

# Unit # 9 Insurance/ Circle and Trig

## Daily Planner and Proficiency Scale

Resource : [ALEKS Math Placement](#) [ASVAB study guide](#) [Teacher Test Link Circles and Trig](#) [Dave Ramsey Foundations U](#) Canvas (CV)

### Week 1

Day 1 PERSONAL FINANCE  
Book [Chapter 9 PDF](#)

Introduction to Insurance

Page 184-187

Draw to Read

- Key Terms
- Measure your progress

Draw to read

Pages 188-190

[Video 9.1.1 Protecting your wealth](#)  
[8m](#)

Class discussion on Social  
Security Number Safety  
[LINK](#)

Tax Time Talk

LT: I will learn 7 basic types of insurance - Homeowners, Auto, Health, Disability, Long Term Care, Identity Theft, Life Insurance  
SC: I can understand the importance of insurance and that different types of insurance protect me and my wealth.

Day 2 PERSONAL FINANCE  
Property Insurance

Page 191-194

Draw to Read

- Liability Insurance
- Another Reason to pay cash for your car.
- Top things to know about auto insurance

[Video 9.2.1 Basic Types of Coverage](#)  
[8m](#)

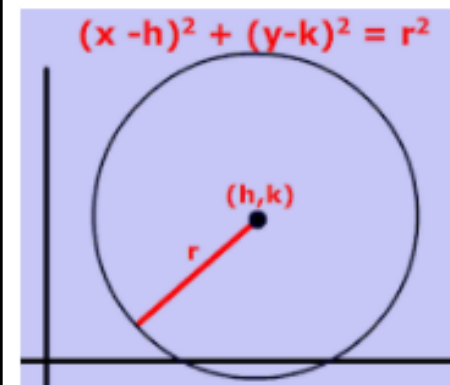
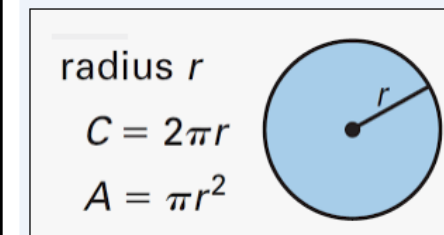
Class Discussion on Liability  
versus Collision Insurance

[Insurance Link](#)

**CV Auto Liability Limits**

LT: I will learn about property insurance  
SC: I can understand the different types of auto insurance and determine what I need. I understand homeowners and renters insurance and determine what I should plan on .

Day 3 MATH Circles  
[QR Circle Review Lesson Quizzz](#)

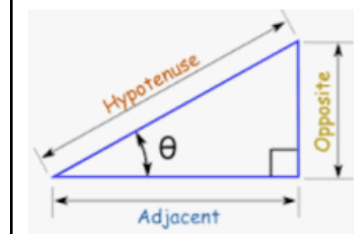
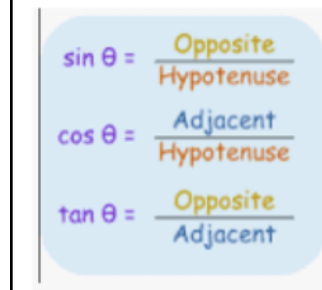
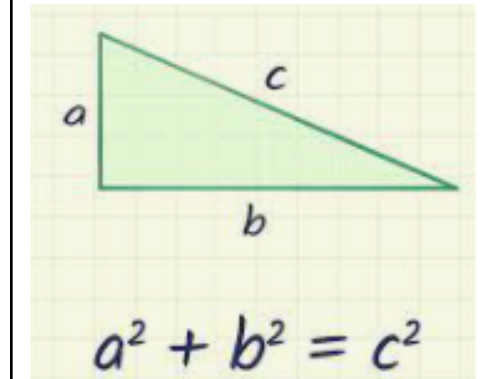


**Using equations to go from circumference to area as well as radius and diameter**

**CFA 1 U9 CFA 1 Circles 10Q**

LT: I will learn how to find area and circumference of circles and the equations of circles  
SC: I can demonstrate my knowledge of circles.

Day 4 MATH Trig  
[QR Trig Review Lesson Quizzz](#)



**CFA 2 U9 CFA 2 Trig 10Q**

LT: I will learn Trig Basic  
SC: Demonstrate Trig Skills.

