

STAGE 1 – DESIRED RESULTS	
<p>Unit Title: Are you Covered? – Auto Insurance</p> <p>Established Goals:</p> <ul style="list-style-type: none"> Students will understand how auto insurance and different types of auto coverage can minimize the financial risks associated with driving a car. (WI.DPI.BIT Personal Finance Standard 5) 	
<p>Understandings: <i>Students will understand that...</i></p> <ul style="list-style-type: none"> Predictable Misunderstandings <ul style="list-style-type: none"> Understanding that deductibles need to be met BEFORE insurance covers expenses. Understanding that liability covers damage you do to others or their property NOT damages to yourself or your property. Concept of non-insured vs. underinsured <p>Big Idea: Having Auto Insurance, although monthly premiums can be expensive, prevents you from unpredictable financial loss.</p> <p>Specific Understandings:</p> <ul style="list-style-type: none"> Types of Coverage like Personal Injury Protection, Collision, Comprehensive, and Liability. Factors that can affect your coverage like location, driving record, age, gender, marital status, and type of car can affect insurance costs. Insurance Terminology: Understanding terms like Deductible, Premium, Policy, and Claim. 	<p>Essential Questions:</p> <ul style="list-style-type: none"> How much insurance do I need vs. legally required to have? What type of insurance covers me if I roll-over my car? How much financial risk is involved in driving a car? Why do some states require auto insurance in order to operate a motor vehicle? Why are insurance companies willing to take on some financial risk and not others?
<p>Students will know:</p> <ul style="list-style-type: none"> Types of Coverage like Personal Injury Protection, Collision, Comprehensive, and Liability. Factors that can affect your coverage like location, driving record, age, gender, marital status, and type of car can affect insurance costs. Insurance Terminology: Understanding terms like Deductible, Premium, Policy, and Claim. 	<p>Students will be able to:</p> <ul style="list-style-type: none"> Identify whether or not a person is "covered" given a policy and situation. Identify types of coverage they think they will purchase for their vehicles. Explain the importance of having auto insurance Explain why insurance companies are willing to take on some financial risks and not others.

STAGE 2 – ASSESSMENT EVIDENCE	
<p>Performance Tasks:</p> <ul style="list-style-type: none"> Simulation as a class: http://playinsure.com/auto.php the class will work through the process of choosing a car, choosing auto insurance coverage, and then seeing if they choose enough coverage to make it through the game. As we progress through the game, the teacher will explain the type of coverage as the decision comes up and will then fill in information about that topic on the board. The class will work through the simulation together and make insurance coverage choices together. The class will then go through the simulation and see how the coverage chosen by the class might work in the "real" world simulation. Activity: Teacher will play commercials/clips and ask students what type of coverage they need to have for each type of situation. <ul style="list-style-type: none"> Understanding will be determined based on 	<p>Other Evidence:</p> <ul style="list-style-type: none"> Kahoot quiz: Students will answer questions on Kahoot about the lesson. <ul style="list-style-type: none"> Students will be able to reflect on their understanding immediately after the lesson by determining whether or not they choose the correct answer on the quiz. Homework- Simulation and reflection: Students will work through the simulation on their own, report on their decisions, and reflect on why they choose or didn't choose specific coverage options and how that ended up hurting/helping them in the "life" simulation. <ul style="list-style-type: none"> Understanding will be determined based on a rational written explanation and justification of choices. Recognizing and using key terms correctly will also be important in determining understanding.

<p>verbal explanation of why a particular coverage option would help the accident victim/perpetrator.</p> <ul style="list-style-type: none"> • Guided Practice: Break class up into groups of 3-4. Groups will discuss and recommend coverage for a Driver Profile and explain why. <ul style="list-style-type: none"> ○ Understanding will be determined based on verbal explanation of why a particular coverage option would help the accident victim/perpetrator. 	
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Key Criteria: The following terms will appear in assessments and in-class activities. Mastery of this lesson will be determined by the understanding of these concepts.

- Types of Coverage like Personal Injury Protection, Collision, Comprehensive, and Liability.
- Factors that can affect your coverage like location, driving record, age, gender, marital status, and type of car can affect insurance costs.
- Insurance Terminology: Understanding terms like Deductible, Premium, Policy, and Claim.

STAGE 3 – LEARNING PLAN

Summary of Learning Activities:

- Where: “Many of you have already bought, or will want to buy a car in the near future. The state of Wisconsin legally requires you to have a minimum liability coverage, but you might find that different types of coverage can save you more money in the long run. Today, we will go over different types of coverage available for auto insurance, and what is covered under each. By the end of the day, I hope you will be able to make informed decisions when selecting auto insurance coverage for your car, according to your situation.”
- Hook- Question on board: “Citizens of which state pay the most for car insurance? Guess the amount per year. Submit answer on a piece of paper.” Answer: Michigan, \$3,096. Ohio pays the least at \$738 per year.
- Equip: Using the online tool PlayInsure, the class will work through the process of choosing a car, choosing auto insurance coverage, and then seeing if they choose enough coverage to make it through the game. As we progress through the game, the teacher will explain the type of coverage as the decision comes up and will then fill in information about that topic on the board. The class will work through the simulation together and make insurance coverage choices together. The class will then go through the simulation and see how the coverage chosen by the class might work in the “real” world simulation.
- Rethink: students will work through PlayInsure simulation on their own. This will allow them to make individual coverage decisions that may have been different than their decisions in class. They will also write a written reflection explaining their choices and reflecting on how well their choices worked for them in the “life” simulation.
- Evaluate: Break class up into groups and have them discuss and recommend coverage for a particular driver profile.
- Tailored: During simulation, students will make individual decisions on the type of car they would like and make individual coverage choices.
- Organized: Worksheets and assignment sheets will be prepared in advance to insure students are provided with the information they need to succeed in the classroom. Key words will also be written on the board in advance in order to help students preview the lesson and grasp the big ideas and important vocabulary when they come up in class.