

On Target for Your Goals

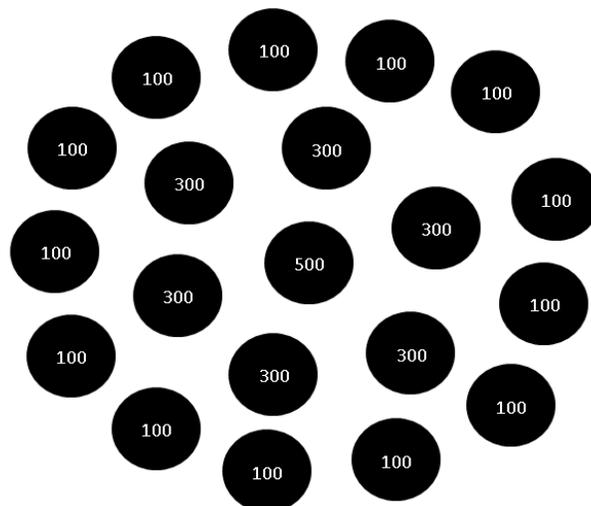
This assessment activity demonstrates the ideas of risk and decision making, while testing student comprehension of the lesson concepts.

TARGET SUPPLIES

- Foam board or poster board, approximately 20" x 30"
- 20 paper or plastic cups (9 oz)
- Marker
- Glue gun or glue
- 20 ping-pong balls

TARGET ASSEMBLY

- On 13 cups write 100, on 6 cups write 300, and on 1 cup write 500. These are the point values for each cup.
- On the poster (or foam) board, make 3 rings of cups (placed upright), with the outside ring with 13 100-point cups, the middle ring with the 6 300-point cups, and the center ring with the 1 500-point cup.
- Glue the cups in place on the board. Leave some space between the cups.
- The following shows the layout for the target:



ADDITIONAL ACTIVITY PREPARATION

- Cut apart the question cards below.
- Place the target on a table or desk.
- Place a mark on the floor with tape 2 to 3 feet away (or a distance from the goal that will be challenging for your class).

ACTIVITY PROCEDURES

- Divide the class into two teams.
- Within each team, put students in pairs (one person will be the question selector/reader and the other will be the ball bouncer). The pair will work together to answer the question.
- Select the first team to begin, and have the first pair of students from that team proceed to the game area. (Team members should identify who will be the question selector and who will be the ball bouncer.)
- Have the question selector/reader pick a card (these should be placed upside down or in an envelope) and read the question.
- The pair will have a set amount of time (10-20 seconds) to answer the question.
- If they answer the question correctly, the ball bouncer will have a chance to score points for the team.
- If the ball lands in a cup, the team gets (and records) the points listed on the cup. If the ball does not land in a cup, then no points are scored.
- If the ball lands in the cup, leave the ball in the cup. This will add an element of challenge as the students move through the card deck.
- The next turn will go to the other team. Each team will get 10 turns to score points.
- If the class has an odd number of students, have the extra person serve as the scorekeeper (or some teams could have three players).

QUESTIONS AND ANSWERS

Card #1

Q: Define natural disaster.

A: A naturally occurring event that can cause severe threats to public health

Card #2

Q: Define scarcity.

A: Unlimited wants versus limited resources

Card #3

Q: An emergency fund should be how many months of living expenses?

A: 3-6 months

Card #4

Q: In what “terms” are goals categorized?

A: Short-term, intermediate-term, and long-term

Card #5

Q: In managing risk, you must choose between which four options? Hint: the first letter for the four words are A, A, R and T.

A: Accept, avoid, reduce, transfer

Card #6

Q: Give an example of a long-term goal.

A: Graduating college, buying a house, etc.

Card #7

Q: What timeframe is a short-term goal?

A: Less than one year

Card #8

Q: Explain opportunity cost.

A: The highest-valued alternative that you give up when you make a decision

Card #9

Q: When making a SMART goal, what does “SMART” stand for?

A: Specific, Measurable, Attainable, Realistic, Time bound

Card #10

Q: When making a decision, what two things are weighted against one another?

A: Cost and benefits

Card #11

Q: What term means uncertainty about the outcome of a situation or event?

A: Risk

Card #12

Q: Define emergency preparedness.

A: A plan of action put in place prior to a natural disaster or unforeseen event

Card #13

Q: What P word helps people make decisions to accomplish their goals?

A: Planning

Card #14

Q: Give an example of financial preparedness.

A: Emergency fund, etc.

Card #15

Q: After implementing goals, what three R's should you do?

A: Review, revise, repeat

Card #16

Q: If you are a sophomore and have a goal of applying to college, what “term” goal would this be?

A: Intermediate term

Card #17

Q: Given a choice between three alternatives, which is the opportunity cost?

A: The highest valued alternative that is given up (the item that would be #2 on a list of priorities)

Card #18

Q: Explain basic need.

A: A necessity for survival

Card #19

Q: If your living expenses are \$1,000 per month, how much would you need in an emergency fund?

A: \$3,000-\$6,000

Card #20

Q: Give an example of a SMART goal.

A: Saving \$50 per month for the next year to purchase a new laptop computer, etc.

<p>Card #1 Define natural disaster.</p>	<p>Card #2 Define scarcity.</p>
<p>Card #3 An emergency fund should be how many months of living expenses?</p>	<p>Card #4 In what “terms” are goals categorized?</p>
<p>Card #5 In managing risk, you must choose between which four options? Hint: the first letter for the four words are A, A, R and T.</p>	<p>Card #6 Give an example of a long-term goal.</p>

<p>Card #7 What timeframe is a short-term goal?</p>	<p>Card #8 Explain opportunity cost.</p>
<p>Card #9 When making a SMART goal, what does “SMART” stand for?</p>	<p>Card #10 When making a decision, what two things are weighted against one another?</p>
<p>Card #11 What term means uncertainty about the outcome of a situation or event?</p>	<p>Card #12 Define emergency preparedness.</p>

<p>Card #13 What P word helps people make decisions to accomplish their goals?</p>	<p>Card #14 Give an example of financial preparedness.</p>
<p>Card #15 After implementing goals, what three R's should you do?</p>	<p>Card #16 If you are a sophomore and have a goal of applying to college, what "term" goal would this be?</p>
<p>Card #17 Given a choice between three alternatives, which is the opportunity cost?</p>	<p>Card #18 Explain basic need.</p>

Card #19

If your living expenses are \$1,000 per month, how much would you need in an emergency fund?

Card #20

Give an example of a SMART goal.