

Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline

Welcome and Overview (Slides 2-4)

Activity (Slides 5-12)

Present (Slides 13-16)

Discuss (Slide 17)

Review and Evaluate (Slides 18-23)

Close (Slide 24)





Protect Well

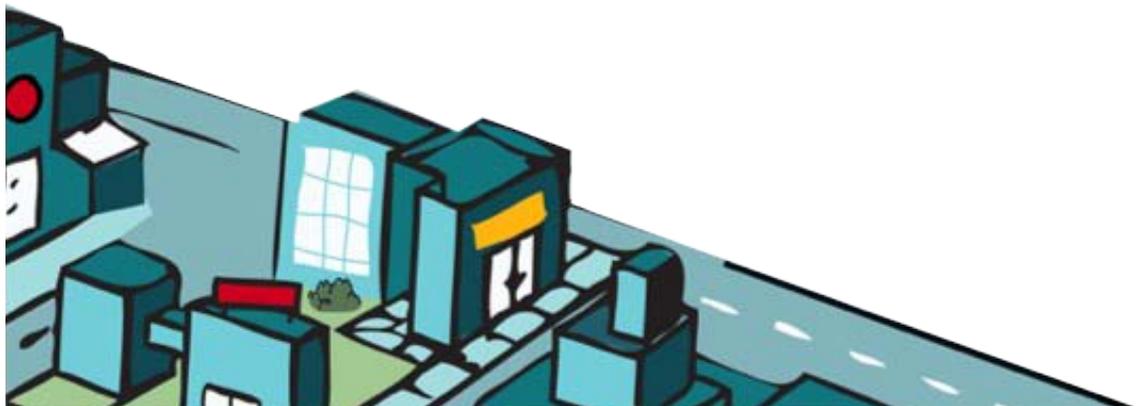
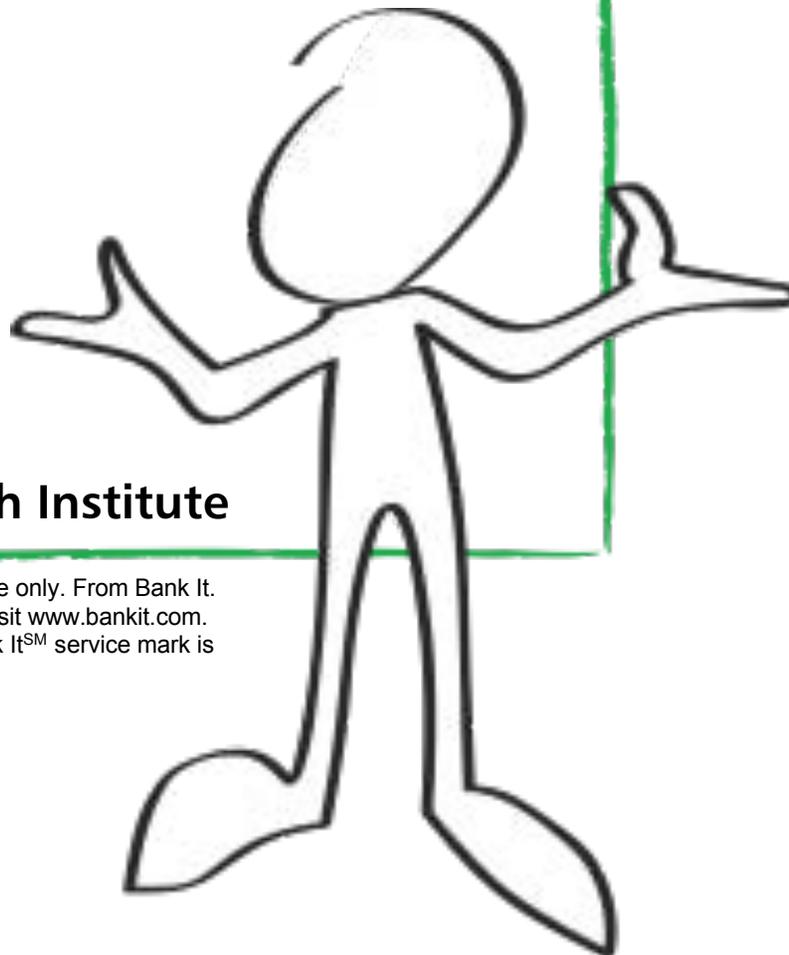
Welcome to Bank It

Protecting Yourself and Your Teenager

1-PR-PT

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Welcome and Overview

What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.

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Welcome and Overview

Three goals for today:

1. List two examples of risks that people face.
2. Name at least two types of insurance.
3. Describe the main parts of a simple will.



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Activity

Role-Play a Script



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Activity

When we don't protect ourselves,
we are making a choice.



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Activity

What are common risks that people face?

- Accidents
- Theft
- Sickness
- Disability
- Death
- Unemployment
- Severe weather
- Fire



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Activity

What are names of different types of insurance?

- Auto insurance
- Homeowner's insurance
- Health insurance
- Disability insurance
- Life insurance
- Property insurance
- Renter's insurance



Activity

How do you know if an insurance company is good for you?



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Activity

A. M. Best Rating
www.ambest.com



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Activity

What is an insurance deductible?

The amount you promise to pay before an insurance company pays a claim.



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Activity

A higher deductible → Lower premiums

A lower deductible → Higher premiums



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Present

What is a will?



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Present

Why is a will important if you have children?



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Present

If you don't create a will and you die,
what happens?



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Present

What are the main parts of a simple will?

- The name and address of the person who is creating the will.
- Names and addresses of people who will inherit items from you (called beneficiaries).
- Name and address of the person who will carry out your will (called an executor).
- Name and address of people who will care for minor children (called guardians).
- List of valuable items you own.



Discuss

Turn to talk to someone near you.

1. Say your first name.
2. Say what you think of a will.



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Review and Evaluate

What are examples of risks that people face?

- Accidents
- Theft
- Sickness
- Disability
- Death
- Unemployment
- Severe weather
- Fire



Review and Evaluate

What are names of different types of insurance?

- Auto insurance
- Homeowner's insurance
- Health insurance
- Disability insurance
- Life insurance
- Property insurance
- Renter's insurance



Review and Evaluate

What is an insurance deductible?

The amount you promise to pay before an insurance company pays a claim.



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Review and Evaluate

What are examples of items that you can inherit?

- Jewelry
- Furniture
- Dishware
- A car
- A home



Review and Evaluate

What are the main parts of a simple will?

- The name and address of the person who is creating the will.
- Names and addresses of people who will inherit items from you (called beneficiaries).
- Name and address of the person who will carry out your will (called an executor).
- Name and address of people who will care for minor children (called guardians).
- List of valuable items you own.



Review and Evaluate

If a person dies and does not have a will, what happens?

The state decides.



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Close

How do you plan to protect the people you care about?



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