



JA FINANCIAL LITERACY®

Student Guide



UNIT 4: PLANNING FOR THE FUTURE & FINANCIAL INDEPENDENCE

Topic 3: Risk Management & Insurance

NAME: _____

DATE: _____

PRE-QUIZ

Risk Management & Insurance

What + Why: A quick, ungraded check on what you already know—your answers help shape the learning ahead. It's okay not to know—just give it your best shot.

Instructions:

1. Answer each question as best you can.
 2. Circle the best answer for each question.
 3. Submit it when you're done.
-
1. Which example best demonstrates transferring financial risk?
 - ☐ a. keeping extra cash at home for emergencies
 - ☐ b. choosing not to invest in cryptocurrency
 - ☐ c. purchasing health insurance to cover medical expenses
 - ☐ d. diversifying across several mutual funds
 2. A bank insured by the FDIC unexpectedly fails. What protection does the FDIC provide to consumers?
 - ☐ a. It guarantees that investments will not lose value.
 - ☐ b. It protects deposited funds up to applicable coverage limits.
 - ☐ c. It replaces any income lost because of the bank failure.
 - ☐ d. It prevents inflation from reducing purchasing power.

3. Which investor is most likely to have a low risk tolerance?
- ☐ a. an investor who is comfortable with large market swings in exchange for higher potential returns
 - ☐ b. an investor who prefers stable returns and wants to minimize the possibility of losing money
 - ☐ c. an investor who actively seeks high-risk, high-reward opportunities
 - ☐ d. an investor who is willing to accept significant losses to pursue greater growth
4. Which example best illustrates overconfidence bias in investing?
- ☐ a. An investor researches multiple sources before making a decision.
 - ☐ b. An investor believes they can consistently outperform the market without evidence.
 - ☐ c. An investor diversifies their portfolio to reduce risk.
 - ☐ d. An investor follows a long-term investment plan.
5. Why are regulations and professional ethics important in financial markets?
- ☐ a. They guarantee that investments will always increase in value.
 - ☐ b. They eliminate all financial risk for consumers.
 - ☐ c. They help promote fair practices, transparency, and accountability in financial decisions.
 - ☐ d. They allow financial professionals to make decisions without oversight.

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CASE STUDY

Amara at 31

What + Why: Read Amara's situation and think about which advice stands out to you and what gives you pause.

Amara is 31 and earning a steady income, but her financial situation is more fragile than it seems. Two years later, at age 33, she unexpectedly suffers an injury and cannot work for three months. Now she has to figure out how to respond.

Supporting Materials:

Topic 3: Introduction (Case Study)

**Instructions:**

1. Read the **Topic 3: Introduction**.
2. As you read, pay close attention to the three pieces of advice Amara receives.
3. After reading, discuss with a partner:
 - Which piece of advice would be easiest to follow, and which would provide the most protection?
 - What makes the other two harder to act on?

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REFLECTION

What's Financial Protection?

What + Why: Reflect on what it really means to be financially protected and how people prepare for the unexpected.

Financial protection doesn't always look the same. As you respond, think about what makes some approaches feel stronger or more reliable than others.

Reflect

- What does it mean to be financially protected, and how do people get there?
- 
- What financial risks do you think are hardest to prepare for?

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ACTIVITY

Risk Strategy Sort

What + Why: Look at how people handle financial risk so you can figure out what each choice does when something goes wrong.

Instructions:

1. Read each investor scenario.
2. Select the best description for how each scenario handles risk:
 - Stays away from risk
 - Lowers the chance or impact of the risk
 - Covers the risk using their own money or resources
 - Shifts the risk to someone else
3. Come up with 1 or 2 words to describe the way each risk is handled.

Be ready to explain your choices using details from each scenario.

Scenario 1—Juanita

Juanita keeps \$15,000 in an FDIC-insured bank account (which means it's insured by the federal government). When the bank fails, her money is protected.

What is the best description of how this scenario handles risk?

