

Instructor:	Annette Rasmussen	Unit:	Insurance
School:	Wayne High School	Lesson:	Seat Belt Safety Campaign
Course:	Personal Finance	Length of Time:	5 – 10 hours
Teaching Strategy:	Brainstorming, research, share and compare, peer edit	Intended Level:	Secondary

Unit Overview/Lesson(s) Description:

This unit requires business students develop a risk management campaign that focuses on seatbelt safety, resulting in a campaign presentation to student organizations and/or the entire high school.

Nebraska Essential Learnings :

BE 12.5 Economics and Personal Finance – Students will understand basic economic and financial principles in order to make wise domestic and global economic decisions related to their personal financial affairs, the successful operation of organizations and the economic activities of the country. They will demonstrate competency by applying economic and personal financial reasoning to individual, business and government practices.

- Personal Finance – Risk Management – summarize choices available to consumers for protection against risk and financial loss
- Personal Finance – Personal Decision Making/Resource Management – use a sound decision-making process as it applies to the roles of consumers, workers, and citizens

BE 12.2 Students will understand the principles of oral and written communication. They will demonstrate competency by interacting effectively with people and in society.

- Discussion – participate in and lead group discussions

Links to Nebraska Standards:

- RSL 12.1.1 Students will identify the main idea and supporting details in what they have read
- RSL 12.1.2 Students will locate, evaluate, and use primary and secondary resources for research.
- RSL 12.2.4 Students will use multiple forms to write for different audiences and purposes.
- RSL 12.3.1 Participate in student directed discussions by eliciting questions and responses
- RSL 12.3.2 Students will make oral presentations that demonstrate consideration of audience, purpose, and information.

Link to National Business Education Standards:

- *Economics & Personal Finance*
 - *Personal Finance I – Personal Decision Making* – Use a rational decision-making process as it applies to the roles of citizens, workers and consumers
 - *Personal Finance VIII – Protecting Against Risk* – Analyze choices available to consumers for protection against risk and financial loss
 - Identify risks in life and how to gain protection against the consequences of risk
 - Identify the type of insurance associated with different types of risk (e.g., automobile, personal and professional liability, etc.)
 - Develop recommended insurance coverage

Instructional Content:

- Identify risk and risk management
- Discuss the personal, societal, legal and economic implications of using/not using seatbelts
- Develop a risk management campaign for seat belt safety

Instructional Resources:

Videos:

- “*Be Sensible: Don’t Drive Yourself To Distraction*,” free video provided by Cingular Wireless, 2002 © Available free through Video Placement Worldwide (<http://www.vpw.com>) OR at http://www.ohioinsurance.org/teachers/lesson_plans.asp

Recommended websites for teachers and students:

- <http://adtsea.iup.edu/adtsea/curriculum/default.aspx> American Driver & Traffic Safety Education Association free teaching transparencies
- <http://www.buckleupamerica.org/> Buckle Up America! national website
- www.carseat.org/ National Child Passenger Safety organization website
- www.dmv.state.ne.us/highwaysafety/areas/op.html Nebraska DMV seat belt safety link
- www.dmv.state.ne.us/highwaysafety/pdf/materials.pdf Nebraska FREE highway safety posters for classroom use
- www.dmv.state.ne.us/highwaysafety/items/vandl.html Reserve “Vince and Larry” seat belt dummy costumes for your presentation!
- www.ief.org/ Insurance Education Institute—free teacher resources
- www.insure.com The Consumer Insurance Guide
- www.nsc.org/airbag.htm National Air Bag & Seat Belt Safety Campaign
- www.nhtsa.dot.gov/ National Highway Transportation Safety Administration
- www.ohioinsurance.org/teachers/lesson_plans.asp Ohio Insurance Institute resources
- http://www.progressive.com/RC/DSafety/rc_belt_science.asp Progressive.com insurance’s seat belt safety link

Recommended texts:

Business and Personal Finance, 2005 ©

Glencoe-McGraw Hill Publishing

Responsible Driving, 2006 ©

Glencoe-McGraw Hill Publishing

Order online at www.glencoe.com or through your Glencoe-McGraw Hill rep

Fundamentals of Insurance, Tina Crews, 2003 ©. South-Western/Thomson Publishing Company, ISBN: 0-538-43201-2. Order online at www.swep.com or contact your SW/Thomson rep

Classroom Activities/Procedures:

- Watch video(s) concerning use of seatbelts and discuss the personal, societal, legal and economic implications of using/not using seatbelts
- Brainstorm: “Who, what when, where, how, why” of creating a seatbelt campaign
 - a) Form groups and begin research – insurance company, print media, and Internet to gather facts supporting the use of seatbelts
 - b) Invite guest speakers (accident survivors, insurance agents, emergency room personnel, law enforcement, etc.)
- Campaign may be a brochure, flyer, locker or wall poster, trivia contest, looped powerpoint presentation, videotaped presentation or commercial, daily announcements,
 - a) Present campaign to class, student organizations, etc. for peer edit
 - b) Present campaign to entire student body and/or public. Be sure to prepare press release and publicity for campaign! (Note above: “Larry and Vince” crash dummies are available on loan from Nebraska Department of Motor Vehicles)
- Follow-up: Students survey fellow students to see if seatbelt campaign made a difference (encouraged students to wear seat belts at all times)

