PLANNING A 45-60 MINUTE FEFE WORKSHOP
FOR EDUCATORS

The FEFE program encourages educators to conduct round table sessions or workshops up to 60 minutes for educators, students and administrators in your state. If a workshop is for over 100 educators, or longer than 60 minutes, please contact the FEFE Director, Nicole Chinadle Wanago (chinadle@email.arizona.edu) before agreeing to conduct the workshop.

The following guide is designed to help you plan a 45-60 minute workshop. Presenters may select which activities they feel comfortable presenting and best meet the individual needs of their audience. Please note that this is simply a recommendation. Feel free to modify the activities to meet your needs.

GENERAL SUPPLIES:

- FEFE Workshop Power Point
- FEFE Informational packets (contain a sample lesson plan, general information about the project, and contact information.
  - Available free of charge.
- Activity supplies (based upon numbers and activities selected – see the FEFE Workshop Outline on page 2)
  - FEFE can support you by providing materials with 3-weeks advanced notice.
- Computer (supplied by the presenter)
- LCD projector (supplied by presenter or the local coordinator)
  - Ensure a screen, LCD table, and extension cord is available.
- Clicker to transition between slides (optional)
- Watch or small clock
- Wireless Internet (if available)

DIRECTIONS:

2 months before the workshop:
- Work with a local coordinator to complete the Workshop Logistics chart on page 2. This should be completed 1-2 months before the workshop to ensure everything is properly coordinated.
- Use FEFE Workshop Outline chart on page 3 to determine the flow of your workshop.

1 month before the workshop:
- Reference the FEFE workshop PowerPoint and delete the extra slides which relate to activities you will not be using.
- Identify who is responsible for providing each supply (yourself, the local contact, or FEFE) in the FEFE Workshop Outline.
- Prepare any supplies you will be providing.
- Begin practicing your workshop.
- Contact FEFE (fefe@cals.arizona.edu) 3-weeks before your presentation if you would like FEFE to provide informational packets or activity supplies.
  - Attach the Workshop Logistics and FEFE Workshop Outline completed documents to your email.

1 week before the workshop:
- Continue practicing 😊
- Confirm the workshop details with the local contact and location.
- Check with FEFE (520.626.4209) or fefe@cals.arizona.edu to ensure your materials have been shipped. FEFE will provide you with a FedEx tracking number.

Immediately after the workshop:
- Complete the workshop evaluation document on page 5 and submit to FEFE. It is very important for FEFE to track workshop numbers. This is an integral piece of information we use to receive annual funding to keep FEFE going!
## Workshop Logistics

### Workshop Time, Date, Attendees

<p>| | | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Date of workshop</td>
<td>Start time of workshop</td>
<td>Length of workshop</td>
</tr>
<tr>
<td>Time you can access the room</td>
<td>Estimated number of participants</td>
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### Local Contact

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Name of local contact</td>
<td>Contact’s cell phone number</td>
<td>Contact’s email</td>
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### Workshop Location

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<table>
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<tbody>
<tr>
<td>Location (address and room number)</td>
<td>Shipping Address</td>
<td>Phone Number</td>
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</table>

### Workshop Room Set Up

<p>| |</p>
<table>
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<th></th>
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<tbody>
<tr>
<td>Room set-up</td>
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<tr>
<td>Note: If conducting several activities, it is best to have a room with round tables and to request enough space in the room for people to easily move around.</td>
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</tbody>
</table>

<p>| |</p>
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<tr>
<td>Wireless internet availability?</td>
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</table>

