

# INS\_EP01 — SHIELD\_IT — TEACHER CURRICULUM KIT

**CashQuest Kids · Insurance Tract · Episode 01 of 12 Mantra:** "SHIELD it before you need it." **Grade Band:** 3rd Grade (Squire Tier · ages 6-9) **Mentor on screen:** KAI (Insurance Fundamentals) **Episode runtime:** ~2:35 (152s) **In-class lesson time:** 20-25 minutes **Date issued:** 2026-05-14 **Authoring authority:** K-12 Curriculum Teacher (NBCT) · CashQuest Kids Curriculum Office **Brand:** Navy #0B1B40 · Gold #E8B840 · Cream #F7EFDC · Helvetica family **Page count target:** 18 pages

## PAGE 1 — COVER

CASHQUEST KIDS  
INSURANCE TRACT

EPISODE 01  
SHIELD\_IT  
"SHIELD it before you need it."

Teacher Curriculum Kit  
3rd Grade · Squire Tier  
In-class time: 20-25 min

Mentor: KAI · Runtime 2:35  
Issued 2026-05-14  
cashquestkids.com

## PAGE 2 — LEARNING OBJECTIVES

By the end of this 25-minute lesson, students will be able to:

- Define insurance in kid language as "a promise grown-ups buy so a big problem does not eat up the family's money." (Jump\$tart Risk Management & Insurance · Standard 1)
- Identify two real-world examples of risk a family might want to SHIELD against (Jump\$tart RMI · Standard 1; CCSS.ELA-LITERACY.SL.3.1).
- Use the word **premium** in a sentence to describe the small regular payment that keeps the SHIELD up (Jump\$tart RMI · Standard 2; CCSS.ELA-LITERACY.L.3.6).
- Recite the mantra "SHIELD it before you need it" and explain in their own words why the SHIELD must be in place BEFORE the problem (Jump\$tart RMI · Standard 3).
- List one trusted grown-up they would ask if their family ever needed help with insurance (Jump\$tart RMI · Standard 4).

**5E phases covered in this lesson:** Engage, Explore, Explain, Elaborate, Evaluate.

## PAGE 3 — PRE-LESSON: TEACHER BACKGROUND

You do not need to be a financial expert to teach this episode. Below is the adult-level primer so you can answer "what really is this?" questions from curious students.

**Insurance in plain English:** A family pays a small regular amount (a **premium**) to an insurance company. In exchange, the company promises to pay a big amount if a specific bad event happens (car crash, hospital stay, house fire). The company is essentially pooling small payments from many families so it can afford to write a big check to the one or two families that have the bad event in any given year. This is the "risk-pooling" idea that all insurance is built on.

**Why "before you need it" is the rule:** You cannot buy insurance AFTER the bad event. The company won't write you a policy for a car accident that happened yesterday — the whole system depends on the bad event being uncertain at the time you buy. That is the single most important adult concept this episode is trying to plant in third-grade language.

### The four ideas that show up in EP01:

- A SHIELD is a metaphor for a policy.
- A premium is the price tag of the SHIELD.
- There are many KINDS of SHIELDS (auto, health, home, etc.) — EP01 just introduces the IDEA.
- Different states have different rules — what Mom or Dad buys in Texas may not be what Aunt Patty buys in Oregon.

**Where it goes next:** EP02 dives into health insurance specifically; EP03 covers auto. EP01 is the on-ramp.

**What this episode AVOIDS (so you don't accidentally introduce too soon):** deductible, copay, coinsurance, in-network, claim, rider, exclusion, dwelling. These get taught later in the tract.

## PAGE 4 — VOCABULARY WALL

Print large, post on the classroom wall before the lesson.

Term	Kid-friendly definition	Magical metaphor anchor (from video)
<b>SHIELD</b>	A promise a grown-up buys to protect the family from a big problem	A glowing blue-and-gold round shield with a star in the middle
<b>Premium</b>	The small regular payment a family makes so the SHIELD stays up	A gold coin slipped into a slot on the SHIELD each month
<b>Promise</b>	What the insurance company says it will do if something bad happens	A ribbon of light running from the SHIELD to the family
<b>Risk</b>	The chance that something bad could happen	A storm cloud with a question mark in it
<b>Family</b>	The grown-ups and kids and pets who live together	The huddle of figures the SHIELD protects
<b>Licensed grown-up</b>	A trained adult whose job is to help families pick the right SHIELD	A friendly agent with a badge that glows
<b>Coverage</b>	What kind of bad thing the SHIELD will help with	The wide arc of golden light around the family

