

CAREER PREPAREDNESS

Unit	Risk Management and Insurance	Time on Task: 2 Hours/120 Minutes
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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.
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College and Career Readiness Standards

(Teachers should select the appropriate grade span standard(s) as it pertains to reading and writing.)

Reading Standards for Literacy in Science and Technical Subjects 6-12 <u>or</u> Reading Standards for Literacy in History/Social Studies 6-12	Writing Standards for Literacy in History/Social Studies, Science, and Technical Subjects 6-12	Standards for Mathematical Practice
1, 2, 3, 4, 5	1a, 1c, 1e, 2a, 2b, 3	

Learning Objective(s)	<p>The student will:</p> <ol style="list-style-type: none"> 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.
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21st Century Competencies	<input checked="" type="checkbox"/> Critical Thinking <input checked="" type="checkbox"/> Communication <input checked="" type="checkbox"/> Collaboration <input checked="" type="checkbox"/> Creativity Source: Partnership for 21st Century Skills (www.p21.org/)
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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?
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Content Knowledge	Suggested Instructional Activities	Suggested Materials, Equipment, and Technology Resources
<p>I. Secure Records Storage</p> <ul style="list-style-type: none"> A. Financial B. Personal C. Household Inventory D. Medical Records 	<p>Ask the class what they know about Hurricane Katrina and its aftermath. Students share stories about a disaster their family may have had.</p> <p>Play the video “Katrina Strikes.” Explain that many families lost everything they owned. Some were evacuated for weeks and even months.</p> <p>Students learn about three real families affected by this disaster and how they coped with getting their lives back in order.</p> <p>Play the video “In the Aftermath” about Nick’s family. Discuss the documents Nick’s mother took as the family fled:</p> <ul style="list-style-type: none"> • Paperwork to establish identity • Proof of ownership of their home • Insurance documents • Passport • Birth Certificates • Mortgage • Checkbook • Bank statement <p>Answer questions in Activity 2.4 “Evaluation for In the Aftermath.”</p> <p>Brainstorming/Discussion:</p> <ul style="list-style-type: none"> • 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? 	<p>Obtain a copy of “Katrina’s Classroom” DVD, Federal Reserve Bank of Atlanta www.frbatlanta.org</p> <p>Using an LCD projector and screen show the DVD “Katrina Strikes”</p> <p>Play the DVD “In the Aftermath”</p> <p>Copies of Activity 2.4 for students to analyze the situation, and begin preparing a disaster plan for their family</p>

<p>II. Available Cash Reserve</p>	<ul style="list-style-type: none"> • How did the preparations Nick’s family made help them when they returned to New Orleans? <p>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.</p> <p>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.</p> <p>Four Corners Activity: Group students and have them respond as a group to the following questions. Share Out.</p> <ul style="list-style-type: none"> • 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? <p>Students complete Activity 3.1: “Discussion: A Fresh Start.”</p> <p>Students complete Activity 3.4: “Making the Minimum Payment.”</p> <p>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.</p>	<p>LCD projector and “Katrina’s Classroom” DVD, to view the section “A Fresh Start”</p> <p>Posters for Four Corners Markers</p> <p>Copies: Activity 3.1: “Discussion: A Fresh Start”</p> <p>Copies: Activity 3.4: “Making the Minimum Payment”</p> <p>LCD projector and “Katrina’s Classroom” DVD, to view the section “Back to School”</p>
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	<p>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.</p> <p>Distribute Activity 4-1: “Discussion Back to School,” and 4.4: “Evaluation For Back to School.” Questions included:</p> <ul style="list-style-type: none"> • What are ways to reduce spending in order to have more savings? • What kinds of spending habits cause people to live above their means? <p>Students create a Financial Disaster Preparedness Plan with their family.</p> <p>Distribute Activity 4-1 for classroom discussion.</p> <p>Questions included:</p> <ul style="list-style-type: none"> • What are ways to reduce spending in order to have more savings? • What kinds of spending habits cause people to live above their means? <p>Students write a short paper on how the people in New Orleans could have been better prepared for this disaster.</p> <p>Students create a Disaster Preparedness Plan for their family. They are to share this information with their parents and other family members.</p> <p>Use the Web site www.ready.gov section, “Financial Preparedness,” as a guide for what should be included in the plan.</p>	<p>Copies of Activity 4-1: “Discussion Back to School,” and 4.4: “Evaluation For Back to School”</p> <p>Guidelines for Financial Disaster Preparedness Plan</p> <p>Copies of the handout Activity 4-1 to encourage student discussion, and 4.4 for assessment</p> <p>Guidelines for Short Paper</p> <p>Guidelines for Disaster Preparedness Plan</p> <p>South Carolina C.P.A., “Financial Planning in a Disaster,” Web site</p>
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Assessment of Learning	<p style="text-align: center;">Formative Assessments (AQTS 2.8)</p> <ul style="list-style-type: none"> • Activity 2.1: Discussion: In the Aftermath • Four Corners Activity about Credit Cards • Activity 3.1: Discussion: A Fresh Start • Activity 3.4: Making the Minimum Payment • Activity 4.1: Discussion: Back to School • Assessment 4.4: Evaluation: Back to School • Class Discussion • Class Participation 	<p style="text-align: center;">Summative Assessments (AQTS 2.9)</p> <ul style="list-style-type: none"> • Disaster Preparedness Plan
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Sample Career Options	Insurance Agent, Emergency Response Personnel, Claims Manager
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Online Experience	Does this lesson address the required online experience? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please indicate length of time in minutes. Click here to enter text.
Unit/Course CTSO Activity <i>(if applicable)</i>	CTSO creates a display that can be set up in public locations about how to be prepared for disaster to share with the public.

Culminating Product	Your Disaster Preparedness Plan
Course/Program Credential(s): <input type="checkbox"/> Credential <input type="checkbox"/> Certificate <input type="checkbox"/> Other:	