

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 13-15)

Discuss (Slide 16)

Review and Evaluate (Slides 17-23)

Close (Slide 24)





Protect Well

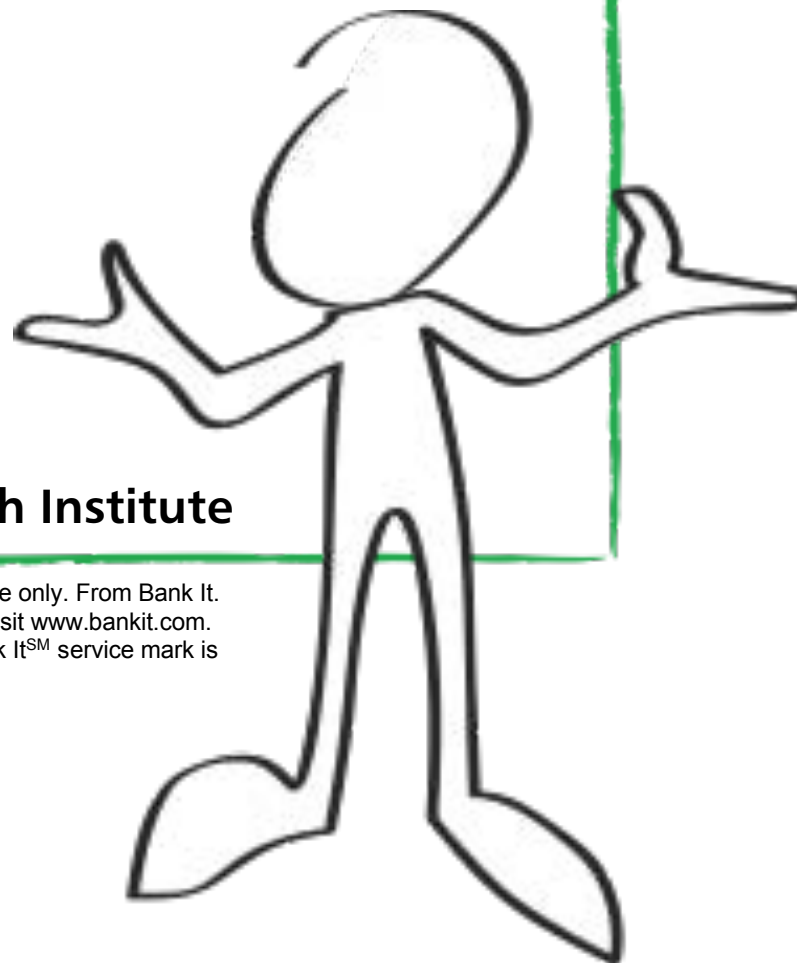
Welcome to Bank It

Protecting Yourself

1-PR-T

Sponsored by Capital One and Search Institute

Permission to photocopy this handout granted for individual and educational use only. From Bank It. Copyright © 2010 by Capital One and Search Institute. For more information, visit www.bankit.com. Capital One® and Search Institute® are federally registered service marks. Bank ItSM service mark is pending. All rights reserved.



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.

From Capital One and Search Institute



1-PR-T



Welcome and Overview

Three goals for today:

1. List two examples of risks that teenagers face.
2. Name at least two types of insurance.
3. Explain what happens if a person dies and does not leave a valid will.



1-PR-T



Activity

Role-Play a Script



1-PR-T



Activity

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



1-PR-T



Activity

What are common risks that teenagers face?

- Accidents
- Theft
- Sickness



1-PR-T



Activity

What are names of different types of insurance?

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



Activity

What kind of insurance is in the news a lot today?



1-PR-T



Activity

What does health insurance cover?



1-PR-T



Activity

What is an insurance deductible?

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



1-PR-T



Activity

A higher deductible → Lower premiums

A lower deductible → Higher premiums



1-PR-T



Present

What is a will?



1-PR-T



Present

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



1-PR-T



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).
- List of valuable items you own.



1-PR-T



Discuss

Turn to talk to someone near you.

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



1-PR-T



Review and Evaluate

What are common risks that teenagers face?

- Accidents
- Theft
- Sickness



1-PR-T



Review and Evaluate

What are names of different types of insurance?

- Auto insurance
- Homeowner's insurance
- Health insurance
- Life 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.



1-PR-T



Review and Evaluate

What is a will?

A will is a legal document that expresses how a person wants his or her property handled after his or her death.



1-PR-T



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).
- List of valuable items you own.



Review and Evaluate

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

The state decides.



1-PR-T



Close

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



1-PR-T