Group Work Collaborative Work Skills Rubric

Student:

Criteria	Proficient 4	Satisfactory 3	Basic 2	Unsatisfactory 0-1
Time-management	Routinely uses time well throughout project to ensure things get done on time. Group does not have to adjust deadlines or work responsibilities because of this person's procrastination.	Usually uses time well, but occasionally procrastinates, although group does not have to adjust deadlines or work responsibilities because of this person's procrastination.	Tends to procrastinate, but completes tasks by deadline. Group does not have to adjust deadlines or work responsibilities because of this person's procrastination.	Rarely gets things done by deadline, forcing group to adjust deadlines or work responsibilities because of this person's poor time management.
Problem-solving	Actively looks for and suggests solutions to problems.	Refines solutions suggested by others.	Does not suggest or refine solutions, but is willing to try out solutions suggested by others.	Does not try or help others solve problems. Lets other team members do most of the work.
Working with Others	Almost listens, shares, and supports efforts of others. Tries to keep people working well together. Valuable team member, often in a leadership role	Usually listens, shares, and supports others' efforts. A contributing team member.	Often listens, shares and supports others' efforts, but is not consistently a good or contributing team member.	Rarely listens, shares or supports efforts of others. Not a good or reliable team member. Team cannot count on this person's contributions.
Quality of Work	Consistently produces work of the highest caliber.	Produces above-average work	Produces work that occasionally needs to be checked/redone by other group members to ensure quality	Produces work that always needs to be checked/redone by others to ensure quality, or simply relies on others to complete his/her task for them
Focus on the task	Task-oriented, self-directed, and able to work independently or in a group. Team can consistently rely on this person's contributions.	Task-oriented, works well with the group toward project goals. Team can usually rely on this person's contributions.	Often off-task, forcing other group members or instructor to prod or remind student to stay on task, work toward project goal. Cannot consistently rely on this person's contributions.	Rarely focuses on the task and what needs to be done. Lets others do the work. Team cannot rely on this person's contributions or quality of work.
Total Possible Points		20	Grading Scale	
A+ = 20	B+ = 17	C+ = 14	D+ = 11	F = 0 - 8 points
A = 19	B = 16	C = 13	D = 10	Comments:
A- = 18	B- = 15	C- = 12	D- = 9	

Public Awareness Campaign : Sharing the Risk – Seatbelt Campaign Rubric

Student:

Criteria	Proficient 4	Satisfactory 3	Basic 2	Unsatisfactory 0-1
Brainstorming – Problems	Students identify 5 or more reasonable, insightful perils, risks, barriers or problems	Students identify at least 4 perils, risks, barriers or problems	Students identify at least 3 perils, risks, barriers or problems	Students identify fewer than 3 perils, risks, barriers or problems.
Brainstorming - Solutions	Students identify more than 5 or more 4 reasonable, insightful possible solutions/strategies to encourage change.	Students identify at least 4 solutions or strategies encouraging change	Students identify at least 3 solutions or strategies encouraging change	Students identify fewer than 3 solutions or strategies
Campaign/Product	Students create an original, informative, and interesting campaign product that adequately addresses the issue, has dramatic impact that will encourage seatbelt use	Campaign is original, informative and interesting, but may or may not encourage future seatbelt use	Campaign lacks originality, dramatic impact, or adequate information. May or may not encourage seatbelt use.	Campaign lacks originality, information, dramatic effect and will probably not change future seatbelt behavior
Sources - Quality	Students include 4 or more high-quality graphics, images, content that contribute to effective campaign	Students include 2-3 high quality graphics, images, content that contribute to effective campaign	Students include graphics, images, content, but often lacks quality and does not necessarily enhance or contribute to campaign's effectiveness	Students include insufficient, poor quality and/or inappropriate supporting graphics, images, content
Research/Statistical Data	Students include 4 or more high-quality, reliable, accurate sources of supporting examples or current statistical data to support campaign.	Students include 3 or more high-quality, reliable, accurate sources of supporting examples or current statistical data to support campaign	Students include minimal supporting examples or statistical data to support campaign Data may be out-of-date or inappropriate	Students include no supporting examples or statistical data to support campaign
Total Possible Points		20	Grading Scale	
A+ = 20	B+ = 17	C+ = 14	D+ = 11	F = 0 - 8 points
A = 19	B = 16	C = 13	D = 10	
A- = 18	B- = 15	C- = 12	D- = 9	Comments: