



TEACHING THE COVER STORY

DISASTER RELIEF DONE RIGHT

Find out how you can best help disaster-relief efforts.

FINANCIAL-LITERACY STANDARDS
Protecting and Insuring

COMMON CORE STANDARDS
RI.4.2, RI.4.8, SL.4.2

From the Editor: Thanks to the PwC Charitable Foundation, *TIME for Kids* is pleased to offer teachers, students, and their families a monthly financial-literacy magazine.

—**Andrea Delbanco, Editorial Director, TIME Education**

ANALYZING AUTHOR'S PURPOSE

Engage the Reader

- Ask: What kind of help might people need after a natural disaster? (*People affected by a natural disaster might need shelter, food, and clean water.*) How can we help the victims? (*We can raise money for the victims, donate items they might need, or volunteer our time.*)

Read the Text

- Have students pair up to read the text. Tell them their goal while reading is to decide the author's purpose in writing the article. Students should answer these questions: What key information does the author share about natural disasters? What do you think the author wants readers to do with that information? (*The author wants readers to understand the devastation that natural disasters can cause and why it is important to choose the right way to help victims.*)
- Have students find and circle all the statistics, or numbers, in the article. Ask: Why do you think the author included these statistics? How do they support the author's purpose? Then have students complete the worksheet on page 3 of this guide, "The Cost of Natural Disasters." Ask: How does the information in the worksheet chart compare with the statistics highlighted in the article? Is the information similar or different? How so? Which information best supports the author's purpose: the statistics in the article or the information in the chart? Explain.
- Now have the student partners reread the sidebar. For each way to help (giving money, giving things, and donating time), have students write at least one pro and one con on a sticky note and place it next to the strategy in the sidebar. Tell them the pro or con may be stated explicitly in the text or it may need to be inferred. Discuss student

findings. Ask: What do you conclude is the best way to help victims of a natural disaster (giving money, giving things, or donating time)? Why is it the best way? Explain.

Respond to the Text

- Have students go to nvoad.org (National Voluntary Organizations Active in Disaster), then choose VOAD Members in the navigation bar for a list of disaster-relief organizations in need of donations. Challenge students to research the organizations and then choose one they think the class should support. Next, have them write a 30-second speech pitching their choice to classmates. Allow time for students to present their pitches to the class. Ask: Whose speech was most persuasive? Why? Which disaster-relief group should the class support? Take a vote.
- Now brainstorm a list of ways to raise money for the organization. Review the ideas. Ask: Which do you think is the best way? Why? Take another vote to decide on the fundraiser. Then choose a small committee of students to make a list of what needs to be done, and assign jobs to the rest of the class. For example, if your class is planning a bake sale, the committee might assign some students to create a sign-up sheet with a list of needed baked goods and assign others to create advertisements.

WITHIN THIS GUIDE

- Read how money expert Jean Chatzky's son inspired the theme for this month's issue.
- Get a resource discussing the top 10 costliest disasters of 2017.
- Send home a letter to send home, to help families discuss this month's topic.



A NOTE FROM JEAN

When my son was in elementary school, he came home one day with a tale of how a classmate was raising money for victims of a natural disaster. That morning we'd given him his allowance. I asked, "How much did you give her?" "All of it," he replied, astonished that I'd think otherwise. My point: Kids can be exceedingly generous. But they also need to be cautious. Just as smart shopping is a must in the grocery store and online, taking a look at how much good your charitable dollars (or donations of time or stuff) will do is also important. And it's best to ask those questions before you give. As we head into the season of giving, it seemed appropriate to take a look.

Happy Thanksgiving!

Jean

ADDITIONAL RESOURCES

councilforeconed.org/standards

Visit for free teaching resources and to download the K-12 national standards for financial literacy.

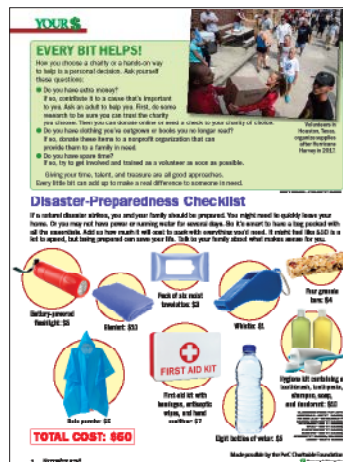
nvoad.org (National Voluntary Organizations Active in Disaster)

Learn more about how to help and where members are responding to disasters around the country.

ANSWER KEY FOR WORKSHEET

The Cost of Natural Disasters, p. 3:

1. severe storm / freeze
2. 61
3. \$3.6 billion
4. \$42 billion
5. No / Answers will vary.



INFORMATIONAL WRITING

ARTICLE: "EVERY BIT HELPS!" (P. 4)

Have students read "Every Bit Helps!" on page 4 of the magazine. Ask: Which of the ways to help most appeals to you? Why? Which local and national charities might benefit from money donations? Which could use donations of clothing, toys, or other items? Which might need people to show up and help out? Make a class list.