- ☐ Stays away from risk
- ☐ Lowers the chance or impact of the risk
- ☐ Covers the risk using their own money or resources
- ☐ Shifts the risk to someone else

Come up with 1 or 2 words to describe how this risk was handled:

Scenario 2—Aarav

Aarav keeps \$15,000 in stocks. He has some money in savings just in case. The market drops and his investments aren't protected and lose value.

What is the best description of how this scenario handles risk?

- ☐ Stays away from risk
- ☐ Lowers the chance or impact of the risk
- ☐ Covers the risk using their own money or resources
- ☐ Shifts the risk to someone else

Come up with 1 or 2 words to describe how this risk was handled:

Scenario 3—Sofia

Sofia is interested in cryptocurrency but decides not to invest because she doesn't understand how it works.

What is the best description of how this scenario handles risk?

- ☐ Stays away from risk
- ☐ Lowers the chance or impact of the risk
- ☐ Covers the risk using their own money or resources
- ☐ Shifts the risk to someone else

Come up with 1 or 2 words to describe how this risk was handled:

Scenario 4—DeShawn

DeShawn has a \$1,000 emergency fund but chooses not to buy renters insurance. He believes he could pay to replace his belongings himself if something happened.

What is the best description of how this scenario handles risk?

- ☐ Stays away from risk
- ☐ Lowers the chance or impact of the risk
- ☐ Covers the risk using their own money or resources
- ☐ Shifts the risk to someone else

Come up with 1 or 2 words to describe how this risk was handled:

Scenario 5—Caleb

Caleb purchases long-term disability insurance to help replace a portion of his income if an illness or injury ever prevented him from working for an extended period.

What is the best description of how this scenario handles risk?

- ☐ Stays away from risk
- ☐ Lowers the chance or impact of the risk
- ☐ Covers the risk using their own money or resources
- ☐ Shifts the risk to someone else

Come up with 1 or 2 words to describe how this risk was handled:

Scenario 6—Elaine

Elaine just bought her first car. She takes a defensive driving course to reduce her chance of an accident, carries auto insurance in case one happens anyway, and keeps \$500 in savings to cover her deductible if she needs to file a claim.

What strategies does Elaine use to handle risk in this scenario?
Identify all that apply.

- ☐ Stays away from risk
- ☐ Lowers the chance or impact of the risk
- ☐ Covers the risk using their own money or resources
- ☐ Shifts the risk to someone else

What does it tell you that Elaine uses more than one risk strategy at the same time, and how might that be more effective than relying on just one?

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ACTIVITY

Protected or Not?

What + Why: Figure out which financial products are protected and which are not so you can better understand what happens when money is saved versus invested.

Instructions:

1. Read each financial product and complete the chart.
2. In Part 1, decide whether the product is mainly for:
 - Growth
 - Safekeeping
3. In Part 2, decide whether the product is:
 - Protected
 - Not protected
4. In Part 3, answer the questions about your completed chart.
5. Look for clues:
 - Where is the money kept?
 - Is it being saved or invested?
 - What is the person expecting to happen to this money?



Be ready to explain your reasoning using details from each financial product.

Part 1: Purpose

Complete the Part 1: Purpose column for each financial product in the chart. Hold off on completing the Part 2: Protection column just yet.

Financial Product	Part 1: Purpose	Part 2: Protection
Checking Account A checking account is used to hold money for everyday spending, paying bills, and accessing funds easily with a debit card or checks.	☐ Growth ☐ Safekeeping	☐ Protected ☐ Not protected
Savings Account A savings account is used to hold money that may be needed for a goal or emergency while earning a small amount of interest over time.	☐ Growth ☐ Safekeeping	☐ Protected ☐ Not protected
Certificate of Deposit (CD) Money is deposited into a certificate of deposit (CD) for a set amount of time in exchange for earning interest.	☐ Growth ☐ Safekeeping	☐ Protected ☐ Not protected
Stocks Money is invested in stocks, which represent shares of ownership in a company, in hopes the value will grow over time.	☐ Growth ☐ Safekeeping	☐ Protected ☐ Not protected
Mutual Fund A mutual fund combines money from many investors to buy a professionally managed collection of stocks, bonds, or other investments.	☐ Growth ☐ Safekeeping	☐ Protected ☐ Not protected
Cryptocurrency Cryptocurrency is a digital asset that people buy in hopes its value will increase over time.	☐ Growth ☐ Safekeeping	☐ Protected ☐ Not protected

