

Bouncing ball protection game

In a circle time activity, students answer questions about how we protect ourselves, our money, and our property.

Learning goals

Big idea

It's important that we protect ourselves, our property, and our money.

Essential questions

- What is risk?
- What are ways I can protect myself and the things that are important to me?

Objectives

- Understand the concept of risk
- Identify ways to protect yourself, your money, and your property

What students will do

- Have a discussion about risk.
- Play a game where they'll answer questions about how to protect themselves, their money, and their property.

NOTE

Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

KEY INFORMATION

Building block:

-  Executive function
-  Financial habits and norms

Grade level: Elementary school (K-1), (2-3)

Age range: 5-7, 7-9

Topic: Protect (Managing risk)

School subject: Physical education or health, Social studies or history

Teaching strategy: Cooperative learning, Gamification

Bloom's Taxonomy level: Remember, Understand

Activity duration: 15-20 minutes

National Standards for Personal Financial Education, 2021

Managing risk: 4-1, 4-2, 4-3, 8-7

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

Preparing for this activity

- While it's not necessary, completing the "Comparing places to save money" activity first may make this one more meaningful.
- Print the "Bouncing ball protection game questions" list in this guide.
- Get a ball (plastic blow-up beach ball, volleyball, soccer ball or other large, light ball) to use for the game and write or tape the numbers 1-10 on different areas of the ball.

What you'll need

THIS TEACHER GUIDE

- Bouncing ball protection game (guide)
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- "Bouncing ball protection game questions" list (in this guide)

STUDENT MATERIALS

- A beach ball, volleyball, soccer ball, or other large, light ball

Exploring key financial concepts

A risk is something that can cause harm or loss. We face risks every day. Getting sick, losing toys, or getting a flat tire on your car are all examples of risk. But there are ways we can protect ourselves from risks. Wearing a helmet when biking, going to the doctor for checkups, locking doors at home, and keeping money in a wallet or purse are some ways people protect themselves, their property, and their money.

TIP

Because practices related to protecting people, property, and money change, students should be encouraged to always look for the most up-to-date information.

Teaching this activity

Whole-class introduction

- Ask students if anyone has ever lost anything or gotten hurt.
- Explain that a risk is something that can cause harm or loss.

- Tell students that as we grow up, it's important to develop habits that protect us from risks.
- Be sure students understand key vocabulary:
 - **Protect:** To make sure that somebody or something isn't harmed, injured, damaged, or lost.
 - **Risk:** Exposure to danger, harm, or loss.

TIP

Visit CFPB's financial education glossary at consumerfinance.gov/financial-education-glossary/.

Group work

- Tell students they'll play a game to learn about ways we can protect what's important to us.
- Introduce the game.
 - Explain that the ball has the numbers 1 through 10 on it.
 - They'll need to answer a question for each number on the ball.
 - The same questions may come up more than once, but they'll be answered by different students.
- Begin the game by tossing or bouncing the ball to a student.
- When the student catches the ball, have them call out the first number they see.
- Ask the student the question that corresponds to that number on the "Bouncing ball protection game questions" list in this guide.
- Give each student up to 30 seconds to answer the question.
 - You may need to ask them clarifying questions to draw out a full answer.
 - You can use the information in the list's "Expanding understanding" column to add to the conversation.
- When the student has finished answering their question, ask them to toss the ball back to you or have them toss it to another student who has not yet had a turn.
- Continue the game until the time you've allotted for the activity runs out or all students have had a turn.
- Remember, this should be a quick activity that feels like a game, so keep things moving and energetic.

Wrap-up

If you have time, you may ask the students to share one thing that's important to them and one way they keep it safe.

Suggested next steps

Consider searching for other CFPB activities that address the topic of protection, including managing risk. Suggested activities include "Exploring ways to protect what's important to us" and "Play-acting ways to protect" (grades 2-3).

Measuring student learning

Students' answers during discussion can give you a sense of their understanding.

Keep in mind that students' answers may vary, as there may not be only one right answer. The important thing is for students to have reasonable justification for their answers.

Bouncing ball protection game questions

Print one copy of these questions for the game. Feel free to share the information in the “Expanding understanding” section to add to the discussion.

Rules:

- Begin the game by tossing or bouncing the ball to a student.
- When the student catches the ball, they should give you their number and you'll read the corresponding question.
- Continue the game until the time you have for the game runs out or all students have had a turn.

Questions	Expanding understanding
1. What is one way people protect their toys and games?	Putting toys away protects them from getting broken or lost.
2. What is one way people protect their teeth?	Brushing your teeth protects your teeth from getting cavities. Avoiding sugar helps reduce cavities. Going to the dentist keeps your teeth healthy and clean.
3. What is one way people protect their money?	At home, people might use a piggy bank to keep their money from being lost or stolen. They might also put their money in a bank or credit union. When they're out, they might carry their money in a wallet or purse.
4. What is one way people protect themselves when they ride a bike or scooter?	Wearing a helmet helps you protect yourself from hurting your head if you fall. Head injuries can be dangerous. People can also stay off roads and pay attention to their surroundings. Riding slowly and responsibly can help them avoid getting hurt.
5. What is one way people protect their books and school supplies?	If you put your books on a shelf, it protects your books from getting damaged, torn, dirty, or lost. When you're carrying your books and supplies to and from school, you can use a bag or backpack. That will protect your books and school supplies from getting lost, stolen, or damaged.

Questions	Expanding understanding
6. What is one way people keep their bikes protected from getting stolen?	When you ride somewhere, you can lock your bike at a bike rack. When you're at home, you can store it in a shed or storage closet. Or, you can lock it up somewhere safe.
7. What is one way people keep their cars safe and protected?	People often lock their car to protect their car and the things in it from getting stolen. Automobile insurance helps protect a car owner from risk if the car is stolen or damaged.
8. What is one way people keep themselves from getting sick?	Washing your hands often helps kill germs that can get you sick. Eating nutritious meals, getting the right amount of sleep for you, and exercising regularly can also keep you healthy. Going to the doctor for regular wellness visits helps you stay healthy.
9. What is one way that people can protect their homes and everything in it?	Locking doors can help keep your house and everything in it safe. Homeowner's or renter's insurance helps protect your home and your property from theft or damage.
10. What is one way people protect themselves online?	Make sure not to give away any personal information (like your name, address, or phone number) when you are online. This helps protect your identity. Don't use open wi-fi networks because you can be hacked. Don't "friend" people you don't know online because they may not be who you think they are.