Ask students to choose an organization they would like to help from the list. First, they should research the organization at charitynavigator.org to ensure it's trustworthy. Then have them create a brochure to inform readers about the charity and its needs. Tell students their brochures should include the following: 1) a description of the charity and how it helps; 2) a list of what the charity needs (this might include items like canned goods, clothing, or books. If the charity needs volunteers, students should include a list of the jobs it needs people to tackle, such as stuffing envelopes or washing dishes. If the charity could use money, students should explain how the money will be put to good use); 3) an explanation of how a reader's help will benefit the charity. Once complete, have students do a gallery walk of the brochures and use sticky notes to write positive reviews.

PAIRED TEXT

DISCUSS A SIMILAR TOPIC WITH TFK

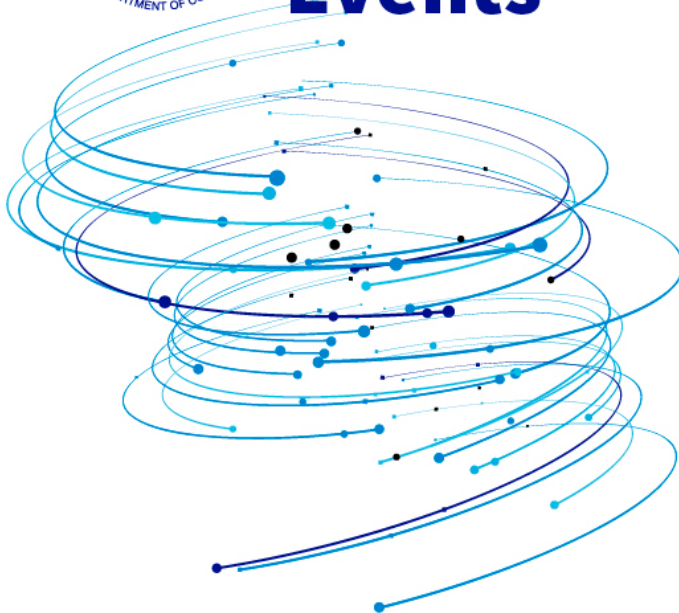
- Once students have read the cover story, "Disaster Relief Done Right," have them go to timeforkids.com and read "Disaster's Cost" (1/19/18). This story discusses how 2017 became the costliest year for disaster relief.
- Have students make connections between the two articles. Ask: How does "Disaster's Cost" add to the main idea of "Disaster Relief Done Right"? Encourage students to use textual evidence to support their thinking.

THE COST OF NATURAL DISASTERS

The National Oceanic and Atmospheric Administration (NOAA) collected data on natural disasters and the average cost associated with each occurrence. Use the information to answer the questions.



Severe Weather Events



Source: NOAA National Centers for Environmental Information

Weather Disasters (1980–2016)

Drought	24
Flooding	26
Freeze	7
Severe Storm	83
Tropical Cyclone	35
Wildfire	14
Winter Storm	14

Average Cost, in Billions (Per Occurrence)

Drought	\$9.3
Flooding	\$4.3
Freeze	\$3.6
Severe Storm	\$2.2
Tropical Cyclone	\$16
Wildfire	\$2.4
Winter Storm	\$3

1. According to NOAA, what type of weather disasters occurred most? _____
What type occurred least? _____
2. How many tropical cyclones and floods occurred from 1980 to 2016? _____
3. What was the average cost associated with freezing? _____
4. How much did winter storms total from 1980 to 2016? _____
5. Does the disaster with the highest rate of occurrence also have the highest cost? Why do you think that is? _____

To connect families with the financial topics being discussed in the classroom, we are including this monthly newsletter featuring family resources. Teachers, please take a moment to photocopy this page and send it home with your students.

DEAR FAMILY,

This month, your kids are learning how to help after a natural disaster. Whether it is the wildfires in California or the eruption of Mount Kilauea, in Hawaii, we are experiencing a higher volume of natural disasters across the globe. In 2017, there was a total of \$306.2 billion in damages in the United States alone. Hurricanes Harvey, Irma, and Maria accounted for about \$265 billion of that amount. Many organizations put out a call for donations, and we want to ensure your children are equipped to identify reputable organizations and ways they can help out beyond donating money.

COOL KID FACTS

-  Hurricane Camille (1969) holds the record for top wind speeds at landfall: 190 mph.
-  The ash from Mount Kilauea's eruption shot up more than 8,000 feet.
-  This year's Carr Fire was the seventh most destructive fire in California's history.
-  In 2015, a total of 62.6 million people volunteered 7.9 billion hours of service.
-  Utah is ranked Number 1 in volunteering among all states.



AT-HOME ACTIVITY

On page 4 of the magazine, students read about a set of supplies that families should have on hand to be prepared for any type of natural disaster. Read through the list with your child and identify which supplies you have and where they are located at home.

It is also important for families to have a plan in place when it comes to disasters. Talk with family members about emergency scenarios and come up with an action plan. This would include meet-up locations outside the house, a list of relatives and friends to contact, and any other information you think would be valuable. Remember, preparedness shouldn't heighten worry—it should prevent or relieve it.