## PAGE 5 — MATERIALS LIST

### Provided (printable from this kit):

- Vocabulary Wall cards (Page 4)
- "My SHIELD" exit-ticket worksheet (Page 10)
- Family Take-Home tear-out (Page 17)

### Classroom items needed:

- 1 piece of large chart paper or whiteboard
- 1 set of markers (navy + gold + black)
- 5-7 sticky notes per student (any color)
- An optional umbrella to use as a prop during the Engage hook
- Means to display the EP01 video (~2:35 runtime; Vimeo or YouTube embed)
- Speakers loud enough for the whole room to hear KAI clearly

**Tech check before class:** confirm video plays end-to-end with sound; confirm captions display if any student needs them (CC track is YouTube-native; no burned-in subs).

## PAGE 6 — 5E LESSON PLAN: ENGAGE (5 minutes)

**Goal:** Surface students' existing ideas about "promises that protect families."

**Hook script (read aloud):** "Today we are going to talk about a kind of magic shield. It's invisible. You can't hold it. But every grown-up I know carries one — and they pay a little bit of money every month to keep it up. Raise your hand if you have ever heard a grown-up in your family say the word *insurance*."

**Anticipated student responses:** "My mom has car insurance." "When my dog got sick, our insurance helped." "My grandma's house had a tree fall on it."

**Teacher follow-up question:** "What kind of bad thing was the insurance protecting against?" Write each answer on the board as a sticky-note bubble. Do NOT correct any answer yet — every example is useful.

**Transition to Explore:** "Let's watch a 2-and-a-half-minute story. A friend named KAI is going to show us what insurance is by drawing a shield in the sky."

## PAGE 7 — 5E LESSON PLAN: EXPLORE (8 minutes)

**Goal:** Watch EP01 SHIELD\_IT once, full attention, no pausing.

**Timestamps to listen for (you don't need to call them out — they will land naturally):**

Time	What students will see	What to listen for
0:00-0:15	KAI appears with a glowing shield	Mantra hit #1: "SHIELD it before you need it."
0:15-0:45	A family huddled, storm cloud arrives, SHIELD raises	"A promise grown-ups buy"
0:45-1:30	Premium-coin slides into the SHIELD slot	The word <b>premium</b> is voiced
1:30-2:00	KAI shows different "flavors" of SHIELD (car, home, body)	Mantra hit #2
2:00-2:20	Mantra outro	Mantra hit #3 + D1 + D2 disclaimers
2:20-2:35	CTA: "Ask a licensed grown-up in your state"	The reminder to consult an adult

**Active listening directive:** Tell students to silently raise one finger every time they hear the word **SHIELD**, and two fingers every time they hear the word **premium**. Do not call on anyone during the video. Just watch the fingers.

After the video ends, ask: "How many SHIELDS did you count?" "How many premiums?"

## PAGE 8 — 5E LESSON PLAN: EXPLAIN (5 minutes)

**Goal:** Lock in the two key ideas — what a SHIELD is, and what a premium pays for.

**Discussion script:**

**Q1: "What is a SHIELD?"** *Expected answer:* "It's a promise a grown-up buys so a big problem doesn't eat all the family's money." *If students stumble:* Point to the storm-cloud sticky on the wall. Ask: "What was the storm cloud trying to do? What was the SHIELD trying to do?"

**Q2: "What is a premium?"** *Expected answer:* "The little payment you make every month to keep the SHIELD up." *If students stumble:* Mime sliding a coin into a slot. Say: "The premium is the coin. What's the coin for?"

**Q3: "Why does the mantra say BEFORE you need it?"** *Expected answer:* Variations of — "Because you can't get a SHIELD after the storm already came." "It has to be up first." "If the storm is here you're already too late." *If students stumble:* Use an umbrella prop. "If I'm already wet, does opening this umbrella un-wet me? No. I have to open it before the rain. That's the same rule for insurance."

**Q4: "Who does KAI say to ask if your family needs a SHIELD?"** *Expected answer:* "A licensed grown-up in your state." *This question is the legal compliance reinforcement. Make sure every student can answer it.*

## PAGE 9 — 5E LESSON PLAN: ELABORATE (5 minutes)

**Goal:** Apply the SHIELD idea to two new scenarios in small groups.

**Setup:** Break class into groups of 3-4. Each group gets one of two scenario cards (you may make duplicates).

**Scenario Card A — "The Bike"** *"Marisol just got a brand-new bicycle for her birthday. Her grown-up worries that someone might steal it from the front yard, OR a kid in the neighborhood might fall off it and get a scrape."*

