

1-800-HELP

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Unit 1: Risk and Reward

Differentiated Instruction Teaching/Learning Examples

Duration: Determined by Teacher

1 Class Discussion

2 Cause and Consequence

3 T-Chart

4 Checklist

5 Think, Pair, Share

6 Reflection

Unit 1: Risk and Reward

Differentiated Instruction Details

KNOWLEDGE OF STUDENTS

Differentiation based on student:

- Readiness
- Interests
- Preferences: Styles Intelligences Other (e.g., environment, gender, culture)

NEED TO KNOW

- Students' preferred way of learning in order to support the in-class sessions and their RAFT choices

HOW TO FIND OUT

- Self-assessment based on the multiple intelligences

DIFFERENTIATED INSTRUCTION RESPONSE

- Learning materials (content)
- Ways of learning (process)
- Ways of demonstrating learning (product)
- Learning environment

Assessment and Evaluation

ASSESSMENT/SUCCESS CRITERIA

Knowledge and Understanding

- Demonstrates a knowledge of key facts

Thinking

- Demonstrates graphic organizer skills
- Describes connections among various relationships

Communication

- Organizes and expresses information clearly
- Demonstrates effective vocabulary usage for tasks
- Uses conventions of selected genre

Application

- Applies knowledge to real situation

Assessment Tools

- > Rubric
- > Anecdotal Comments

Unit 1: Risk and Reward

Prior Learning

Prior to this lesson, students will have:

- Some experience with graphic organizers
- Knowledge of some aspects of use and abuse
- An understanding of critical inquiry processes for real-life situations
- An understanding of collaborative work situations and protocol
- An awareness of non-judgmental and judgmental opinions

Materials and Resources

MATERIALS

Appendix A

- Student Resource 1: What's at Risk When...?
- Student Resource 2: Age-Related Stages of Decision Making
- Student Resource 3: Risk Assessment Worksheet
- Student Resource 4: T-Chart
- Student Resource 5: Case Studies
- Student Resource 6: The 3 Rs of Reflection

INTERNET RESOURCES

Problem Gambling Institute of Ontario at CAMH

www.ProblemGambling.ca

This multimedia, bilingual website provides screening tools, opportunities for online collaboration and training, and resources for professionals, people who experience gambling problems and their family members.

Prevent Alcohol and Risk-Related Trauma in Youth (PARTY)

www.partyprogram.com

This multimedia website provides interactive information about making smart choices. The goal of PARTY is to provide young people with information about traumatic injury that will enable them to recognize potential injury-producing situations, make prevention-oriented choices and adopt behaviours that demonstrate healthy risk.

YouthBet

www.youthbet.net

YouthBet is an interactive site designed to teach young people about gambling-related harm.

The YouthBet Photovoice Project

www.youthbet.net/photovoice/

The YouthBet Photovoice Project is a web-based resource designed to give youth a voice by engaging them, through the creative medium of photography, in a process of identifying and addressing how gambling issues uniquely affect youth.

Lesson Plan

Connections

Minds On

- > **Establishing a positive learning environment**
- > **Connecting to prior learning and/or experiences**
- > **Setting the context for learning**

L: Literacy
ML: Mathematical Literacy
AfL, AoL: Assessment for/of Learning

INDIVIDUAL/PAIRS/SMALL GROUPS

- Complete Student Resource 1: What's at Risk When...? Facilitate a discussion of student examples.
- In the same groups, students generate a list of popular rewards: fame, fortune, wealth, etc. Groups share with the class. Use a graphic organizer.
- Select one reward. Develop a scenario about someone becoming overly focused on the reward and what he or she gains or risks losing. Students present the scenario to the class. Class assesses the reality of the situation.

AfL: List, Scenario, Anecdotal Comments

Action

- > **Introducing new learning or extending/reinforcing prior learning**
- > **Providing opportunities for practice and application of learning (guided > independent)**

WHOLE CLASS DISCUSSION

- Introduce the idea that as children our decisions are often closely regulated by parents, teachers and other authority figures. As we move through adolescence into young adulthood, we have more freedom to make choices. Choice can be made impulsively, based on what feels good in the moment or after thinking about how much risk is involved and the potential benefits and/or negative consequences of becoming involved in, or deciding not to do, a certain activity.
- Introduce the idea that decision making is related to developmental age. Have students complete Student Resource # 2: Age-Related Stages of Decision Making to provide examples of the type of decisions that are made by parents and by the individual as a person matures. This activity highlights the changes in the decision-making role as a child moves from totally parent-decided to independent decision making. Introduce the idea that decision making is related to developmental age.
- Introduce the idea that reward is a driving force in decision making. What individuals perceive to be rewarding motivates them to take risks. Sometimes the reward becomes so compelling that risk can be minimized, rationalized or simply forgotten.
- Personal interest and desire motivate individuals to take risk. Decision making is the process of deciding whether to take risk or not on the basis of weighing the potential benefits versus potential negative consequences of taking a risk.

