

CDFS 600 – Module Assignments Lesson Plan

List which Module this lesson plan covers: Module 3

Title of Lesson/Subject: Insuring Your Future

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Time Allotment: 1 class period

Grade Level or Target Audience: Grades 10-12

ND Standards Competencies: Economics 12.3.2; Social Studies 12.3.2; Consumer and Family Resources 2.1, 2.2, 2.3, 2.4, 2.5; Family and Consumer Sciences 2.1.1, 2.1.2, 2.4.1, 2.5.2

Economics Standards:

12.3.2 Understand how major economic forces and institutions influence individual decisions of producers, consumers, and investors

Social Studies Standards:

12.3.2 Understand how major economic forces and institutions influence individual decisions of producers, consumers, and investors

Consumer and Family Resources

2.1 Demonstrate management of individual and family resources

2.2 Analyze the relationship of the environment to family and consumer resources

2.3 Identify consumer rights and responsibilities

2.4 Describe interrelationships between consumer actions and the economic system

2.5 Demonstrate management of financial resources to meet the goals of individuals and families across the life span

Family and Consumer Sciences standards:

2.1.1 Apply management and planning skills and processes to organize tasks and responsibilities

2.1.2 Apply decision making skills regarding: food - safety and nutrition; clothing – purchasing, creating and maintaining; housing – furnishings; services – health care, child day care; leisure activities; transportation; technology; media

2.4.1 Explain individual and family roles and actions in the economic system (e.g. dual career families, spending vs. saving, credit, etc.)

2.5.2 Apply management principles to individual and family financial practices (e.g. coupons, sales flyers, impulse spending, etc)

Key Economic Concepts: Insurance – health, disability, and life

Brief Description: Introduces basic principles of insurance

Learner Objectives: Students will identify the basic principles of insurance: how it works and why it is necessary, particularly health, disability and life insurance.

Introduction: Ask the class if anyone has had to use their health insurance, and how that helped with their family finances. Usually everyone in class has been ill at one time or another, and typically someone has had a major illness or accident and can talk about the amount of expense incurred.

Materials Needed: Next Generation Risky Business video, instructor guide, and student booklets

Audio/Visual Equipment Needed: Television and VCR

Lesson Outline: Show video, stopping after each segment to use discussion questions in the educator's guide. After video, hand out student booklets, and if time allows have students do work individually and then discuss. (Another possibility is to run this lesson over several days, and use the available worksheets in the instructor's guide with each section)

Resources: Next Generation Risky Business instructor guide, video, student booklets and poster are explained at: www.vpw.com/partner/life/ and available to order free of charge at: www.vpw.com/educational/ (Video Placement Worldwide)

Activities: Watch video, work through and discuss student booklet (if time allows use worksheets in educator's guide)

Application/Assignment: Assign students to discuss topic with family and write paragraph on discussion

Evaluation Plan: Class discussion, possible worksheets, paragraph on family discussion