



Life Skills Curricula across Canada

Within the Insurance Institute's Curriculum Connections program, we have two resources for teachers of life skills: "Know Your Risk" and "Risk Responsibility Reality".

Know Your Risk aims to develop core transferable risk management skills in students. Risk is a relative phenomenon. As educators, you are constantly encouraging your students to take risks - to try to achieve things that are new and unfamiliar. To an advanced skier, the "black diamond" run may present a low to moderate risk. However, to a beginner, this same run can be life-threatening. The challenge for all of us is how to embrace risk while protecting ourselves from any possible negative consequences. The goal of Know Your Risk is to help students to better understand the risks they take and to decide when a risk is not worth taking.

For Life Skills programs in grades 7 to 9 (with potential application in grades 4 to 7 as well), see how the Know Your Risk resource meets curriculum outcomes, by province in the resource itself.)

The Life Skills section of Risk Responsibility Reality supports the personal and social responsibility outcomes of the curriculum across Canada. With the larger than life vignettes presented in the DVD, teachers are able to discuss the implications for personal and social responsibility in aspects of a student's life, primarily in the area of peer relationships. We can offer opportunities for students to understand the nature of decision styles and how they can be used to the best advantage. Students can also practice the skill of making responsible decisions, and can learn how responsibility affects and builds lasting peer relationships.

General Outcome	Curriculum Outcome	Education Resources	
Personal Choice	Evaluate the impact of situations or risk and risks in combination	Know Your Risk Lesson 1 (pp. 7-10)	
	Describe how peer pressure and the expectations of others influence choices	Know Your Risk Lesson 2 (pp. 11-4)	
	Analyze safety/risk-taking behaviours	Know Your Risk	
	Examine personal responsibility		Know Your Risk Lesson 5 (pp. 23-6)
			Risk Responsibility Reality Life Skills Vignettes 2&3 (pp. 32-9)
	Identify positive elements of relationships - trust, integrity, respect, responsibility	Risk Responsibility Reality Life Skills Vignettes 2&3 (pp. 32-9)	
Resource Choices	Prepare and use a personal budget	Risk Responsibility Reality Family Studies - Vignettes 1-3	
	Describe the rights and responsibilities of a tenant	Risk Responsibility Reality Family Studies Vignette 1 (pp. 42-5)	
	Identify and analyze a variety of types of insurance		
Career and Life Choices	Assess a wide range of career possibilities		
	Relate personal attributes and interests to education and career planning	Search Career Profiles	
	Investigate employer and employee ethics, rights and responsibilities	You're IN Business Lesson 5 (pp. 51-62)	



General Outcome	Curriculum Outcome	Education Resources
Post Secondary Education and Training	Compare a variety of post secondary education and training institutions and programs	Search Insurance Education and Insurance Careers
Employment Standards and Workplace Safety	Analyze practices associated with work-related risk reduction and injury prevention (risk management)	Know Your Risk Lesson 7 (pp. 33-6)
Healthy Relationships	Demonstrate an understanding of skills need to build and maintain healthy relationships	Risk Responsibility Reality Life Skills - Vignette 2 (pp. 32-5)
Health Decisions	Analyze individual and societal practices associated with road-related risk reduction and injury prevention	Risk Responsibility Reality Law - Vignette 2 (pp. 14-7)
		Know Your Risk
Financial Literacy	Apply budgeting skills - planning for unexpected events	Risk Responsibility Reality Family Studies Vignettes 1 & 2 (pp. 42-9)