## Week 2

### Day 5 PERSONAL FINANCE

Page 195-197

Draw to Read

- Group Vs individual plans
- Basic Components

[Video 9.2.2 Basic types of coverage pt 2 10 m](#)

[Video 9.2.3 Basic Types of Coverage pt 3 7m](#)

#### CV Health Insurance Basics

LT: I will learn health insurance Basics

SC: I can understand and determine how health insurance works and what kind of health insurance I need

### Day 6 PERSONAL FINANCE

Page 198-201

Draw to Read

- Disability
- Identity Theft
- Life Insurance
- Estate Planning

Additional Videos on CV

[Video 9.2.4 Basic Types of Coverage pt 4 13m](#)

[Video 9.3.1 Life Insurance 10m](#)

LT: I will learn about life insurance.

SC: I can differentiate between different types of plans and determine what insurance is needed.

### Day 7 MATH

Number Sense

Pemdas

Inequalities

Absolute Values

Sequences

Higher Level Algebra

**CFA 3** [U9 CFA 3 Math Skills 20Q](#)

NOTE: This quizizz matches the math skills portion of the canvas test very closely.

### Day 8 MATH **NO School**

**Week 3**

Day 9 PERSONAL FINANCE  
Insurance to Avoid  
Pg 202 -203  
Draw to Read

- Cash Value vs Term Ins

[Video 9.4.1 Insurance to Avoid 7m](#)

CV Which Insurance Policies?

LT/SC- Understand the power of  
Term insurance with a Roth IRA

DAY 10 Ramsey REVIEW

Page 206-207  
Check for Understanding  
Take Action Challenge  
Build on What you've learned  
Draw and Read

- Matching
- Multiple Choice
- Short Answer

[Kahoot Link](#) Single player add

Day 11 TEST DAY

TEST on Ramsey material

Day 11 MATH REVIEW

Finish all Quizizz  
MATH Test on Canvas

Day 12 Half day

Do unfinished Class discussions  
What's With Will.(not assigned)

- Create a will
- Renters Insurance

## Unit # 9 Insurance, Circles & Trigonometry

Level 4 Advanced/Proficient 90 -100% A

Level 3 Approaching Proficient 80-89% B

Level 2 Basic Skills 70 or 79% C

Level 1 Below Basic 60-69% D

### ----- MATH PLACEMENT TEST SKILLS -----

**CIRCLES**

Level 2 MATH Success Criteria

**TRIG**

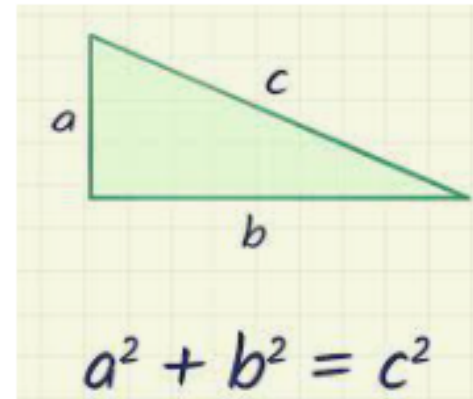
CFA 1

TEST

radius  $r$

$$C = 2\pi r$$

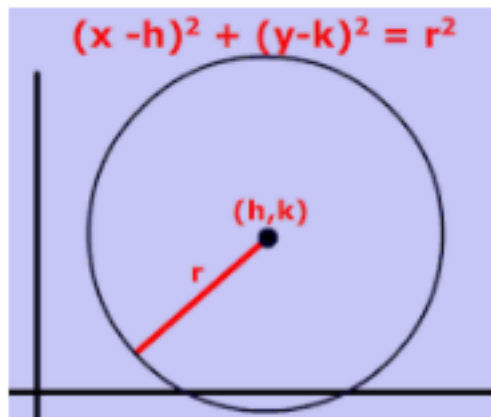
$$A = \pi r^2$$



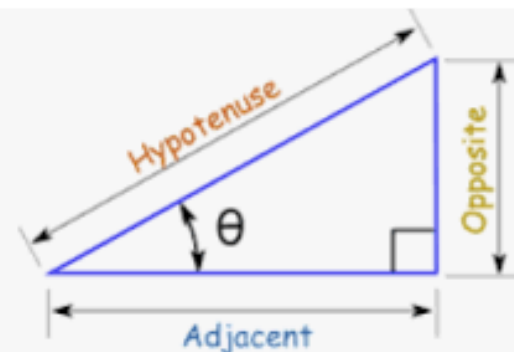
Level 3 MATH Success Criteria

CFA 2

TEST



$$\sin \theta = \frac{\text{Opposite}}{\text{Hypotenuse}}$$
$$\cos \theta = \frac{\text{Adjacent}}{\text{Hypotenuse}}$$
$$\tan \theta = \frac{\text{Opposite}}{\text{Adjacent}}$$



**Additional Skills** Addressed as a review (See below in plan)

Number Sense, PEMDAS, Inequalities, Absolute Values, Sequences, Traversals, Algebra

## Coordinate Geometry finding measurements

The points  $P(3, 5)$  and  $Q(7, -1)$  are endpoints of a diameter of a circle.  
What is the length of a radius of the circle?