Part 2: Protection

The Federal Deposit Insurance Corporation (FDIC) and National Credit Union Association (NCUA) were created to protect people's money when a financial institution (a bank or credit union) fails. They cover up to \$250,000 of what people deposit for safekeeping (money they aren't expecting to lose). They do NOT cover money people invest with the expectation of growth, because with investment comes the accepted possibility of loss.

Return to the chart and complete the Part 2: Protection column for each financial product.

Part 3: Find a Pattern

Look back at your completed chart to answer these questions.

1. What do you notice about which financial products are protected and which are not? What do the protected products have in common, and what do the unprotected products have in common?
2. Consider this scenario: Yash kept \$5,000 in an FDIC-insured savings account. The bank failed, but his money was fully returned. Jacobo kept \$5,000 in a stock mutual fund. The market dropped and his balance fell to \$3,200. Was Jacobo's money protected?
3. Why do you think programs like the FDIC and NCUA were created? And, what might that tell you about what they are actually protecting people from?

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INSTRUCTION

Handling Financial Risk

What + Why: Learn the four main risk management strategies and how federal deposit protection programs help protect consumer money so you can better understand how people prepare for financial risk.

Financial risks cannot always be avoided. People use different strategies to prepare for and handle financial risk. Some strategies focus on avoiding risk completely, while others focus on reducing, accepting, or shifting the financial impact if something goes wrong.

Use the table to review the four main risk management strategies and examples of how they work in real-life situations.

Risk Management Strategy	What It Means	Example From Risk Strategy Sort	New Example
Avoidance	Stays away from risk	Sofia chooses not to invest in cryptocurrency because she does not understand it.	
Reduction	Lowers the chance or impact of the risk	Aarav keeps some money in savings in case his investments lose value.	
Retention	Covers the risk using their own money or resources	DeShawn chooses to rely on his emergency fund instead of buying renters insurance.	
Transfer	Shifts the risk to someone else	Caleb's long-term disability insurance will kick in if he loses his job for an extended amount of time.	

Some risk management strategies involve handling risk personally, while others involve shifting part of the financial risk to another person, company, or organization.

Insurance is one example of risk transfer because it shifts some financial responsibility to an insurance company. Federal deposit protection programs like the FDIC and NCUA are also examples of risk transfer because they help protect consumer deposits if a financial institution fails.

FDIC and NCUA Protection

Here's a list of what FDIC and NCUA protect and what they do not protect.

FDIC/NCUA Protect:	FDIC/NCUA Do NOT Protect:
• Checking accounts • Savings accounts • CDs/share certificates • Other deposit accounts	• Stocks • Bonds • Mutual funds • ETFs • Cryptocurrency • Other investments that are meant for growth

Key Terms

- **insurance:** a social and contractual device that transfers the risk of financial loss from individuals or businesses to an insurer OR a practice by which a company or government agency provides full or partial financial compensation for loss or damage caused by events beyond the control of the insured party in return for a premium
- **Federal Deposit Insurance Corporation (FDIC):** a U.S. government agency with many responsibilities, including insuring bank deposits up to \$250,000 and overseeing financial institutions for safety, soundness, and consumer protection
- **National Credit Union Association (NCUA):** a U.S. government agency with many responsibilities, including insuring credit union deposits up to \$250,000 and overseeing credit unions for safety, soundness, and consumer protection
- **risk management:** identifying, analyzing, and taking steps to reduce or eliminate the exposures to loss faced by an organization or individual
- **risk transfer:** the choice to share the risk of financial loss with another party, such as an insurance provider

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ACTIVITY

What Kind of Investor Are You?

What + Why: See how your choices and reactions to risk shape the kind of investor you might become.