- What is the risk? (Bike stolen; injury)
- What kind of SHIELD might help? (Property SHIELD for bike; liability SHIELD for injury — students may just say "a SHIELD," that's fine)
- When should the SHIELD be set up? (BEFORE the bike is left outside)

**Scenario Card B — "The Tooth"** *"Tomás has a wobbly tooth. The dentist says he might need braces in two years."*

- What is the risk? (Big dental bill in two years)
- What kind of SHIELD might help? (Health/dental SHIELD)
- When should the family set it up? (Before the braces are needed)

**Share-out:** Each group sends one spokesperson to the front. 1 minute each.

## PAGE 10 — 5E LESSON PLAN: EVALUATE (2 minutes)

Exit Ticket — print one per student or write on board for copying:

### MY SHIELD — EXIT TICKET

1. A SHIELD is a \_\_\_\_\_ a grown-up buys  
so a \_\_\_\_\_ does not eat the family's money.
2. The little payment that keeps the SHIELD up  
is called a \_\_\_\_\_.
3. The mantra is: "SHIELD it \_\_\_\_\_ you need it."
4. One trusted grown-up I would ask about a SHIELD is:  
\_\_\_\_\_  
(parent / guardian / aunt / uncle / grandparent / teacher / etc.)

### Rubric (mark each blank 0 or 1):

- Q1 blank 1: "promise" or similar (gift, deal, plan, gear) → 1
- Q1 blank 2: "problem" or "bad thing" or "big bill" → 1
- Q2: "premium" → 1
- Q3: "before" → 1
- Q4: any named trusted adult → 1

**5 / 5 = Proficient; 4 = Developing; ≤ 3 = Re-teach with the umbrella prop tomorrow.**

## PAGE 11 — DISCUSSION QUESTION BANK (15 questions, Bloom-ordered)

### Recall (Q1-Q3):

- What was the word KAI used for the small monthly payment? (premium)
- What was the color of the SHIELD in the video? (blue and gold)
- What was the mantra KAI said three times? ("SHIELD it before you need it.")

### Comprehension (Q4-Q6):

- In your own words, what does a SHIELD do for a family?
- Why does KAI say you can't get a SHIELD AFTER the bad thing already happened?
- What is the relationship between a premium and a SHIELD?

### Application (Q7-Q9):

- If a family was worried about a fire in their house, what kind of SHIELD might they want?
- If a kid was worried about losing a tooth in soccer, would a SHIELD help? Which kind?
- Name something in your own home that a grown-up might want to SHIELD.

### Analysis (Q10-Q12):

- The video says different states have different rules. Why do you think that is?
- Why does KAI say to ask a *licensed* grown-up — not just any adult?
- What's the difference between a promise from a friend and a SHIELD?

### Synthesis (Q13-Q14):

- If you ran an insurance company, what new kind of SHIELD would you invent? Who would it help?
- Design a new mantra (3 words) that means the same thing as "SHIELD it before you need it."

### Evaluation (Q15):

- Is it ever a bad idea to buy a SHIELD? When might a family decide NOT to buy one?

## PAGE 12 — RUBRIC: CONCEPT MASTERY (4-level performance descriptors)

Level	Descriptor for "Understands what insurance is"
<b>Beginning (1)</b>	Student names the word "SHIELD" or "insurance" but cannot explain what it does or why a family would buy one. May confuse the SHIELD with the bad event itself.
<b>Developing (2)</b>	Student can say a SHIELD is a "promise" and identify a premium as a payment, but does not yet articulate the BEFORE rule. May reverse cause-and-effect ("you buy a SHIELD after the storm").
<b>Proficient (3)</b>	Student correctly defines a SHIELD as a promise bought before a bad event, names the premium as the payment, and recites the mantra. Can give one real-world example unprompted.
<b>Advanced (4)</b>	All Proficient criteria, PLUS can apply the SHIELD idea to a NEW scenario not covered in the video, AND can explain WHY the BEFORE rule exists (the risk has to be uncertain).

Use this rubric to color-code your gradebook: red = Beginning, yellow = Developing, light green = Proficient, dark green = Advanced.

## PAGE 13 — EXTENSION ACTIVITY (Cross-curricular tie-in)

Choose one of the following 10-15 minute extensions for the next class period.

### Math Tie-In — "The Premium Jar" (CCSS.MATH.3.OA.A.3)

Give each student a paper "jar" worksheet with 12 slots (one per month). The class agrees on a premium of, say, 4 paper coins per month. Skip-count by 4s to calculate the YEAR'S total premium. Compare to a "big problem" cost on the board (\$200 in paper coins). Discuss: "Is paying 48 paper coins a year better than paying 200 paper coins all at once?"