Correspondence with local contact:
# FEFE Workshop Outline

<table>
<thead>
<tr>
<th>Time</th>
<th>Outline</th>
<th>Supplies Needed</th>
<th>Who is responsible for providing each supply? (you, the local contact, or FEFE)</th>
</tr>
</thead>
</table>
| 3 minutes | **INTRODUCTIONS** (select one activity)  
- Introduce yourself  
- Financial Statistic Puzzle Pieces Activity (pg 7)  
- Four on the Floor Activity (pgs 15-17)  
- Other Ideas____________________________ | **Financial Statistic Puzzles**  
1 Financial Statistic Puzzle Piece per participant (pg 9-14)  
★ See step one on page 7 for set up and use page 9 of financial statistics for activity  
1 answer key with financial statistics (pg 8)  
**Four on the Floor**  
Four on the Floor Sheets (3/table) (pg 17) | **FEFE Informational Packet with Sample Lesson Plan**  
Contact FEFE to receive |
| 8 minutes | **WELCOME AND HISTORY**  
(see detailed agenda for additional talking points)  
- Project Mission  
- Curriculum Development including Master Teacher Program  
- Curriculum Types FEFE has available | **Beach Ball Toss**  
1 beach ball/15 participants 2 black sharpie markers and 2 red sharpie makers per beach ball group  
**Attitudes About Money**  
1 set of Attitudes about Money activity cards (pg 20-21)  
★ Follow Step three brainstorm facilitation on page 18 for set up  
Sticky notes on each table (5/participant)  
Masking tape or stick pins to hang the cards | |
| 10 minutes | **ACTIVITY** (select one)  
- Beach Ball Toss (see PowerPoint slides 10-11 for directions)  
- Attitudes about Money (pgs 18-21)  
- Other Ideas____________________________ | **Family Finance Simulations**  
Life In... Samples  
Life Of... Samples  
**Money World Squares**  
9 people per board (if able)  
2 participants  
4 people per participant for teams  
1 facilitator  
(20 people per board if using a human board)  
1 set of X and O cards per board  
★ See step two on page 22 for activity card set up  
1 set of Moneyworld squares questions and answers per board (pg 24 is paychecks and taxes content pg 25 is automobile insurance) | |
| 10 minutes | **CURRICULUM DESIGN AND CODING**  
(see detailed agenda for additional talking points)  
- Lesson Plan Design—Ready to teach format  
- Curriculum coding  
- Curriculum materials are free!  
- Activity based approach | | |
### FEFE Workshop Talking Points and Helpful Hints

**ADDITIONAL TALKING POINTS ARE IN THE NOTES SECTION OF EACH POWERPOINT SLIDE**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event/Place</th>
<th>Items</th>
</tr>
</thead>
</table>
| 30-45 minutes      | Set-Up - Activity    | ★ Refer to the [FEFE Workshop Outline](#) for a complete list of supplies needed based upon activities selected.  
★ Place one information packet at each person’s seat. Or, have someone assigned to hand-out packets as people enter the room.  
★ After each activity has been selected refer to the appropriate page numbers indicated to set up activity prior to workshop |
| 4 minutes          | FEFE Website         | • Screen Shots  
• Professional Development  
**CONCLUSION/ANY QUESTIONS**  
• Other ideas__________ |
## Family Economics & Financial Education
### Post Workshop Self-Evaluation

Directions: Please provide detailed responses so we can work to improve the conference each year. For questions with ratings, 1 = lowest and 5 = highest.

<table>
<thead>
<tr>
<th>Name of Group Presented to:</th>
<th>Number of Attendees:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Workshop: (course promotion, general financial education, FEFE promotion)</td>
<td>Date of Presentation:</td>
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<table>
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<tr>
<th>Materials Used:</th>
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<table>
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<tr>
<th>Length of Presentation:</th>
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<table>
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<tr>
<th>Event:</th>
<th>Rating:</th>
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<tbody>
<tr>
<td>Registration Process (if applicable)</td>
<td>1 2 3 4 5</td>
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<tr>
<td>Comments:</td>
<td></td>
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</tbody>
</table>

| Participant Reaction-level of interest | 1 2 3 4 5 |
| Comments: |

| Appropriateness of Materials | 1 2 3 4 5 |
| Comments: |

| Facilitation Method Used | 1 2 3 4 5 |
| Comments: |

Did you use FEFE materials? Y or N
If yes, what?

| Level of confidence presenting subject matter | 1 2 3 4 5 |
| Comments: |

What were the strong points of your presentation?
Comments:
<table>
<thead>
<tr>
<th>What would you improve for your next presentation?</th>
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<tbody>
<tr>
<td>Comments:</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>How can FEFE assist you?</th>
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<tbody>
<tr>
<td>Comments:</td>
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<table>
<thead>
<tr>
<th>Rate the overall process and delivery of the workshop.</th>
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<tbody>
<tr>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Comments:</td>
</tr>
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</table>
FINANCIAL STATISTICS PUZZLES
GRADE LEVEL 10-12

“ACTIVE LEARNING TOOL”

Time to complete: varies

INTRODUCTION
Financial statistics are a good way to show participants why family finance and economics is important. Financial Statistics Puzzles can be used as an anticipatory set in a number of the Family Economics & Financial Education lesson plans.