## SUPPORTING STANDARDS FOR MATH TOPICS

[Wyoming State Standards PDF High School Starts on Page 77](#)

[National Standards](#)

## 2020 WYOMING MATH EXTENDED STANDARDS AND ACHIEVEMENT LEVEL DESCRIPTORS

2018 Wyoming Mathematics Content Standards	2020 Wyoming Math Extended Standards	Instructional Achievement Level Descriptor (ALDs)
<b>Geometry – Circles</b>	<b>High School</b>	
<b>Understand and apply theorems about circles. (I)</b> <b>G.C.I.1</b> Prove that all circles are similar. <b>G.C.I.2</b> Identify and describe relationships among inscribed angles, radii, and chords. Include the relationship between central, inscribed, and circumscribed angles; inscribed angles on a diameter are right angles; the radius of a circle is perpendicular to the tangent where the radius intersects the circle.	<b>EEG.C.I.1-2</b> Identify properties of circles, including center, diameter, radius, circumference, chord, and central angles.	<b>Level IV AA Students will:</b> <b>EEG.C.I.1-2</b> Use a property of circles to describe how circles are similar. <b>Level III AA Students will:</b> <b>EEG.C.I.1-2</b> Identify properties of circles, including center, diameter, radius, circumference, chord, and central angles. <b>Level II AA Students will:</b> <b>EEG.C.I.1-2</b> Identify properties of circles, including center, diameter, radius, and circumference. <b>Level I AA Students will:</b> <b>EEG.C.I.1-3.</b> Identify circles both as representations and in real life applications.
<b>G.C.I.3</b> Construct the inscribed and circumscribed circles of a triangle, and prove properties of angles for a quadrilateral inscribed in a circle. <b>G.C.I.4 (+)</b> Construct a tangent line from a point outside a given circle to the circle.	<b>EEG.C.I.3-4.</b> Not applicable.	<b>***The Extended Standards Educator Committee determined there are no real-world applications for this standard that are appropriate for this population and/or they have been covered in previous standards.</b>
<b>Find arc lengths and areas of sectors of circles. (J)</b> <b>G.C.J.5</b> Derive using similarity the fact that the length of the arc intercepted by an angle is proportional to the radius, and define the radian measure of the angle as the constant of proportionality; derive the formula for the area of a sector.	<b>EEG.C.J.5</b> Not applicable.	<b>***The Extended Standards Educator Committee determined there are no real-world applications for this standard that are appropriate for this population and/or they have been covered in previous standards.</b>

**Define trigonometric ratios and solve problems involving right triangles. (G)**

**G.SRT.G.6** Understand that by similarity, side ratios in right triangles are properties of the angles in the triangle, leading to definitions of trigonometric ratios for acute angles.

**G.SRT.G.7** Explain and use the relationship between the sine and cosine of complementary angles.

**G.SRT.G.8** Use trigonometric ratios and the Pythagorean Theorem to solve right triangles in applied problems.

**G.SRT.H.9-11 (+) STANDARD FOR ADVANCED COURSES**

-----DAVE RAMSEY FOUNDATION SKILLS -----

Priority Standard Proficiency Scale	
Score:	Standard:
Score 4	<b>The student will:</b> I will plan for my future insurance needs. I will designate a beneficiary. I have a plan to reduce future personal and business liability. I have started a simple will.
	<b>3.5</b> No major errors or omissions regarding 3.0 content and partial knowledge of the 4.0 content.
Score 3	<b>The student will:</b> I understand the need for insurance to protect my future wealth. I understand basic types of coverage including life, health, property and liability insurance. I understand the meaning of a claim, a deductible, and what a premium represents. I understand the meaning of coverage and “policy” as well as out of pocket expense. I can identify different types of liability.
	<b>2.5</b> - No major errors or omissions regarding 2.0 content and partial knowledge of the 3.0 content.
Score 2	<b>The student will:</b> I understand the purpose of insurance and how it protects wealth. I can differentiate between the many types of insurance offered. I know what insurance to avoid.
	<b>1.5</b> No major errors or omissions regarding 1.0 content and partial knowledge of the 2.0 content.

