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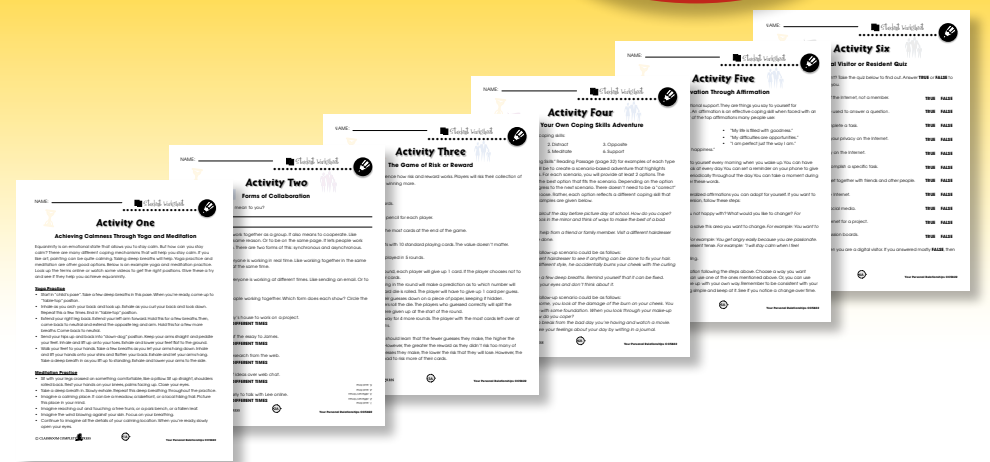
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## Risk vs. Reward

1. Kai wants to run a marathon. He wants to start training at a local gym. He's worried that he won't be in as good shape as other people who go. Is the risk worth the reward? Why or why not?




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2. Morena is asked to co-sign a loan for her friend. She is worried that her friend won't be able to make the payments. If that happens, Morena will be responsible. Is the risk worth the reward? Why or why not?

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3. With a straight line, connect each word on the left with its meaning on the right.

1	consequences	General rules to follow.	A
2	stress	The effect of something happening.	B
3	opportunities	The chance to do something.	C
4	balance	When something is even or equal to another.	D
5	guidelines	A plan.	E
6	strategy	Feeling pressure from something happening.	F



## Risk vs. Reward

Actions have **consequences** or **rewards**. It is a **gamble**. Taking **risks** with your relationships can lead to something good or bad. Not taking the risk at all will lead to nothing. For example, taking the risk to ask a co-worker to hang out after work could lead to friendship. Or, it could lead to rejection. However, not taking the risk at all will surely lead to staying where you are. When faced with this situation, you must ask yourself: do you take the risk and possibly make a new friend? Or do you do nothing and surely stay where you are?



Taking risks can lead to **opportunities**. It's important to know when to take the risk and when to hold back. You will need to learn to **balance** this relationship of risk and reward. The first step in balancing this relationship is recognizing your level of risk. You must know what level of risk you're comfortable taking.

**"The higher the risk, the higher the reward." But also, the higher the loss.**

Below is a chart that shows the different levels of risk-takers.

Risk-Taker Level	Description	Example
Low	You take risks that don't carry a lot of bad outcomes. But the rewards are small.	You risk trying a new potato chip flavor. If you don't like it, you're only out a couple of bucks.
Medium	You take risks that carry some bad outcomes. But the rewards are equal.	You risk being late to a concert by taking a later flight. It will save you a couple hundred dollars.
High	You take risks that carry a lot of bad outcomes. But the rewards are bigger.	You invest in a company that could triple the amount of money you put in. Or it could take it all.

Anthony is on a first date. His partner wants to go rock climbing. Anthony is afraid of heights. He takes the risk and goes rock climbing. He's hoping to impress his partner.

What level of risk-taker is Anthony? Circle one:      Low      Medium      High



## Risk vs. Reward

1. Put a checkmark (✓) next to the answer that is most correct.

- a) What is the first step in balancing the relationship of risk and reward?

- A Level of risk.  
 B Level of reward.  
 C Level of stress.  
 D Level of opportunity.

- b) What is the second step in balancing the relationship of risk and reward?

- A Level of risk.  
 B Level of reward.  
 C Level of stress.  
 D Level of opportunity.



2. Match the level of risk-taking to the scenario.

1	Low	Breaking a promise to a friend.	A
2	Medium	Using your friends' collected campsite rental money on a bet at the casino.	B
3	High	Ordering pineapple on a pizza for a group of friends.	C



## Risk vs. Reward

3. Taking risks isn't easy. Some people will feel some level of stress when taking risks. How we cope with stress will help deal with the outcomes of taking risks. Do some research into dealing with stress. What are the different ways someone can react to stress? What are some strategies to dealing with stress? Create a plan that will help someone cope with stress while taking risks. The goal is to minimize the downsides to risk-taking.



### Graphic Organizer

4. Use the graphic organizer on page 12 to help make guidelines to follow so you stay within your risk comfort level.

The "goal-planning system" graphic organizer allows you to weigh the benefits, consequences, obstacles, and solutions of a goal. Make a plan when setting a goal. Write today's date and the target date. The target date is the day you want the goal to be reached. List the goal. List any benefits and consequences as a result of this goal. List the obstacles and solutions you may come across. Review your plan. Follow this plan in order to stay within your risk comfort level.