### ELA Tie-In — "Promise Letters" (CCSS.ELA-LITERACY.W.3.3)

Each student writes a 3-sentence "Promise Letter" from a fictional insurance company to a fictional family. Letters must include: WHO the SHIELD protects, WHAT the SHIELD covers, WHEN the family must pay the premium.

### Social Studies Tie-In — "Different States, Different Rules" (CCSS.RH.6-8.6 modified)

On a U.S. map, point to your home state. Then point to a neighboring state. Tell students: "The rules about SHIELDS may be different here than there. Insurance is one of the things states get to decide for themselves — it's not all one federal rule." Briefly discuss why a country might want states to make their own rules about some things.

### Art Tie-In — "Design Your Family's SHIELD"

Students draw a SHIELD on construction paper, decorate it with a family symbol (pet, hobby, food, sport), and write below: "This SHIELD protects my family from \_\_\_\_\_."

## PAGE 14 — DIFFERENTIATION NOTES

### Squire-band (3rd grade · ages 6-9) — the primary band for this lesson:

- Use the umbrella prop liberally. The kinesthetic anchor ("open it BEFORE the rain") is the single strongest scaffold for this age.
- If a student cannot read the exit ticket independently, partner-read it. The concept matters more than the reading load.
- Allow students to draw their answer to Q4 (the trusted grown-up) instead of writing the name.

### Knight-band (4-7th grade · ages 10-13) — for mixed-grade classrooms:

- Add a 5-minute math extension: if a family pays \$1,200/year for a SHIELD and never has a bad event for 5 years, did they "waste" \$6,000? Discuss the risk-pooling concept — the money went to OTHER families who DID have a bad event.
- Add the term **policy** as a synonym for SHIELD.
- Introduce the question "Why isn't insurance the same as gambling?" as a 5-minute group debate.

### Champion-band (8-10th grade · ages 14-16) — advanced challenge:

- Introduce **adverse selection** in plain language: "What would happen if ONLY people who already had a tumor tried to buy health insurance? The company would go broke." Discuss how that's why companies require the SHIELD be in place before the event.
- Compare insurance to other risk-pooling structures (Social Security, FDIC, etc.).
- Have students research one state's Department of Insurance website and report back on one rule they found.

### English Language Learners:

- Pre-teach the words SHIELD, promise, family, payment, before with picture cards.
- Allow students to answer exit ticket in their home language; rubric assesses concept mastery, not English fluency.

### Students with reading IEPs:

- Provide the exit ticket as a fill-in-the-bubble version (3 choices per blank).
- Allow oral response in lieu of written.

## PAGE 15 — COMMON MISCONCEPTIONS + HOW TO ADDRESS

### **Misconception 1: "Insurance is free money the company gives you when something bad happens."**

*Reality:* The family paid premiums (sometimes for many years) before the bad event. The money comes from the family's own pool of past payments + the pool of OTHER families' payments.

*Teacher script:* "The SHIELD isn't free. The premium is the price tag. The reason it feels like 'free money' when the bad thing happens is because you paid for it a little at a time for a long time before."

### **Misconception 2: "If nothing bad ever happens, you wasted your premium money."**

*Reality:* You paid for peace of mind AND for the fact that the company COULD have paid if it had needed to. Plus the money went to other families who DID have a bad event — that's how the pool works.

*Teacher script:* "Imagine 100 families each pay \$1 for a SHIELD. One family has a fire. The company gives that family \$80. The other 99 families didn't 'waste' their dollar — they HAD a SHIELD all year. They were ready."

### **Misconception 3: "I can buy insurance after the bad thing happens."**

*Reality:* No insurance company will sell a policy to cover an event that has already occurred. That's the BEFORE rule.

*Teacher script:* "Try this: hold the umbrella over your head right now, even though it's sunny. Now imagine the rain starts — are you wet? No. Now reverse it. The rain starts FIRST, then you open the umbrella. Are you still dry? No, you got rained on already. Insurance is the same."

### **Misconception 4: "Insurance and savings are the same thing."**

*Reality:* Savings is YOUR money you set aside. Insurance is a POOL of many families' money. Both protect you, but insurance handles much bigger bad events than most families could save for alone.

*Teacher script:* "If you save 1 dollar a week for 10 years, you'd have about 520 dollars. If you needed a 50,000-dollar surgery, your savings wouldn't be enough. The SHIELD is bigger than savings because everyone's premiums combine."

### **Misconception 5: "All grown-ups have to have insurance for everything."**

*Reality:* Some kinds are required by law (car liability in most states, health in some). Some kinds are smart-but-optional (renters, life). Some kinds are usually NOT a good deal (extended warranties, mortgage life — covered in EP11).