Instructions:

1. Read each question in the self-assessment and choose the answer that fits you best.
2. Add up your total score.
3. Mark your result on the risk meter.
4. Answer the reflection question.
5. Then, discuss with a partner: What surprised you about your result, and what might have caused this outcome?

Self-Assessment

Mark your answer for each question, then score your result.

1. If you invested money today, when would you likely need it again?
 - ☐ a. within 1–2 years
 - ☐ b. in 3–5 years
 - ☐ c. in 5–10 years
 - ☐ d. in more than 10 years
2. If your investment lost 20% in a short time, what would your natural reaction be?
 - ☐ a. I would feel panicked and want to get my money out immediately.
 - ☐ b. I would feel nervous and keep a close eye on it.
 - ☐ c. I would feel uncertain but try to stay calm and ride things out.
 - ☐ d. I would feel okay. I understand and expect the markets to go up and down.

3. How do you generally feel about uncertainty when it comes to money?
- ☐ a. Very uncomfortable—I prefer to know exactly what to expect.
 - ☐ b. Somewhat uncomfortable—I can handle some uncertainty.
 - ☐ c. Mostly comfortable—I accept that outcomes aren't always predictable.
 - ☐ d. Very comfortable—uncertainty doesn't bother me much.
4. When making a financial decision, how much does the possibility of losing money influence your choice?
- ☐ a. A lot—avoiding loss is my top priority.
 - ☐ b. Quite a bit—I think carefully about potential losses.
 - ☐ c. Somewhat—I consider it but don't let it drive the decision.
 - ☐ d. Not much—I focus more on potential gains than potential losses.
5. When thinking about investing, what outcome matters most to you?
- ☐ a. protecting what I have from any losses
 - ☐ b. growing money slowly and steadily with minimal risk
 - ☐ c. balancing growth and protection over time
 - ☐ d. maximizing growth as much as possible, even if it means more risk

Scoring

Give yourself points for each of your answers and add up your total score:

a = 1 point

b = 2 points

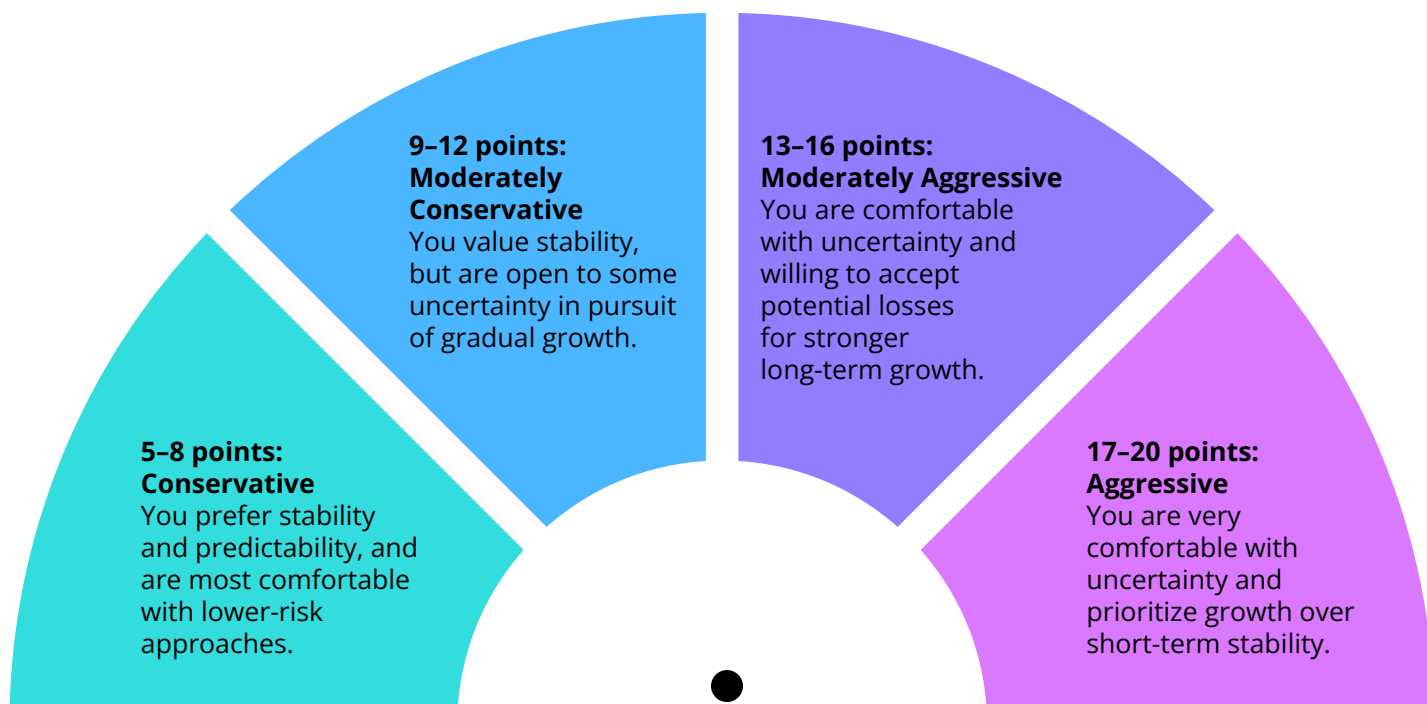
c = 3 points

d = 4 points

Your Total: _____

Investor Profile Score

Mark where your score places you on the risk meter.



Reflection Question

- What circumstances might cause your current risk tolerance score to change over time?

Key Terms

- **risk capacity:** the amount of financial loss a person can actually afford to absorb given their current income, expenses, savings, and obligations
- **risk tolerance:** the amount of uncertainty or potential financial loss an investor is willing to accept

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ACTIVITY

What's Influencing the Investor?

What + Why: Explore how emotions and patterns in thinking can influence financial decisions and identify strategies for making more clear-headed choices when it matters most.

Instructions:

1. Read each investor scenario.
2. Complete the chart by:
 - Describing the context of what is happening in each decision.
 - Identifying what the investor may want to consider before making the decision.
3. Wait to fill in the Potential Behavioral Bias and One Way to Reduce This Bias columns. These will be filled in during the class-wide debrief.

Scenarios

Investor 1—Kenji

Kenji invests all his savings into a stock that recently doubled in value after seeing several headlines about how quickly the company is growing. Kenji expects the stock to keep rising.

Investor 2—Marshall

Marshall owns an investment that has dropped significantly in value. Even though he no longer feels confident about the investment, he refuses to sell because he does not want to accept the loss.

Investor 3—Avery

Avery decides to invest in a company after seeing many people on social media claim the stock is “guaranteed” to keep rising. She does not spend much time researching the investment herself.

Investor 4—Dmitri

Dmitri feels confident about an investment and mostly reads articles and posts that support his opinion. He quickly ignores negative reports or warnings about the investment.

Investor 5—Yara

After making a few successful trades, Yara becomes confident that she can predict which investments will increase in value next. She starts relying more on instinct than careful research.

Fill out the chart

Investor	Context of What is Happening	What They May Want to Consider	Potential Behavioral Bias	One Way to Reduce This Bias
Kenji	sdfsdf			
Marshall				
Avery				
Dmitri				
Yara				

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INSTRUCTION

Who Keeps Markets Fair?

What + Why: Learn how rules, oversight, and ethical behavior protect you when you use financial products and make decisions.

Financial markets involve many people and organizations—investors, banks, companies, and financial professionals.

Without rules, it would be difficult to trust that these systems are fair.

That's why systems are in place to:

- Promote fairness.
- Increase transparency.
- Protect consumers.

Instructions:

1. Pick one scenario and respond to each of the questions given.
2. Then, compare your answers with a partner.

Scenario 1: A lender charges fees that aren't explained until after someone signs a loan.	Scenario 2: A financial advisor recommends investments that pay them the highest commission instead of what is best for the client.
What went wrong?	What went wrong?
What protection would fix this?	What standard should the financial advisor be held to?
Who should respond to this situation: a government regulator, a professional standards body, or both, and why?	Who should respond to this situation: a government regulator, a professional standards body, or both, and why?