# Solve Problems with Decision-Making

Problem-solving involves a series of steps:

1. Identify the problem.
2. Find solutions.
3. Pick a solution.
4. Test the solution.
5. Evaluate the solution.

In order to complete Step 3, you need to make a decision. This involves the decision-making process. You can either be a rational decision-maker, or an irrational decision-maker. You can also be both. First, use rational decision-making to gather all information. Make an informal decision. Then, use irrational decision-making to evaluate your choice. Use your gut feeling to decide whether you feel good about your choice.

Practice this method of using your decision-making skills to solve a problem. Follow the steps below.

1. What is the problem? \_\_\_\_\_
2. Brainstorm solutions: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
3. a) Informal decision: \_\_\_\_\_  
 b) Gut feeling: \_\_\_\_\_  
 c) Chosen solution: \_\_\_\_\_
4. Testing phase: \_\_\_\_\_
5. Did your solution solve the problem?  Yes  No  
 If no, go back to Step 3 and choose a different solution.



# Crossword Puzzle!

## Across

2. Keeping things secret.
3. To be counted on. Dependable.
7. Being sure of yourself.
9. To think deeply on something.
11. An emotional state that allows you to stay calm.
12. Your gut feeling.
14. A collection of different things.
15. Feeling panicked over something.

## Down

1. Something is even or equal to another.
4. Finishing something quickly and well.
5. Understanding the feelings of others.
6. Downsides to something.
8. A plan of action.
10. Using logic and reasoning.
13. The reason behind someone's actions.

### Word List

anxiety  
 balance  
 confident  
 consequences  
 diversity  
 efficient  
 empathy  
 equanimity  
 intuition  
 meditate  
 motive  
 privacy  
 rational  
 reliable  
 strategy



# Comprehension Quiz

## Part A

Circle **TRUE** if the statement is TRUE or **FALSE** if it is FALSE.

- TRUE FALSE** a) When two people collaborate on something, one person is helping the other achieve their goal.
- TRUE FALSE** b) It's better to never take any risks.
- TRUE FALSE** c) Exercise is a great way to help cope with stress or anxiety.
- TRUE FALSE** d) A collaborator is someone who can lead.
- TRUE FALSE** e) Rational decision-making uses intuition.
- TRUE FALSE** f) Task-based coping is when you talk out something in your life that causes stress.

## Part B

Put a checkmark (✓) next to the answer that is most correct.

- a) What is NOT a form of successful collaboration?
- A Looking for solutions.
  - B Owning mistakes.
  - C Listening to others.
  - D Taking credit of others' work.
- b) What will a good problem solver NOT have?
- A Emotional intelligence.
  - B Lack of emotional control.
  - C Creative mindset.
  - D Risk management.

# Tips to Improve Decision-Making

## Plan:

make a plan when faced with a decision; find resources to help gather relevant data



## Advice:

get advice from an expert; help with confidence

## Perspective:

know which are small and big decisions; devote more time on the bigger decisions; helps with flexibility and compromise



## Time Management:

set time limits and deadlines



## Limitations:

limit the number of choices; it's easier to decide between chocolate or vanilla ice cream than it is to decide between 25 different flavors

## Judgment:

pros and cons of each choice



## Rest:

sleep on it; take a break; come back to it with fresh eyes





# Risk vs. Reward

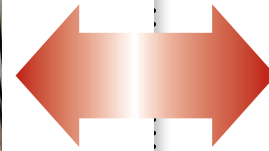
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1.

a)  A

b)  C

2.

1 C

2 A

3 B

10

# EASY MARKING ANSWER KEY

2. Match the level of risk-taking to the scenario.

- 1
- 2
- 3

- A Breaking a promise to a friend.
- B Using your friends' collected campsite rental money on a bet at the casino.
- C Ordering pineapple on a pizza for a group of friends.

10





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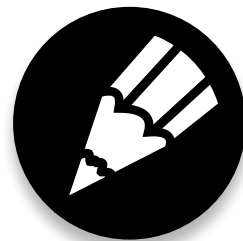
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2. Brainstorm solutions: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. a) Informal decision: \_\_\_\_\_

b) Gut feeling: \_\_\_\_\_

c) Chosen solution: \_\_\_\_\_

4. Testing phase.

5. Did your solution solve the problem?     Yes                       No

If no, go back to Step 3 and choose a different solution.

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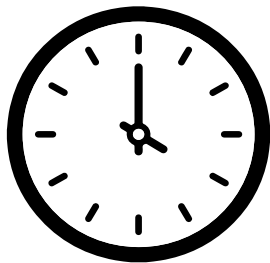


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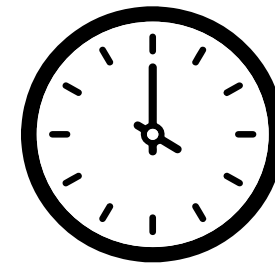
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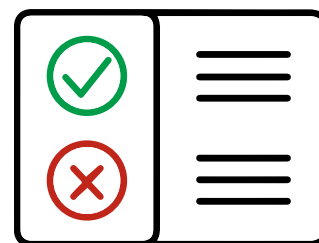


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