AfL: Anecdotal Comments

Unit 1: Risk and Reward

Connections

- Another way of looking at risk assessment is to consider the chances of success. An effective way to estimate the likelihood of success is to think about personal resources—i.e., an individual’s strengths and the kind of person the individual is, as well as the setting in which the risk will take place—e.g., the amount of support or disapproval the individual will likely receive from other people, and how much impact the disapproval from friends, family, school or employer will have upon the person.
- Sometimes there are risks that are not worth taking due to too many possible negative consequences or little chance for success. On occasion there are risks that are worth taking despite a reasonable chance of failure. There are different types of risks. Some risks don’t involve questions about physical safety, breaking rules, avoiding responsibilities, incurring punishment or jeopardizing goals: for example, taking social risks such as voicing an opinion that might not be popular, attempting to establish friendships, asking someone to go out or choosing a career path where fewer people succeed (e.g., professional sports or the various arts).
- It is not unusual for people to avoid taking a risk because of emotional concerns such as becoming embarrassed, appearing to be awkward, feeling rejected or being judged negatively. It is often said that people learn from their “mistakes,” sometimes even more than from success. Sometimes taking a risk offers an individual the opportunity of stretching his or her “comfort zone,” adding to his or her confidence and enhancing feelings of self-efficacy, despite there being a chance of failure.
- Risk assessment is fundamental to informed decision making. It allows one to consider what he or she is getting into and gives the individual information about the upside and downside of taking a risk. This process is helpful in estimating the chances of success and in thinking about the personal strengths and resources that are brought to the risky situation. While positive outcomes are more desirable, risks that don’t work out affect future risk assessment and decision making.

INDIVIDUAL

- Complete Student Resource 3: Risk Assessment Worksheet

WHOLE CLASS DEBRIEF

- Need to understand the variety of risk-taking decision situations
- The need for life experience and guidance to make strong decision

WHOLE CLASS TO PARTNERS

- Cause and Consequences: have students discuss how a decision made or not made can have both positive and negative consequences.
- Introduce a T-Chart (sample in Student Resource 4) with the headings Positive and Negative. Have students select a decision and then complete the activity. What are the positive and negative consequences that could occur as a result of the decision made or not made?

AfL: Anecdotal
Comments

AfL: Anecdotal
Comments

Unit 1: Risk and Reward

Connections

PAIRS OR SMALL GROUPS

- Design a checklist for risk assessment that an individual can use before making a decision involving risk. Some aspects that students should include are (a) the preferred temperament for this type of risk, (b) best qualities and strengths for taking this type of risk, (c) considerations and questions that should be thought about before taking this risk, and (d) the ways a person may be affected emotionally by taking or not taking this risk.
- Teacher must make sure that students are familiar with these terms: temperament, qualities, traits, characteristics.

AfL: Checklist

WHOLE CLASS DEBRIEF

- Risk can be managed
- Forethought is essential
- Discuss personal qualities and strengths (temperament, personal values, etc.) and how they impact an individual when making decisions. For example, if one values equality, then this would impact a decision when faced with a situation of inequality. If one witnesses a student being bullied because he or she is lesbian, gay, bisexual or transsexual (LGBT), how one values equality will play a role in whether or not one chooses to intervene.
- It is important to note, however, that these personal qualities and strengths do not necessarily increase the likelihood of a positive outcome. For example, if one chooses to intervene, there may be a positive outcome (the person is safe; those bullying the individual recognize what they are doing is wrong; etc.) but there might also be a negative outcome (the intervening individual now becomes the target, etc.). However, if one chooses not to intervene, there might also be positive outcomes (keep self safe) or negative outcomes (the person continues to get bullied; the bullies might start bullying others; etc.).

