

Eighth-Grade Insurance Curriculum

Introduction: To increase the knowledge of insurance among Texas' youth, the Texas Department of Insurance (TDI) has created the following presentations and activities for use in your classroom.

Objective: This lesson plan introduces students to a broad overview of insurance. At the end of the lesson, students will be familiar with basic insurance terms and concepts. The lesson can be covered in two 50-minute class periods.

Targeted TEKS/TAKS Objectives: The following are TEKS/TAKS objectives for grade eight that this lesson is designed to achieve.

(1) *Reading/Comprehension - TAKS Objective 3:* The student will use a variety of strategies to analyze culturally diverse written texts.

(8.10) The student comprehends selections using a variety of strategies. The student is expected to use the text's structure or progression of ideas such as cause and effect or chronology to locate and recall information and represent text information in different ways such as in outline, time line, or graphic organizer.

Source: Insurance Timeline Activity

(2) §110.20. English Language Arts and Reading

(12) *Writing/Writing Process.* Students use elements of the writing process (planning, drafting, revising, editing, and publishing) to compose text. The student is expected to:

- (A) plan a first draft by selecting a genre appropriate for conveying the intended meaning to an audience, determining appropriate topics through a range of strategies (e.g., discussion, background reading, personal interests, interviews), and developing a thesis or controlling idea;
- (B) develop drafts by choosing an appropriate organizational strategy (e.g., sequence of events, cause-effect, compare-contrast) and building on ideas to create a focused, organized, and coherent piece of writing;
- (C) revise drafts to ensure precise word choice and vivid image; consistent point of view; use of simple, compound, and complex sentences; internal and external coherence; and the use of effective transitions;
- (D) edit drafts for grammar, mechanics, and spelling; and
- (E) revise final draft in response to feedback from peers and teacher and publish written work for appropriate audiences.

Source: My Goals in Life Writing Activity

Teacher's materials:

- Insurance Pretest Key
- Insurance PowerPoint Presentation
- “Learning the Ropes” Activity Sheet Key
- Insurance Timeline Worksheet Key
- Lines of Insurance PowerPoint Presentation
- “What Insurance Will I Need?” Activity Explanation Sheet
- Optional*: scissors and paperclips (see below)

Student's materials:

- Insurance Pretest
- “Learning the Ropes” Activity Sheet
- Insurance Timeline Worksheet
- “What Insurance Will I Need?” Activity Sheets
 - Page 1: Fill in Info Page
 - Page 3: Shapes representing lines of insurance
 - Optional*: Cut out the shapes for the students (one sheet per student).
- Paper
- Pen or pencil (for essay)

Procedures

Day One

1. Teacher: Administer the True/False Insurance Pretest and review the questions. Explain to students that this test is *not* for a grade but is designed to gauge their prior knowledge of the subject. The students should not take more than 5 minutes to answer the 10 questions. (10 minutes)
2. Teacher: Show the “What You Should Know about Insurance” PowerPoint presentation to teach students the basics of insurance. Encourage the students to take notes since the information will be used in the activities. (15 minutes)
3. Teacher: pass out the “Learning the Ropes” activity sheet for the students to complete. The worksheet is based on the information in the PowerPoint Presentation. Grading the answers is left to the discretion of the teacher. (15 minutes)
4. Teacher: Pass out the Insurance Timeline worksheet, explain the directions, and have students complete the timeline based on the information they learned in the presentation. Because there is no “correct” answer, these cannot be graded for strict accuracy. Have a class discussion about what should be in what order and why. If time runs out, either ask the students to complete as homework or give them a couple of minutes to complete the worksheet during the next class period. (10 minutes)

Day Two

1. Teacher: If the “Insurance Timeline” activity is incomplete, finish at the beginning of class. *(7 minutes)*
2. Teacher: Pass out the “What Insurance Will I Need?” activity sheet. Explain the directions and have students fill in their answers. Students should hold onto this paper because it will be used after the presentation. *(10 minutes)*
3. Teacher: Show students “Lines of Insurance” PowerPoint presentation. *(15 minutes)*
4. Teacher: Print and pass out the appropriate auto and homeowners price comparisons for your region. Have students review the price comparisons and answer the questions on the “How Much Does Insurance Cost” activity sheet. *(15 minutes)*
5. Teacher: Assign a writing homework assignment. Referencing the “What Insurance Will I Need?” activity, the students should write a short (1-2 pages) essay on some of their goals in life. This is the “My Goals in Life” paper. There is no handout for this assignment. The paper should focus on one or two goals, and the student should say how insurance relates to that goal. For example, if the student wants to own a home one day, he or she should emphasize the need for homeowners insurance and why it is important to have it. *(3 minutes)*