### Essential Question(s)

What can your family do to be better prepared for storage of financial records and personal documents in the event of a natural disaster?
## Content Knowledge

<table>
<thead>
<tr>
<th>I. Secure Records Storage</th>
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<tbody>
<tr>
<td>A. Financial</td>
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<td>B. Personal</td>
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<tr>
<td>C. Household Inventory</td>
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<tr>
<td>D. Medical Records</td>
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## Suggested Instructional Activities

Ask the class what they know about Hurricane Katrina and its aftermath. Students share stories about a disaster their family may have had.

Play the video “Katrina Strikes.” Explain that many families lost everything they owned. Some were evacuated for weeks and even months.

Students learn about three real families affected by this disaster and how they coped with getting their lives back in order.

Play the video “In the Aftermath” about Nick’s family. Discuss the documents Nick’s mother took as the family fled:
- Paperwork to establish identity
- Proof of ownership of their home
- Insurance documents
- Passport
- Birth Certificates
- Mortgage
- Checkbook
- Bank statement

Answer questions in Activity 2.4 “Evaluation for In the Aftermath.”

Brainstorming/Discussion:
- What sources of income did Nick and his family rely on when they were in Atlanta?
- How did they access their money?
- What would they have done had they not had a bank account?

## Suggested Materials, Equipment, and Technology Resources

Obtain a copy of “Katrina’s Classroom” DVD, Federal Reserve Bank of Atlanta [www.frbatlanta.org](http://www.frbatlanta.org)

Using an LCD projector and screen show the DVD “Katrina Strikes”

Play the DVD “In the Aftermath”

Copies of Activity 2.4 for students to analyze the situation, and begin preparing a disaster plan for their family
II. Available Cash Reserve

- How did the preparations Nick’s family made help them when they returned to New Orleans?

Watch the video: “A Fresh Start” about Jacquelyn’s family. This video is about the importance of having a credit card and using it wisely.

Jacquelyn’s family had an emergency fund but it ran out. What would they have done to buy food and have shelter if they did not have a credit card? This video emphasizes the importance of living within your means. Credit cards should not have charges to the limit every month, but should be used sparingly. They are an important source of security in a situation of emergency.

Four Corners Activity: Group students and have them respond as a group to the following questions. Share Out.

- Did Jacquelyn’s attitude about wants and needs change after this crisis situation?
- How important was a prom dress after experiencing disaster?
- What are some ways to prevent wasting money unnecessarily?

Students complete Activity 3.1: “Discussion: A Fresh Start.”

Students complete Activity 3.4: “Making the Minimum Payment.”

Watch the DVD: “Back to School” about Jaime’s family who had money to pay their living expenses, but were basically living paycheck to paycheck.

LCD projector and “Katrina’s Classroom” DVD, to view the section “A Fresh Start”

- Posters for Four Corners
- Markers

Copies: Activity 3.1: “Discussion: A Fresh Start”

Copies: Activity 3.4: “Making the Minimum Payment”

LCD projector and “Katrina’s Classroom” DVD, to view the section “Back to School”
This family situation emphasizes the importance of living within one’s means. Jaime recognizes the importance of higher education being a key to greater income over a lifetime.

Distribute Activity 4-1: “Discussion Back to School,” and 4.4: “Evaluation For Back to School.”

Questions included:
- What are ways to reduce spending in order to have more savings?
- What kinds of spending habits cause people to live above their means?

Students create a Financial Disaster Preparedness Plan with their family.

Distribute Activity 4-1 for classroom discussion.

Questions included:
- What are ways to reduce spending in order to have more savings?
- What kinds of spending habits cause people to live above their means?

Students write a short paper on how the people in New Orleans could have been better prepared for this disaster.

Students create a Disaster Preparedness Plan for their family. They are to share this information with their parents and other family members.


Copies of Activity 4-1: “Discussion Back to School,” and 4.4: “Evaluation For Back to School”

Guidelines for Financial Disaster Preparedness Plan

Copies of the handout Activity 4-1 to encourage student discussion, and 4.4 for assessment

Guidelines for Short Paper

Guidelines for Disaster Preparedness Plan

Prepare instructions Disaster Preparedness Plan of Action Project to be completed by students

Instruct students to the Web site:
“Ready: Prepare, Plan, Stay Informed”
(www.ready.gov)


“Are you Red Cross Ready?” Click here to launch an interactive module with pictures, audio and video content.

“Alabama’s Family Emergency Plan”

“Alabama’s Basic Disaster Supplies Kit”
http://www.ready.gov/basic-disaster-supplies-kit

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<td>Four Corners Activity about Credit Cards</td>
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<td>Activity 3.1: Discussion: A Fresh Start</td>
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| Online Experience | Does this lesson address the required online experience? □ Yes ☒ No
|                  | If yes, please indicate length of time in minutes. Click here to enter text. |
| Unit/Course CTSO Activity (if applicable) | CTSO creates a display that can be set up in public locations about how to be prepared for disaster to share with the public. |