

Spot the Risk

Read for chances of loss or harm.

SS.4.FL.6.1 "Explain that risk is the chance of loss or harm."

NAME _____

DATE _____

1 READ AND MARK _____ Read it twice

YOUR JOB Underline each sentence that tells a possible loss or harm. Circle words that show the loss or harm might happen, not that it will happen.

Maya's Scooter Choice

- ① On Saturday, Maya borrowed her uncle's scooter to ride to the library. Before leaving, she noticed dark clouds and a loose strap on her helmet. She could still ride, but rain might make the sidewalk slippery. If she fell, she could be hurt, and the scooter could be damaged. This situation had risk for both of them.
- ② Risk is the chance that something may cause loss or harm. Loss can mean losing money or having something damaged. Harm can mean an injury or unsafe result. Risk is not the same as a sure outcome. Maya had not fallen yet. She was thinking about what could happen if she rode with a loose helmet strap in the rain.
- ③ Maya chose to fix the helmet strap, wait until the rain stopped, and tell her uncle about the scooter. These choices lowered the chance of harm, but they did not make every ride completely safe. A rider can also follow traffic rules and check the scooter's brakes. People notice risks so they can make safer choices before a loss or harm happens.

2 ANSWER WITH EVIDENCE _____ Use the passage

1 What is risk?

2 What is one possible harm or loss Maya could face if she rode in the rain?

3 Why was Maya's risk not a sure outcome?

4 Name two choices Maya made to lower the chance of harm. How did these choices affect the risk?

3 YOUR TURN _____ Your own words

Think of an activity you might do. Write two sentences. In the first sentence, name a risk and the possible loss or harm. In the second sentence, tell one choice that could lower the chance of that loss or harm.

PART 1 • READ AND MARK

Underline each sentence that tells a possible loss or harm. Circle words that show the loss or harm might happen, not that it will happen. Accept any marking that follows this job and points at the right text.

PART 2 • ANSWERS

#	QUESTION	ANSWER
1	What is risk?	Risk is the chance that something may cause loss or harm.
2	What is one possible harm or loss Maya could face if she rode in the rain?	She could be hurt if she fell, or the scooter could be damaged.
3	Why was Maya's risk not a sure outcome?	Maya had not fallen yet. A fall was something that could happen, not something that had happened.
4	Name two choices Maya made to lower the chance of harm. How did these choices affect the risk?	She fixed the helmet strap and waited until the rain stopped. These choices lowered the chance of harm, but did not make the ride completely safe.

PART 3 • YOUR TURN (SAMPLE ANSWER)

I take my tablet outside when rain may start, so it could get wet and stop working. I can keep it in a waterproof bag or leave it inside to lower the chance of loss.

Accept answers that explain risk as a chance, possibility, or something that may cause loss or harm. For the open response, accept a realistic activity, a possible loss or harm, and a choice that lowers the chance of it.