Key Ideas

- Financial laws help ensure fairness and transparency.
- Government regulators enforce rules and protect consumers.
- Ethical financial professionals are expected to act in the best interest of their clients.
- These systems work together to build trust in financial markets.
- Consumers should also advocate for themselves by asking questions, reading agreements carefully, and reporting concerns to regulatory agencies when something doesn't seem right.

Key Terms

- **Consumer Financial Protection Bureau (CFPB):** a government agency that enforces federal consumer financial protection laws; oversees banks, lenders, and financial companies; and ensures financial products are fair, transparent, and not deceptive
- **market regulatory agency:** an oversight agency that is responsible for protecting investors and maintaining the fair and orderly functioning of financial markets
- **Securities and Exchange Commission (SEC):** a U.S. government agency with many responsibilities, including regulating the securities markets and protecting investors

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ACTIVITY

Time Jump: Ages 31–36 Analysis

What + Why: Analyze how different decisions and levels of preparation affect financial outcomes during unexpected events so you can evaluate how risk is managed in real-life situations.

Supporting Materials:

Risk Management Pathways (Ages 31–36) (Case Study)

Instructions:

1. Review the **Risk Management Pathways (Ages 31–36)** table in the case study materials.
2. Complete Questions 1–5.
3. Use evidence from the table to support your answers.

**Questions:**

1. For each pathway, identify which risk management strategies are present (avoidance, reduction, retention, transfer, or a combination). Which pathway uses the most risk transfer, and what evidence from the **Risk Management Pathways (Ages 31–36)** table supports that?

2. In Pathway A, Amara sells her investments during a market downturn to cover expenses. What circumstances may have led to that decision, and what was the financial cost?

3. What is the key difference between Pathway B and Pathway C in terms of the written plan each had in place, and why does that difference matter financially?

4. Looking at all three pathways, which would be most appropriate for someone with high risk tolerance but low risk capacity, and what does Amara's situation reveal about the difference between the two?

5. Pathway C relies on short-term disability insurance. Without regulatory oversight and ethical professional standards, what specific outcome in Pathway C's data might have looked different, and why?

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REFLECTION

Strategy, Behavior, or Both?

What + Why: Explain how risk strategies and behavior affect financial outcomes and why the “best” choice depends on the person.

In real life, financial outcomes aren’t just about what plan you choose, they’re also shaped by how prepared you are and how you respond when something goes wrong. Use what you’ve learned to explain how each pathway handled risk and why different people might make different choices based on their situation.

Supporting Materials:

Risk Management Pathways (Ages 31–36) (Case Study)

Time Jump: Ages 31–36 Analysis (previously completed)



Reflect

1. Using evidence from the **Risk Management Pathways (Ages 31–36)** table, and your work from the **Time Jump: Ages 31–36 Analysis**, explain which risk management pathway best protected Amara’s financial progress and whether that outcome was the result of her risk management strategy/strategies, the written financial plan that guided decision-making, or both. Why is no single pathway the right choice for every person?

Strategy, Behavior, or Both? Rubric

Criteria	4-Strong	3-Proficient	2-Developing	1-Beginning
Claim and Evidence	Clearly identifies a pathway and states a specific, defensible claim about why it best protected Amara's financial stability or progress. Supports the claim using at least two specific pieces of evidence.	Identifies a pathway and states a claim supported by at least one relevant piece of evidence but the reasoning and references are general and don't name specific figures.	Identifies a pathway but provides vague, incomplete, or weak evidence to support the claim.	Does not clearly identify a claim or provide supporting evidence.
Risk Management Strategy	Correctly names and applies at least one risk management strategy (avoidance, reduction, retention, or transfer) to explain why the chosen pathway performed as it did.	Names a strategy but applies it loosely or without connecting it clearly to the pathway's outcome.	Mentions a strategy by name but does not explain how it connects to the outcome.	Does not reference any risk management strategy.
Written Financial Plan	Clearly explains how a written financial plan (or the absence of it) influenced the pathway's outcome, using specific evidence.	Acknowledges that a written financial plan influenced the outcome but connects it only loosely to evidence.	Mentions a written financial plan in passing without connecting it to a specific outcome.	Does not address the role of a written financial plan in the pathway's outcome.
Conditionality	Clearly explains that the strongest pathway may not be best for everyone and identifies at least one specific factor (e.g., income, risk tolerance, financial capacity, goals) that could change the decision.	Acknowledges that different people may make different financial decisions and identifies a general reason why.	Hints that answers may depend on the situation but does not explain clearly.	Does not acknowledge that financial decisions depend on individual circumstances.

