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# Unexpected Events

## *Objectives*

Students will determine whether unexpected events have positive or negative consequences. They will show how their finances are affected by these events.

## *Suggested Vocabulary*

natural disaster, increase, decrease, laid off, bonus, promotion, prescription medicine, over-the-counter medicine, medical emergency, crime, victim, accident, property damage, injury, inheritance, profit, loss, financial reward

## *Materials*

- Unexpected Event Cards (pages 68–73), enough for at least one card per student on cardstock or heavy paper
- Family Profile Record Sheets (page 10) from previous simulations

### *Optional:*

- Basic Operations with Whole Numbers (pages 81 and 82)
- Understanding Decimals (page 83)
- Adding and Subtracting Decimals (page 84)
- Understanding Fractions and Mixed Numbers (page 85)
- Multiplying Fractions and Mixed Numbers (page 86)
- Understanding Percentages (page 87)
- Finding Percentages (page 88)
- Answer Key (page 93)
- Measurement Conversion Chart (page 96)

## *Procedure*

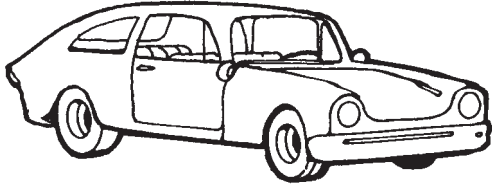
1. On the chalkboard, make a two-column chart with the headings Positive and Negative. Ask students to brainstorm one list of events that could affect their finances positively and another list of events that could affect their finances negatively. Write students' suggestions on the chart under the appropriate headings.
2. Use cardstock or heavy paper to reproduce the cards shown on pages 68–73. Cut apart the cards, shuffle, and place them facedown in a stack.
3. Have students pick events and read them to the class. Tell students to record the effects of the events on the Family Profile Record Sheet (page 10).

## *Follow-Up Activities*

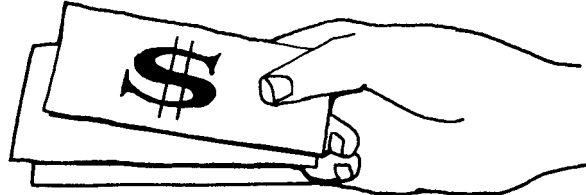
1. Invite a Red Cross volunteer to speak to your class about disaster relief. Ask how students can volunteer to help the local Red Cross.
2. Have students create a time line that shows major disasters around the world. Ask them to do research to learn about what kind of help is available to victims of disasters.

# Unexpected Event Cards

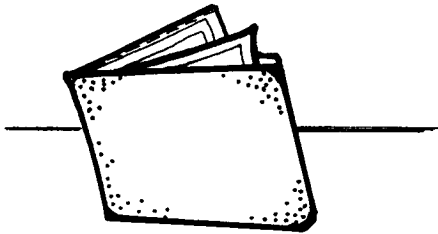
You win a new car on a game show, so you sell your old one for \$1,500.



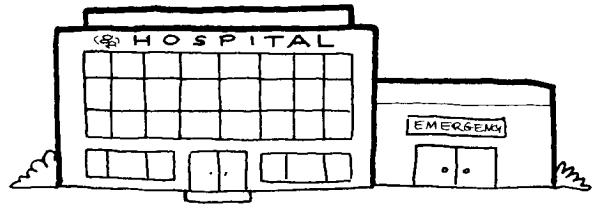
You pay the Internal Revenue Service \$1,200 for last year's income tax.



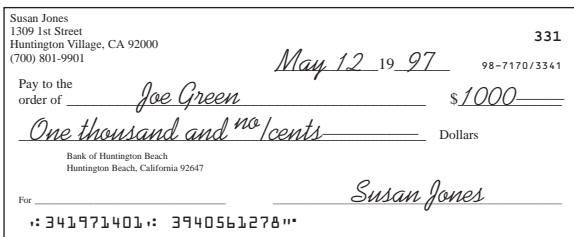
You receive a \$100 reward for returning a lost wallet.



You go to the emergency room at the hospital and get stitches. The bill is \$175.



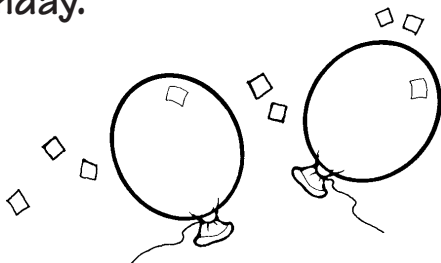
You earn a \$1,000 bonus from your boss.



A plumber fixes the leaky faucet in your kitchen for \$115.



You receive \$200 for your birthday.



Your mechanic charges you \$480 for car repairs.

