



Lesson 11: Risky Business

NAME THAT INSURANCE

Name: _____

Read each of the scenarios below and decide which insurance would help minimize financial risk.

Scenario	What kind of insurance is needed?
1. Ani's vehicle skids off the road and into a telephone pole after she hits a patch of ice	
2. Jon's appendix bursts and he needs immediate medical attention	
3. Dylan rear-ends the vehicle in front of him after the driver slams on his brakes	
4. Rionna's husband recently passed away and she needs help covering the cost of the funeral	
5. Genevieve is 85 years old and requires a daily nurse to help her	
6. Vincent breaks his leg and is unable to work for six months	
7. A hurricane breaks windows and floods Catherine's home and everything needs to be replaced	
8. Mason breaks his leg playing soccer and needs to have surgery and a cast	



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INSURANCE INVESTIGATOR

Name: _____

Derek lives in Chicago, Illinois, and earns \$40,000 a year working at a hotel. He is not married and has no children. He has been covered by his parents' health insurance plan, but now he is about to celebrate his 26th birthday and needs help figuring out what insurance options are available to him. Using Internet search engines or www.HealthCare.gov research, offer Derek three different insurance policies to choose from.

	Policy 1	Policy 2	Policy 3
Name of Provider			
Premium			
Co-pay			
Deductible			

What are the pros and cons for each of the three options you researched?

Based on your research, which insurance policy do you think would work for Derek? Why? Write a brief paragraph evaluating your position.



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LIFE MAP

Name: _____

WHEN I'M 26 YEARS OLD...



WHEN I'M 56 YEARS OLD...



WHEN I'M 86 YEARS OLD...