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ACTIVITY

Financially Me: Risk Assessment Chart

What + Why: Identify real financial risks in your life and plan how you would handle them before they happen.

Financial risks can show up when you least expect them. The difference is how prepared you are.

Use this chart to think through what could happen, how likely it is, and what you would actually do if it did. This helps you move from guessing to planning.

Your **Risk Assessment Chart** will become the Financially Me component of your FinanceFolio for this topic.

Instructions:

1. Identify 2–3 financial risks relevant to your life.
2. Estimate the likelihood of each risk of happening at some point in your lifetime.
3. Choose a strategy for how you would prepare for or handle this risk:
 - Avoidance
 - Reduction
 - Retention
 - Transfer
4. Describe how you would manage each risk using the strategy you identified.
5. Complete the Risk Reality Check column.
6. Take a moment to answer the reflection question.

Note that the first row gives an example.

Risk	Likelihood	Financial Risk Management Strategy & How I'd Manage It	Risk Reality Check: What would happen if this risk occurred tomorrow?
(e.g., Job loss)	☐ High ☒ Med ☐ Low	☐ Avoidance ☐ Reduction ☒ Retention ☐ Transfer <i>(Build an emergency fund and keep enough savings to help cover bills and basic expenses for a few months.)</i>	<i>(I might not be able to pay rent, buy groceries, or cover my phone bill until I found another source of income.)</i>
	☐ High ☐ Med ☐ Low	☐ Avoidance ☐ Reduction ☐ Retention ☐ Transfer	
	☐ High ☐ Med ☐ Low	☐ Avoidance ☐ Reduction ☐ Retention ☐ Transfer	
	☐ High ☐ Med ☐ Low	☐ Avoidance ☐ Reduction ☐ Retention ☐ Transfer	

Reflection Question

Which financial risk or strategy from your chart would matter most to you personally right now, and why?

Submission:

Turn in your completed work to your teacher.

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POST-QUIZ

Risk Management & Insurance

What + Why: You made it to the end of the topic! This quick, ungraded quiz shows how your thinking has grown since the pre-quiz.

Instructions:

1. Answer each question as best you can.
2. Circle the best answer for each question.
3. Submit it when you're done.

1. Which example best demonstrates transferring financial risk?
 - ☐ a. keeping extra cash at home for emergencies
 - ☐ b. choosing not to invest in cryptocurrency
 - ☐ c. purchasing health insurance to cover medical expenses
 - ☐ d. diversifying across several mutual funds
2. A bank insured by the FDIC unexpectedly fails. What protection does the FDIC provide to consumers?
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 - ☐ c. It replaces any income lost because of the bank failure.
 - ☐ d. It prevents inflation from reducing purchasing power.

3. Which investor is most likely to have a low risk tolerance?
- ☐ a. an investor who is comfortable with large market swings in exchange for higher potential returns
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 - ☐ c. an investor who actively seeks high-risk, high-reward opportunities
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 - ☐ c. An investor diversifies their portfolio to reduce risk.
 - ☐ d. An investor follows a long-term investment plan.
5. Why are regulations and professional ethics important in financial markets?
- ☐ a. They guarantee that investments will always increase in value.
 - ☐ b. They eliminate all financial risk for consumers.
 - ☐ c. They help promote fair practices, transparency, and accountability in financial decisions.
 - ☐ d. They allow financial professionals to make decisions without oversight.