FACILITATION
1. Prepare puzzle pieces
   a. Type financial statistics using a large font and landscape layout, type one statistic per page.
   b. Print each statistic on different colored paper.
   c. Cut page each page into 4-7 pieces, creating a separate puzzle for each piece of paper.
      i. Cuts can be as straight or uneven as desired.
      ii. Cut enough pieces out so that each participant will have one piece of paper.

2. Play activity
   a. Give each participant a piece of a puzzle.
   b. Direct participants to find others that have the same color paper.
   c. Once they find everyone with the same colored paper, the group must put their puzzle together to reveal the financial statistic.

3. Discussion
   a. Have each group share their financial statistic.
   b. Educator can facilitate discussion and add any points he/she desires.

*Note to educator: This activity is a fun way to break students into groups for other activities.

MATERIALS
Financial Stats Quiz – 5.0.18.B1
Puzzle Pieces – 5.0.18.E1
Financial Statistics – Making The Case For Financial Literacy -2005
Jump$tart Coalition April 2005
   www.jumpstart.org
Colored paper
Scissors
Puzzle Pieces

1. 10% of teens 12-19 have their own credit card. *Teen Research Unlimited, Teens Cautious, but Curious, about Credit Cards, November 22, 2004, www.teenresearch.com*


3. Personal savings as a percentage of personal income decreased from 7.5% in the early 1980s to 2.3% in 2003. *Senator Akaka, Financial Literacy Month Resolution, March 9, 2004*

4. Consumer debt is now equal to 110% of disposable income; ten years ago, it was 85%, and 20 years ago, it was 65%. *Senator Akaka, Credit Card Minimum Payment Warning Act, May 21, 2004*

5. The average revolving balance, among individuals with at least one credit card, is $3,815. *CardWeb.com, Card Debt, April 2004*

6. Among Americans who have credit cards, the average number they own is 3.6. *CardWeb.com, Card Debt, April 2004*

7. The number of convenience users who “always pay-off in-full” has declined over the past three years from 42% to 37%. *CardWeb.com, Card Debt, April 2004*

8. Americans shelled out more than $24 billion in credit card fees in 2004, an 18% jump over the previous year. *CardWeb.com, Fee Party, January 13, 2005*

9. Only 30% of parents said their child’s high school offered a course on practical money skills. *2004 Annual Back-to-Back Survey from Visa USA*

10. Among parents with children five or older, only 26% feel well prepared to teach their kids about basic personal finances. *FleetBoston, September 2003*


12. The average credit card debt among graduate students who carry cards is $7,831; among undergraduates the figure is $3,262. *2003 Credit Card Usage Among Graduate Students Analysis by Nellie Mae*

13. Between 25 and 56 million adults are unbanked, i.e., not using mainstream, insured financial institutions. *Senator Akaka, Oversight Hearing on Financial Education and Literacy, March 30, 2004*

14. Revolving Debt, mostly comprised of credit card debt, increased from $54 billion in January 1980 to more than $780 billion in November 2004. *Credit Card Minimum Payment Warning Act, February 16, 2005*

15. 98% of college students and 90% of high school students say they have learned about money management through their own experiences with money. *2003 Capital One Survey*

16. Only 15% of students surveyed said that they had taken a portion of a course (at least once a week) in money management or personal finance. *JumpStart Coalition, 2002*

17. American teenagers, as a cohort, spent over $172 billion in 2001, equal to Mexico’s yearly exports. *Teenage Research Unlimited, 2001*

18. 40% of [teenage] students are likely to buy a pair of jeans (or something similar) they really want even if they do not have the money to pay for it. 22% would pay for it with a credit card. *American Savings Education Council (ASEC)*
PERSONAL SAVINGS AS A PERCENTAGE OF PERSONAL INCOME DECREASED FROM 7.5% IN THE EARLY 1980S TO 2.3% IN 2003
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**FOUR ON THE FLOOR**
**GRADE LEVEL 7-12**

"ACTIVE LEARNING TOOL"

Time to complete: varies

### Introduction

Four On The Floor can be used to reinforce a variety of concepts in a family finance and economics course. It can be used as an introductory activity, anticipatory set or review. Four On The Floor can be used with all of the Family Economics & Financial Education units; it is up to the teacher to determine in which unit or topic to employ the game.