AfL: Anecdotal

Comments

AfL: Critical Analysis

THINK, PAIR, SHARE

- Individuals work from prepared scenarios, Student Resource 5: Case Studies to assess situations for preferred temperament, best qualities for taking this type of risk, considerations and questions to think about before taking this risk, emotional effect of taking or not taking a particular risk.

AfL: Scenarios

Consolidation and Connection

- > **Helping students demonstrate what they have learned**
- > **Providing opportunities for consolidation and reflection**

INDIVIDUAL RAFT ASSIGNMENTS

- The RAFT assignments are differentiated based on student intelligence preferences. RAFT assignments can be done independently, in pairs or in groups either in class or out of class. In all cases students require an understanding of the aspects of a RAFT topic, and rubrics need to be supplied for all topic possibilities.

AfL or AoL: Strategy/
Assessment Tool

Unit 1: Risk and Reward

DIFFERENTIATED INSTRUCTION TEACHING/LEARNING EXAMPLES

	Role	Audience	Format	Topic
1	Scriptwriter	Adult	Scenario	Write a high-risk scenario that an adolescent would face and apply the checklist that has been developed.
2	Teenager	Adult	Series of diary entries	Write a series of diary entries for a teenager who is watching the harm done to his or her family as a result of the parent who is going to a casino every night.
3	Graphic artist	Adult	Collage	Create a collage to show your understanding of an aspect of risk and reward.
4	Student council president	Adult	Debate list	Create a list of points that would be used by debaters highlighting the issue and the potential risks associated with gambling. Prepare for both sides.
5	Photographer	Adult	Photographic essay	Create a photographic essay that shows the range of emotions felt by families when dealing with the impact of a parent who has gone back to gambling activities after having stopped for five years.

INDIVIDUAL METACOGNITION

- The 3 Rs of Reflection: Introduce students to the 3 Rs of Reflection (Retell, Relate, Reflect) as a way for them to reflect on their learning prior to the next class.

Connections

AfL: RAFT Format

AfL: 3 Rs of Reflection

Student Resource 1

P. 1

What's at Risk When You...?

1. go skateboarding

2. "cram" for a test the night before

3. ask someone out on a date

4. go gambling for the first time and find it more exciting than anything else

5. would like to, but don't ask someone out on a date

6. play your favourite videogame six to eight hours every day

7. voice an unpopular opinion

8. go to a party where you don't know anyone

9. decide that the only career for you is to be a supermodel

Student Resource 1

P. 2

10. decide that the only friends you want are ones that can do something for you

11. don't go to a party because there is no one there whom you know

12. find that alcohol calms you and makes you more comfortable around people

13. are easily influenced by other people's opinions

14. feel that everything almost always works out great for you

15. never listen to other people's opinions

Student Resource 2

Age-Related Stages of Decision Making

MOSTLY PARENT-DECIDED	4 years old	_____
	6 years old	_____
	8 years old	_____
	10 years old	_____
	12 years old	_____
	13 years old	_____
INCREASINGLY YOUTH-DECIDED	14 years old	_____
	15 years old	_____
	16 years old	_____
	17 years old	_____
	18 years old	_____
	19 years old	_____