# SUPPORTING STANDARDS FOR FINANCIAL LITERACY

## Supporting Standards: [2017 National Standards](#)

### Risk Management and Insurance

#### Overall Competency

Apply appropriate and cost-effective risk management strategies.

#### Knowledge Statements

Kindergarten Knowledge Statement	4th Grade Additional Knowledge Statements	8th Grade Additional Knowledge Statements	12th Grade Additional Knowledge Statements
a. There are ways to keep possessions, including money, safely at home and other places.	a. Risk is a part of daily life. b. People have choices for dealing with risk.	a. Risk management strategies include avoidance, control and reduction, transfer through insurance and acceptance. b. Risk of financial loss is a reality for all consumers.	a. Individual actions and circumstances can affect insurance coverage and cost. b. People must weigh the cost and benefits of insurance coverage. c. Online transactions and careless handling of documents can make consumers vulnerable to privacy infringement and identity theft. d. Laws and regulations exist to help protect consumers from unsafe products, unfair practices and marketplace fraud.

#### Standard 1. Identify common types of risks and basic risk management methods.

Kindergarten Benchmarks	4th Grade Additional Benchmarks	8th Grade Additional Benchmarks	12th Grade Additional Benchmarks
a. Devise a system to keep track of personal items and small amounts of money at home. b. Establish safe ways to carry small amounts of money and personal items. c. Given an age-appropriate activity such as riding a bicycle, recommend ways to reduce and avoid potential risks.	a. Give examples of risks that individuals and households face. b. Estimate the losses and costs associated with certain physical and financial risks. c. Justify reasons for keeping money in a depository institution.	a. Give examples of how people manage the risk of financial loss through avoidance, acceptance, control and reduction and transfer through insurance. b. Predict the consequences of accepting risk with insufficient or no insurance. c. Illustrate how to use insurance to share the risk of financial loss. d. Discuss factors that affect insurance premiums. e. Investigate a specific product safety recall.	a. Give examples of circumstances in which self-insurance is appropriate. b. Evaluate the costs and benefits of an extended warranty. c. Recommend insurance for the types of risks that young adults might face. d. Investigate consequences of insurance fraud. e. Describe the functions of the agency or agencies that regulate insurance in one's state of residence.

#### Standard 2. Justify reasons to use property and liability insurance.

Kindergarten Benchmarks	4th Grade Additional Benchmarks	8th Grade Additional Benchmarks	12th Grade Additional Benchmarks
a. List valuable items that households commonly own. b. Describe how valuable items might be damaged or lost and ways to protect them.	a. List responsibilities that homeowners and renters have for the safety of other people. b. List actions that homeowners and renters can take to reduce physical risks to themselves and others.	a. Investigate the use of liability insurance to cover accidental bodily harm or damage to another person's property. b. Categorize the kinds of expenses that typical auto insurance policies cover. c. Categorize the kinds of expenses that typical renters' policies and typical homeowners' policies cover.	a. Differentiate among the main types of auto insurance coverage. b. List factors that determine auto insurance premiums and the factors that cause them to change. c. Determine the legal minimum amounts of auto insurance coverage required in one's state of residence and the recommended optimal amounts. d. Calculate payment expected on an auto insurance claim after applying exclusions and deductibles. e. Identify the factors that influence the cost of homeowners' insurance. f. Analyze the factors that influence the cost of renters' insurance. g. Demonstrate how to complete an insurance application. h. Demonstrate how to file an insurance claim.

#### Standard 3. Justify reasons to use health, disability, long-term care and life insurance.

Kindergarten Benchmark	4th Grade Additional Benchmark	8th Grade Additional Benchmark	12th Grade Additional Benchmarks
a. List ways that children can protect themselves from injury.	a. Justify reasons to have health insurance.	a. Categorize the kinds of expenses that health insurance can cover.	a. Analyze the conditions under which it is appropriate for young adults to have life, health and disability insurance. b. Investigate the requirements for health insurance coverage. c. Identify government programs that provide financial assistance for income loss due to illness, disability or premature death. d. Compare sources of health and disability insurance coverage, including employee benefit plans. e. Explain the purpose of long-term care insurance.

