


Supplemental Conversation Booklet

Discussion-starting scenarios and questions to use in conjunction with this guidebook:

PRACTICAL INFORMATION FOR THE REAL WORLD
145 essential topics we often don't learn about in school or at home

40
easy-to-read
pages



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Knowledge and life skills to help you navigate adulthood

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HOW TO USE THIS BOOKLET:

This booklet is intended to be used in coordination with the guide entitled *Practical Information for the Real World*, published by Lee Shainis in Colorado. This teaching supplemental includes practical exercises and discussion questions.

Using these tools will help your students to comprehend the material and allow for creative thinking, research and debate.

Further discussion and understanding of the contents of the booklet will impart knowledge of critical information about succeeding in the years following high school.

DIRECTIONS FOR TEACHER:

Part A. Use the guide, *Practical Information for the Real World*. It is highly recommended that each student have a copy of the guide.

1. Pick a topic (e.g. #89 – Getting Legal Help).
2. Have the students read the section from *Practical Information for the Real World* out-loud or silently, if you prefer.
3. Have them close the guide and go on to part B using this booklet. We close the guide so that they discuss what they remember rather than re-reading it word-for-word.

Part B. Use this supplemental booklet. You can provide a booklet/handout for each student or you can have them read from your copy.

1. Find the corresponding entry in this conversation booklet.
2. Have a student or two read the scenario or question(s) from this booklet aloud.
3. Have the students discuss possible responses to these questions. If you are teaching a group you can have them discuss their responses in small groups and then have them share with the larger group. You can also have them write responses if they are uncomfortable discussing a certain topic.

Some subjects are personal, so you can omit topics that may be too controversial given the difference in cultures, opinions, and experiences of the students. The questions and exercises are meant for general discussion and learning purposes only and not to offend.

If you do not feel very knowledgeable about a certain topic, you can do some research or bring in an expert who can answer questions. www.lifeskillsguide.com has a helpful “Links” page.

There are no right or wrong answers for some of the questions. Feel free to create your own scenarios and questions or modify the ones here. Remember that the objective is to create a respectful and comfortable environment using real-life experiences, to learn and to have fun!

**Be sure to read the instructions on page ii before using this guide!

Finances

1) Credit Cards

What is most important to you when choosing a credit card?

How many credit cards do you think you should have?

Is it better to pay for things with credit cards or with cash? (There are varying opinions on this. Support your opinion.)

2) Credit Ratings & Reports

Barry was careful about making his credit card payments on time. He was shocked when the free credit report he ordered through annualcreditreport.com noted some delinquencies. When he contacted his creditor, he discovered that the late payments had been reported in error. Barry was able to fix the problem and his credit score was returned to its admirable level.

What does it mean to have good credit? How do you establish credit?

What could a high credit score do for you?

Imagine you are Barry. Write a letter to your creditor explaining that they reported a late payment in error and ask that it be resolved.

3) Checking & Savings Accounts

There are usually many financial institutions that you can choose to bank with, so you can be picky about which institution you choose to bank with.

Write a list of questions you would ask the bank representative about opening an account there.

What documents will you need to open a checking account?

Role-play a situation where one person is the bank representative and one person the customer, then switch roles.

What are the benefits to opening a checking account? What are the benefits to opening a savings account?

4) Check Writing & Cashing

Margo kept track of her bank account so her balance would not be overdrawn. She was surprised to receive a notice in the mail that a check had *bounced*. It was a check that she had written two months ago at a yard sale. She had forgotten about the purchase when the check was cashed.

What does it mean that her check *bounced*?

How do you keep track of your money?

Imagine that you are Margo. Call the bank and explain what happened and ask if they will consider waiving the penalty fee for the bounced check. Have another person role-play the part of the customer service agent at the bank. Then switch roles. Sit back to back for a more authentic phone role-play.

Jobs and the Workplace

20) How to Find Jobs

One of the best ways to begin the job search is through a personal relationship. Friends and family members might know of jobs available and help connect you to companies that are hiring. Employers often trust recommendations made by current employees, friends, and family. If friends and family do not know of any openings, you can also “network” by getting involved in the community through civic organizations, churches, and volunteering.

Imagine that you are beginning your job search.

- List three people you could ask for a reference.
- List three organizations you are involved in. If you are not involved in any organizations, list three that you will research to become involved with.

Think of three additional creative resources that can help in your job search.

21) Résumé

You are the owner of a restaurant and need to hire a weekend manager. After posting an advertisement in the newspaper, you receive three résumés. The first résumé was sent electronically and had very little information on the person’s experience. The second was mailed to you with the name of your restaurant spelled wrong. The third was hand delivered by a well-dressed person who asked politely to meet with you.

Discuss what each applicant did well or not well. Why is each of these examples important?

What type of information should you include on your résumés?

What would you do if you emailed a résumé for a job you were very interested in, but you got no response?

Write down the five most important things (job experience, education, traits) that you want a prospective employer to know about you.

Whether or not you are employed or seeking employment, it is a good idea to maintain a current résumé. Create or edit a current résumé.

22) References

Jim is the hiring manager for a large company. He manages several employees and requires that employees be reliable. Today he has many applicants to interview for a few job openings at the company.

Frank is an applicant who is interviewing for a job. Jim asks him for some references. Frank did not think to bring the names and phone numbers of people who can verify that he is a trustworthy and dependable person.

Why is it fair of Jim to ask for references?

If someone were to write a reference letter for you, what would you want him or her to include?

Write a letter of reference for yourself.

Insurance and Claims

73) How Does Insurance Work?

Discuss how important you think it is to have insurance for each of the following and why:

- Home insurance
- Vehicle insurance
- Health insurance

74) Car Insurance

Car insurance companies charge different rates depending on certain characteristics of the driver being insured. For example, some insurance companies give discounts to teenagers who earn good grades. Another discount is charging less to drivers who have not received a ticket in five or more years.

What other factors can lower your car insurance rates?

Have you compared auto insurance rates?

Why is it important to carry car insurance?

75) Health Insurance

What is most important to you about your health insurance plan (the co-pay, the deductible, etc) and why?

If you are currently under your parent's health insurance plan, how do you plan to be insured on your own when that time comes?

What are some of the changes that the U.S. health care system is experiencing? Will these changes affect you?

76) Disability Insurance

Disability Insurance can be expensive. Dan is married and has three children. Because of the expenses of raising three children and owning a home, Dan does not have much in his savings. Do you think Dan should pay for Disability Insurance? Why or why not?

77) Life Insurance

What do you think are the advantages and disadvantages of Whole and Term Insurance Policies?

78) Property and Renter's Insurance

Take a minute to think about what you own in your place of residence, and what you have to lose if there is ever a fire or flood. Make a list of items that you own that are irreplaceable if lost and the value of each item.

79) Filing Insurance Claims

Keith was in a car accident on his way to work. The damage was not significant, and no one was hurt. The accident was not his fault and he did not think he should have to pay for the repairs. The person who hit him admitted his fault and had insurance to cover the repairs.

What information should Keith collect from the person who hit him?

What should Keith do next? How should he pursue getting his car fixed?