Student Resource 3

P. 1

Risk Assessment Worksheet

1. Define the risky decision:

2. What am I risking?

Emotionally	Physically	Values/Principles

3. Define the reward (if successful):

4. Strengths that I bring to this decision:

5. Limitations that I bring to this decision:

Student Resource 3

P. 2

6. Reactions of people and institutions (school, employer, the law) if I take the risk:

Support/Approval	Disapproval

7. What is the upside vs. the downside of taking this risk?

Potential Benefits	Potential Problems

8. What have I decided?

Student Resource 4

T-Chart

DECISION: _____

YES		NO	
Positive	Negative	Positive	Negative

Student Resource 5

P. 1

Case Studies


1. You and four of your friends have been playing cards together for years. You have all recently started playing poker together for fun. When one friend suggests playing for money, the group agrees and sets a limit of \$5 a game. Over time, however, this amount increases to \$10 a game, at your friend's request. A month later, he suggests playing for \$20 a game.
2. You are concerned about your older brother, who is always angry and secretive. One day you overhear him on the phone talking with someone about owing \$500 to a bookie.
3. You are concerned about your friend, who seems sad and anxious all the time. When you ask her if everything is okay, she tells you that her partner is not spending much time with her anymore because he recently got a fake ID and has been spending his weekends at the casino.
4. Your friend cancels plans with you for the fourth night in a row. When you ask her why she needs to cancel again, she shares that her mother has been going to bingo nightly so she has to stay home and babysit her younger brother.
5. A friend asks to you to borrow \$30. He shares that there is a poker tournament on Friday night and in order to join, he must pay a \$50 fee. He says he'll pay you back at school on Monday.
6. You've had a crush on a girl for some time now and finally got the courage to ask her out. Now that that she's accepted, you're concerned about how you will impress her. On the advice of a friend, you decide to spend the \$50 in your bank account on PRO-LINE tickets in the hopes of doubling your money. With \$100, you know you'll have enough money to take her out to dinner and a movie.
7. Your younger brother asks you to borrow \$10. When you ask him why he needs the money, he tells you he lost a few card games and owes someone \$20.
8. You received \$150 for your birthday. For some time now, you've wanted to buy a new iPod; however, it costs almost \$200. As you contemplate ways of getting an additional \$50, you remember that a group of friends are getting together to play poker on Friday night.
9. Your grandfather and you are spending the day together and he brings you to the local racetrack for a few hours. He's been losing most of his bets, so for the last race, he asks you to pick the horses. When the horse you chose wins, your grandfather tells you how lucky you are and gives you \$100.
10. Your favourite team has made it to the playoff. They have been undefeated in the last six games. Positive that they will win tonight's game, you decide to buy a few PRO-LINE tickets with the money that is meant to be used to pay your cell phone bill.

Student Resource 5

P. 2

11. Some friends are getting fake ID so that they can go to the local casino on Friday night. They offer to get you one too.
12. A friend of yours tells you her parents have been arguing constantly over the past few months. She knows something is wrong, but she's not sure what. When she gets home from school one day, she finds her mother crying because the telephone, cable and Internet have been cut off. It turns out that because of gambling debts her father has not been paying the bills.
13. Your best friend has been late for school three days in a row. When you ask him why he's late, he tells you he was up late at night playing free online poker.
14. You've noticed that your friend has not been paying attention during class because she's been busy on her cell phone. When you ask her what she's doing, she tells you she's been playing a free poker game. She also tells you how skilled she is because she's now up to \$8,000 in credits.
15. Your friend comes to you asking for some advice. He says he borrowed his father's credit card and has been placing bets online. He's lost \$1,400 and he's afraid the credit card statement will be arriving in the mail soon.
16. Your school assignment is due on Monday; however, you did not complete it since you were busy playing video games all weekend. After lying to your teacher about why your assignment is not done, he gives you an extra day to complete it. On Monday nights, however, you always get together with your friends to play online games.
17. You hear from a friend that the local convenience store has an illegal slot machine in the back room. And because it is not regulated, you're told the payout is set at a higher rate. Your mother gave you some money that morning and asked you to pick up a few things at the grocery store.
18. You entered a sports pool with some friends last year and lost a significant amount of money. Your parents paid off this gambling debt but told you that you weren't allowed to participate in sports pools again. The new season is about to start and you're contemplating joining. You feel like you learned from your mistakes last year and you'll be able to make better choices this time.
19. The new school year is about to start and in order to join the football team, you must make a \$200 deposit. When you go to your parents for the money, they tell you to use the money you made over the summer working at the local store. What they don't know, however, is that you've already spent much of this money on lottery tickets and all you have left is \$80.
20. As you're preparing to go on your school trip, you discover that all the money you'd saved up in your bank account is gone. When you tell your mother about it, she confesses that she needed to borrow this money and she plans on paying you back very soon. After talking with your older sibling, however, you discover that your mother has been spending much of her days at the local casino.

Case Study Activity Template

	Presenting Issues
	Consequences or Potential Consequences: Immediate
	Consequences or Potential Consequences: Long-Term
	Possible Strategies

Student Resource 6

The 3 Rs of Reflection

NON-NEGOTIABLE

Use the 3 Rs (Retell, Relate, Reflect) to explain your learning.

NEGOTIABLE**1. Topics**

Select one of the topics below for your reflection:

- a) Skills and knowledge that I acquired
- b) The importance of decision making
- c) Decision making in my life at this time...
- d) After this unit I will...

2. Formats

Select one of the following presentation formats for your reflection:

- a) Written reflection—point form or paragraph
- b) Recorded oral reflection (mini recorder)
- c) Presentation software—slides with images and graphics

OPTIONAL

- A. Make a two-minute presentation of reflective learning during a class.
- B. Act as a guest speaker in the class.