### Facilitation

1. Prepare the *Four On The Floor* worksheet 5.0.7.H1:
   a. Draw two lines (one horizontal and one vertical) to meet in the middle of a piece of paper. These two lines should result in four squares on the paper which will look like this:
   
   ![Four Squares on Paper]
   
   i. Variation: Use Microsoft Word (or similar program) and create a table with two columns and two rows that are the size of the entire page, for example see page 3
   b. Choose a topic and write one open ended question in each square relating to the topic.
   c. Make approximately 1 copy of the worksheet for every 3 participants.
2. Place worksheets randomly around the room on desks, tables, chairs, or even the floor.
3. After the participants enter the classroom and take their seats, explain the activity.
   a. If a worksheet is in front of a participant, he/she must answer one of the questions and write down the response.
   b. Then he/she crinkles the worksheet into a ball and tosses it across the room.
   c. The participant closest to the worksheet must pick it up, answer one of the remaining questions, crinkle it into a ball, and toss it across the room.
   d. This continues until all questions have been answered on the worksheet or until a certain time limit has been reached; because the questions are open ended, the activity can go on for as long as seems appropriate for the group.
4. Play activity
5. After activity is finished, have the last participant to answer a question keep the worksheet.
6. Choose one question to discuss first and have the participants read the corresponding responses aloud.
7. Discuss the questions and answers.

### Variation

Create many sheets with many different questions, thus having many different questions being tossed around the room at the same time rather than having the same four questions being tossed around.

### Example

Page 3 has an example of a Microsoft table created for this game. The example provided can be used with Renting vs. Owning a Home 1.9.2
Materials

Four On The Floor game – 5.0.7.H1
*approximately 1 worksheet for every 3 participants
To use attached example: FEFE lesson plan Renting vs. Owning a Home 1.9.2
<table>
<thead>
<tr>
<th>At what age should financial literacy be taught?</th>
<th>Why are you at this workshop today?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Why is financial education important?</td>
<td>What would you like to see in a financial literacy curriculum?</td>
</tr>
</tbody>
</table>
ATTITUDES ABOUT MONEY
GRADE LEVEL 7-12

“ACTIVE LEARNING TOOL”

Original Sources: Jerry Mason, National Association of Insurance and Financial Advisors
Time to complete: varies

Introduction
Attitudes About Money can be used as an introductory activity or anticipatory set to begin a discussion on values. It can be used with the Family Economics & Financial Education Unit 17 - Values, Needs vs. Wants, and Goal Setting, or any other unit or lesson the educator would like.

Facilitation
This activity can be facilitated in a variety of ways, below are a few examples.

1. Group facilitation
   a. Handout an Attitudes About Money worksheet 5.0.2.A1 to each participant.
   b. Allow approximately five minutes to complete the worksheet.
   c. Break participants into groups of four or less.
   d. Have groups share amongst themselves their answers to the questions. Encourage them to talk about similarities as well as differences in their answers and why they answered the questions one way or another.
   e. Allow groups to share ideas with rest of class.
2. Individually
   f. Handout an Attitudes About Money worksheet 5.0.2.A1 to each participant.
   g. Allow approximately five minutes to complete the worksheet.
   h. Have participants share answers with group.
3. Brainstorm sheets
   i. Write each question from Attitudes About Money worksheet 5.0.2.A1 on a separate sheet of butcher paper.
   j. Spread the sheets of paper around the room.
   k. Have participants wander around the room answering the questions by writing their answers on the sheet of paper with the question, or write answers on sticky-notes and stick them onto the sheet of paper with the question.
   l. After participants have had a chance to answer the questions, educator collects papers and leads group in discussion about the answers provided.
4. Educator led discussion
   m. Educator reads questions to group.
   n. Participants raise hands and are called on, or they call out answers to the questions.
   o. Educator writes answers on the board.
   p. Educator leads discussion on the various answers to the questions.