*Teacher script:* "Some SHIELDS are required by the state rule book. Some are smart choices a family makes. Some are not great deals — we'll learn about those later in the tract. The mantra is always: BEFORE you need it. The question of WHICH SHIELDS is a job for a licensed grown-up."

## PAGE 16 — TECH & LOGISTICS

### Video access:

- Vimeo (private classroom link): see the URL provided by the school's CashQuest Kids subscription admin.
- YouTube (public): search "CashQuest Kids SHIELD\_IT" on the CashQuestKids channel. Made-for-Kids: NO. End screens: NO.
- If you need a password-protected Vimeo link for student access, contact your school's tech coordinator.

### Embed code (Vimeo example):

```
<iframe src="https://player.vimeo.com/video/XXXXX" width="640" height="360"
  frameborder="0" allow="autoplay; fullscreen" allowfullscreen></iframe>
```

### Projector setup:

- 1080p minimum recommended. 720p acceptable. Below 720p, the SHIELD-glow detail may wash out.
- Ensure sound is set to at least 50%. KAI's mantra hits need to be clearly audible from the back row.
- If using a laptop screen + portable speaker, do a sound test from the farthest desk before students arrive.

### Captions:

- YouTube CC track is available. Toggle ON if any student needs them.
- The video master itself has NO burned-in captions (per CashQuest Kids hard rule — captions live on the platform, not in the video).

### Printing tips:

- Pages 4 (vocabulary wall) and 10 (exit ticket) and 17 (family take-home) are the only pages most teachers print.
- Print Page 4 at 11"x17" or larger if your printer supports it; otherwise tile across two letter-size sheets.
- Pages 6-9 (5E plan) are for the teacher's own use — printing is optional.

## PAGE 17 — FAMILY TAKE-HOME (tear out and send home)

Today in CashQuest Kids  
Episode 01: SHIELD\_IT

Your kid learned that "insurance" is a promise grown-ups buy so a big bad event does not eat up the family's money. The promise is called a SHIELD. The little payment that keeps the SHIELD up is called a premium.

THE MANTRA: "SHIELD it before you need it."

Try these three dinner questions tonight:

1. What kinds of SHIELDS does our family have?  
(Car? Home? Health? Pet?)
2. If we could invent a brand-new SHIELD, what would it protect? Why?
3. Why is it important to have a SHIELD BEFORE you need it, instead of waiting?

Next episode: HEALTH\_IT — what a doctor SHIELD does.

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## PAGE 18 — REFERENCES + LEGAL / COMPLIANCE NOTES

### Curriculum standards aligned:

- **Jump\$tart Coalition for Personal Financial Literacy** — National Standards in K-12 Personal Finance Education, Risk Management & Insurance strand, Standards 1-4 (4th Edition, 2021).
- **Common Core State Standards (CCSS):**
- CCSS.ELA-LITERACY.SL.3.1 (Engage effectively in a range of collaborative discussions)
- CCSS.ELA-LITERACY.L.3.6 (Acquire and use accurately grade-appropriate conversational, general academic, and domain-specific words)
- CCSS.ELA-LITERACY.W.3.3 (Write narratives — Extension Activity)
- CCSS.MATH.3.OA.A.3 (Use multiplication within 100 — Extension Activity)
- **Council for Economic Education** — National Standards for Financial Literacy, Standard VI: Managing Risk.

### EP01-specific legal flags (per

INS\_LEGAL\_REVIEW/INS\_EP01\_legal\_compliance\_2026-05-14.md):

- D1 (Education-only / Not-licensed) — voiced by SHIELD VO in outro
- D2 (State variance) — voiced by SHIELD VO in outro

### 5 mandatory disclaimers (verbatim from \_5\_SERIES\_DISCLAIMERS\_2026-05-14.md):

**D1 — Education-Only / Not-Licensed (verbal in episode outro):** > "CashQuest Kids is for learning. We are not your family's insurance agent. When you grow up, talk to a real, licensed grown-up in your state before you pick a policy."

**D2 — State Variance (verbal in episode outro):** > "Every state has different rules. What is true in one state may not be true in another. The grown-up rules are in your state's law — not in this video."

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**D5 — Currency / Dollar figures (written):** > Dollar figures, contribution limits, coverage minimums, deductibles, and tax-related amounts referenced in this episode reflect 2026 norms as of publication. Verify current figures with the IRS, SSA, your state Department of Insurance, and a licensed producer before relying on any specific number. Real prices and rules vary by where you live and your situation.

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