

## Spoons Activity Instructions

### Object of the Activity

1. The object of the activity is for participants to match an event card with the insurance card that a person would need in order to protect them from the loss experienced by the corresponding event. For instance, if the event card reads, "You get food poisoning and visit the emergency room", the correct insurance card would read "Health Insurance".
2. The second object of the activity is to ensure you are not the player who ends up without a spoon. When a player finds a match between the insurance card and event card, they grab a spoon from the center of the table.

### Preparing the Activity

1. Determine how many groups will be needed to complete the activity. It is recommended that participants be split into groups of 5-6 participants.
2. Print two sets of *Types of Insurance Activity Cards* 1.10.1.H1 for every group.
3. Print one set of *Insurance Event Activity Cards* 1.10.1.H2 for every group.
4. If desired, laminate all activity cards. Then, cut individual activity cards apart.
5. Mix the *Types of Insurance Activity Cards* 1.10.1.H1 and *Insurance Event Activity Cards* 1.10.1.H2 together to create one deck of playing cards for every group.
6. Print one *Spoons Activity Answer Key* 1.10.1.K1 for every group.
7. Provide one spoon for every participant.
8. Summary of supplies each group will need to complete activity:
  - a. 2 sets of *Types of Insurance Activity Card* 1.10.1.H1
  - b. 1 set of *Insurance Event Activity Cards* 1.10.1.H2
  - c. 1 *Spoons Activity Answer Key* 1.10.1.K1
  - d. 1 spoon for every participant

### Playing the Activity

1. Provide each group with the materials listed in the "Preparing the Activity" section.
2. Each group should designate a participant as the "spoonmaster." This participant is in charge of checking the answers as needed. If participants are not confident with material being covered, provide them with the list of cards and matches to be used as a reference for the first few games.
3. The spoons should be arranged in the center of the table, an equal distance from all players. There should be one less spoon available than players.
4. The dealer deals three cards to each player and keeps the remaining cards in a stack.
5. The dealer quickly takes a card from the deck and can either keep the card and pass one card from his/her hand to the player on his/her left OR the dealer may simply pass the card selected to the player to the left.
6. Players continue quickly passing the one card from the dealer or a different card from their hand to the player on his or her left, attempting to make a pair in their hand. Players should always have three cards in their hand.
7. A pair is an insurance event card and a card with the insurance policy that would cover the event.
8. Once a player has what they think is a correct pair, they take a spoon from the middle of the table.
9. Once a spoon has been taken, remaining players should quickly grab the remaining spoons.
10. The spoonmaster must then verify that the match of the player first taking a spoon was correct. If it was, the player who did not get a spoon is out of that round. If it was not a correct match, the player who took the first spoon is out.
11. For the next round, the player who was eliminated automatically becomes the spoonmaster, and one spoon is taken off of the table.
12. Play continues until there are only two players remaining and one spoon. The winner is the participant who gets that spoon with a correct match.

## Types of Insurance Activity Cards

 <p><b>Health Insurance</b></p>	 <p><b>Disability Insurance</b></p>
 <p><b>Long-term Care Insurance</b></p>	 <p><b>Property Insurance</b> <b>Renters Insurance</b></p>
 <p><b>Property Insurance</b> <b>Homeowners Insurance</b></p>	 <p><b>Property Insurance</b> <b>Automobile Insurance</b></p>
 <p><b>Liability Insurance</b> <b>Homeowners Insurance</b></p>	 <p><b>Liability Insurance</b> <b>Renters Insurance</b></p>
 <p><b>Liability Insurance</b> <b>Automobile Insurance</b></p>	 <p><b>Life Insurance</b></p>

## Spoons Activity Answer Key

### Health Insurance

1. You get food poisoning and visit the emergency room.  
*Health Insurance*
2. You are having a baby and need medical care.  
*Health Insurance*

### Disability Insurance

3. You break your leg playing basketball and are unable to work for three months.  
*Disability Insurance*
4. After back surgery, you are unable to work for six months.  
*Disability Insurance*

### Long-term care Insurance

5. You are in a serious accident and although you do not need to be in a hospital, you require full-time care.  
*Long-term care Insurance*
6. You are elderly and need assistance to continue living at home.  
*Long-term care Insurance*

### Property Insurance

- **Automobile**
  7. You hit a tree with your car and you need to repair it.  
*Property Insurance, specifically Automobile Insurance*
  8. You lose control of your car and it rolls. You now need to repair your car.  
*Property insurance, specifically Automobile Insurance*
- **Homeowners**
  9. You have a water leak in your home and need to replace the flooring and cabinets in your kitchen.

*Property insurance, specifically Homeowners Insurance*

10. Your house is destroyed by a tornado and you need to rebuild.  
*Property Insurance, specifically Homeowners Insurance*

- **Renters**

11. There is a fire in your apartment and you need to replace all of your clothes and furniture due to smoke damage.  
*Property Insurance, specifically Renters Insurance*
12. Someone breaks into your apartment and steals your television.  
*Property insurance, specifically Renters Insurance*

### Liability Insurance

13. You invite people to your apartment and a guest trips over a pair of snow boots and breaks a finger.  
*Liability Insurance, specifically Renters Insurance*
14. While driving a car, you cause an accident that injures someone else.  
*Liability Insurance, specifically Automobile Insurance*

### Life Insurance

15. An unexpected death of a family member results in funeral expenses.  
*Life Insurance*
16. A sudden death of a family member results in a loss of household production.  
*Life Insurance*

## Insurance Event Activity Cards

<p><b>1. You get food poisoning and visit the emergency room</b></p>	<p><b>2. You are having a baby and need medical care</b></p>
<p><b>3. You break your leg playing basketball and are unable to work for three months</b></p>	<p><b>4. After back surgery, you are unable to work for six months</b></p>
<p><b>5. You are in a serious accident and although you do not need to be in the hospital, you require full-time care</b></p>	<p><b>6. You are elderly and need assistance to continue living at home</b></p>
<p><b>7. You hit a tree with your car and you need to repair it</b></p>	<p><b>8. You lose control of your car and it rolls. You now need to repair your car</b></p>

<p><b>9. You have a water leak in your home and need to replace the flooring and cabinets in your kitchen</b></p>	<p><b>10. Your house is destroyed by a tornado and you need to rebuild</b></p>
<p><b>11. There is a fire in your apartment and you need to replace all of your clothes and furniture due to smoke damage</b></p>	<p><b>12. Someone breaks into your apartment and steals your television</b></p>
<p><b>13. You invite people to your apartment and a guest trips over a pair of snow boots and breaks a finger</b></p>	<p><b>14. While driving a car, you cause an accident that injures someone else</b></p>
<p><b>15. An unexpected death of a family member results in funeral expenses</b></p>	<p><b>16. A sudden death of a family member results in loss of household production</b></p>