Materials
Attitudes About Money worksheet – 5.0.2.A1
Butcher paper for brainstorm variation
# Attitudes About Money

<table>
<thead>
<tr>
<th>Total Points Earned</th>
<th>Name_______________</th>
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<tbody>
<tr>
<td>11 Total Points Possible</td>
<td>Date_______________</td>
</tr>
<tr>
<td>Percentage</td>
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</tbody>
</table>

Directions: Complete the following statements by writing the first thing that comes to mind.

1. If I could spend $1,000.00, I would…

2. Rich People…

3. The most important thing money does for me is…

4. When I am broke I feel…

5. Saving money…

6. Credit should be used…

7. If I have extra money, I…

8. When I buy jeans, I look for…

9. I would like to save money for…

10. Budgeting is…

11. A hand crafted gift is…
Rich people...

When I’m broke I feel...

I would like to save money for...
Budgeting is...

Credit should be used...
Time to complete: varies

**Introduction**

MoneyWorld Squares can be used to reinforce a variety of concepts in a family finance and economics course. It is best used as a review, but can also be used as an introductory activity or anticipatory set. MoneyWorld Squares can be used with all of the Family Economics & Financial Education units; it is up to the educator to determine which unit or topic to employ the game. MoneyWorld Squares is played like Tic-Tac-Toe or Hollywood Squares.

**Facilitation**

1. Prepare the MoneyWorld Squares questions
   a. The educator can prepare the questions or use class time to have each participant create questions
   b. The questions can be true & false, multiple choice, or definition
      i. At least 9 questions are needed which would allow each question to possibly be read more than once if not answered correctly the first time. The higher number questions prepared, the fewer times one would have to be re-read.
   c. Examples using a specific FEFE lesson plan 16.1 Automobile Insurance can be seen on page 3
2. Prepare the game cards
   d. Nine X and O cards will be needed
   e. Each card will have an X on one side and an O on the other
   f. Using a copy machine, copy the provided template 3 times, and then cut out Xs and Os and glue on construction paper, or cardstock for more durability, an X on one side and an O on the other
3. Room set up (see the diagram below for a visual representation)
   g. A minimum of 11 participants will be needed, 9 for the game board and 2 contestants
   h. Choose 9 participants to be the game board
      ii. Have three stand, three sit on a chair in front of those standing, and three sit on the floor in front of those sitting
      iii. These people will be known as the “squares”
   i. Divide the rest of the participants into two teams: Team X and Team O
4. Play the activity
   j. The first team selects square
   k. Facilitator reads a question to the person in a square
      iv. The square answers the question, not the team
      v. After the square answers, the team chooses to agree or disagree with the square’s response
      vi. If the square answer’s correctly and the team agrees with the answer or if the square answer’s incorrectly and the team disagrees with the answer, the team gets that square
         1. The square then holds the letter, X or O, that corresponds with the team in front of them and the play moves to the next team
      vii. If the square answer’s correctly and the team disagrees with the answer or if the square answer’s incorrectly and the team agrees with the answer, the team does not get that square, and the play moves to the next team
         1. If a team does not get a square, the square is not automatically won by the other team
1. The first team with three in a row across, down, or diagonally wins.

5. You can play as many rounds as you have questions and/or time for; however, be sure to switch your 9 square participants so as to give everyone the opportunity to be “on stage”.

**Variation for less than 11 participants:**

1. Prepare MoneyWorld Squares questions in same manner as above
2. Prepare question carts
   a. Cut card stock into approximately 2 x 4 inch rectangle cards, cut enough cards so there is one for each question
   b. Print the MoneyWorld Squares questions and cut out
   c. Glue each question on one of the cardstock cards - be sure to NOT include the answer
   d. Place all question cards into a non-transparent bag or container
3. Create game board
   a. Draw a Tic-Tac-Toe game board on the front board
4. Prepare participants
   a. Divide the participants into two teams: Team X and Team O
5. Play activity
   a. The first team draws a question card from container and attempts to answer the question
      i. If they are correct
         1. The team chooses where on the Tic-Tac-Toe game board they want to place their X or O and play moves to next team
      ii. If they are incorrect
         1. Team receives no spot on the game board and play moves to next team
   b. The first team with three in a row across, down, or diagonally wins.

