

7.1 Digital Citizenship

Students will be able to:

- Explain why practicing good digital citizenship is important
- Determine the most appropriate course of action in certain online situations
- Decide how people can be upstanding digital citizens in response to scenarios in social media

Links

Middle School National Standards for Personal Financial Education

- [Lesson Guide](#)
- [Student Activity Packet](#)

Managing Risk

- 7b: List actions that an individual can take to protect personal identification information

7.2 Identity Theft

Students will be able to:

- Assess how different scenarios can leave a person vulnerable to identity theft
- Identify best practices to avoid identity theft
- Create secure passwords using proven strategies

Links

Middle School National Standards for Personal Financial Education

- [Lesson Guide](#)
- [Student Activity Packet](#)

Managing Risk

- 7a: Explain methods used by identity thieves to obtain personal information to commit a crime
- 7b: List actions that an individual can take to protect personal identification information

7.3 Scams

Students will be able to:

- Discuss what goes into practicing good computer security
- Explain the concept of and common tactics used in phishing scams
- Identify clues that would tip them off that something is a scam

Links

Middle School National Standards for Personal Financial Education

- [Lesson Guide](#)
- [Student Activity Packet](#)

Managing Risk

- 7b: List actions that an individual can take to protect personal identification information

7.4 Intro to Insurance

Students will be able to:

- Explain the purpose of insurance
- Evaluate at what age a person will start to need different types of insurance
- Assess the overall value of insurance plans with higher premiums

Links	Middle School National Standards for Personal Financial Education
• Lesson Guide • Student Activity Packet	Managing Risk • 2a: Describe ways in which having insurance can protect a person from financial loss • 2b: Explain what might happen to people who cannot afford to buy insurance for a particular risk or who choose not to buy it • 3a: Discuss how people use insurance to share the risk of financial loss • 4a: Describe how each of the following out-of-pocket insurance costs affects policyholders: premium, deductible, copayment, and coinsurance

7.5 Insurance Premiums

Students will be able to:

- Discuss why younger drivers typically pay higher insurance premiums
- Explain the different levels of car insurance and what they cover
- Analyze the different factors that affect insurance premiums

Links	Middle School National Standards for Personal Financial Education
• Lesson Guide • Student Activity Packet	Managing Risk • 3b: Explain why insurers commonly charge higher premiums to people who are higher risk (e.g. auto insurance for drivers with a bad accident record, flood insurance for houses on the coastline) • 4a: Describe how each of the following out-of-pocket insurance costs affects policyholders: premium, deductible, copayment, and coinsurance • 5b: Identify ways in which an automobile driver can avoid, reduce, or transfer the risk of being in a crash

Unit Test: 15 Multiple-Choice Questions

- Please refer to the [Middle School Course Page](#) to access the assessment. You must be signed into your NGPF Teacher Account.