**Materials**

- MoneyWorld Square Paychecks: Questions/Answers 5.0.8 or MoneyWorld Squares Automobile Insurance: Questions/Answers 5.0.8.E1
- Nine X and O game cards – 5.0.8.H1
- Three chairs
- At least 11 participants (9 for the board and 2 contestants)
## MoneyWorld Squares: Paychecks
### Question/Answers

1. **What is a pay period?**
   a. A length of time for which an employee’s wages are calculated. May be weekly, bi-weekly, or monthly.

2. **Which is the higher amount – gross pay or net pay?**
   a. Gross pay

3. **Define net pay.**
   a. The amount paid after all the deductions are subtracted from the gross pay amount.

4. **What two deductions are withheld under the FICA heading?**
   a. Social Security and Medicare

5. **What two forms does every person complete when they begin a new job?**
   a. Form W-4 and Form I-9

6. **What is Medicare?**
   a. Medicare is hospital and medical insurance for the elderly and disabled.

7. **Why would a person complete a Form I-9?**
   a. To determine if they are eligible to be hired in the United States.

8. **Give two examples of documentation and identification required to complete the Form I-9.**
   a. Birth certificate, driver’s license, passport, and Social Security card.

9. **Name three ways an employee may be paid.**
   a. A paycheck, direct deposit of paycheck, payroll card

10. **What is Withholding Tax?**
    a. The amount of tax required by law to be withheld from wages earned.

11. **Define gross pay.**
    a. The total amount of money earned in a pay period.

12. **Define payroll withholdings.**
    a. Money is subtracted or deducted from gross pay earned.

13. **What is the least secure way to pay employees?**
    a. Paycheck and pay-stub

14. **What is the pay a person actually takes home: gross or net?**
    a. Net pay

15. **What are three things tax dollars pay for?**
    a. Roads
    b. Police
    c. Fire/Emergency services
    d. Government agencies
    e. Schools

16. **How is gross pay calculated if earning an hourly wage?**
    a. By multiplying the number of hours worked in a pay period by the hourly wage.
MONEYWORLD SQUARES:
AUTOMOBILE INSURANCE
QUESTIONS/ANSWERS

1. **Approximately how many automobile accidents occur annually?**
   Answer: 35 million

2. **True or False. Auto insurance is an arrangement between an individual (consumer) and an insurer (insurance company) to protect the individual from an automobile accident.**
   Answer: True

3. **Name the four types of coverage available for automobile insurance.**
   Answer: Liability insurance, medical payment insurance, uninsured/underinsured motorists insurance, and physical damage insurance.

4. **True or False. Liability insurance covers losses suffered by the insured or for property damage to the driver’s car if the insured caused the accident.**
   Answer: False. Liability does NOT cover those losses.

5. **Describe what is meant by a policy with a liability limit of 25/50/10.**
   Answer:
   - **25**: $25,000 is per-person bodily injury limit. This is the most that will be paid for any one person bodily injury.
   - **50**: $50,000 per-accident bodily injury limit. This is the most that will be paid for all bodily injury losses from an accident.
   - **10**: $10,000 is the most which will be paid in property damage liability from an accident.

6. **What are the three situations a person would want to carry Uninsured/underinsured Motorists Insurance?**
   Answer: Hit-and-run accidents where the driver leaves the accident before he/she is identified.
   - An accident with an uninsured driver.
   - An accident with an underinsured driver.

7. **True or False. Physical damage insurance covers damages caused to the vehicle and the two optional forms of coverage are collision and comprehensive.**
   Answer: True

8. **List three factors that influence insurance rates.**
   Answer: Any three of the following: age, gender, marital status, driving record, type and age of vehicle, vehicle use, and place of residence, number of drivers on the policy, driver training, good student, multiple car, anti-theft systems, multiple policies with the same company, and long-time customers.

9. **True or False: Injury is the uncertainty about a situation’s outcome.**
   False: Risk is the uncertainty about a situation’s outcome

10. **The fee paid to the insurer to be covered by the insurance is called what?**
    Answer: Premium

11. **True or False. One way to save money on auto insurance is to research different insurance companies to find the best rates.**
    Answer: True

12. **What type of coverage pays the cost of having a vehicle towed to receive repairs if it breaks down?**
    Answer: Towing coverage