

# Choices and Risk

Read how people decide whether to accept, avoid, or reduce risk.

**SS.4.FL.6.3** “Describe ways that individuals can either choose to accept risk or take steps to protect themselves by avoiding or reducing risk.”

NAME \_\_\_\_\_

DATE \_\_\_\_\_

## 1 READ AND MARK \_\_\_\_\_ Read it twice

**YOUR JOB** Underline Leo’s quoted sentence that shows he accepts risk, and circle any five actions that avoid or reduce risk to compare the two kinds of choices.

### Everyday Risk Choices

- ① On Saturday, Maya planned to ride her bike to the library. She knew a fall could cause an injury and that a thief could take an unlocked bike. Maya chose to wear a helmet, check her brakes, and lock her bike to a rack. These steps did not promise perfect safety, but they lowered the chance of harm or loss.
- ② At the library, Maya’s cousin Leo wanted to skateboard down a steep hill. He said, “I know I could fall, but I will try it anyway.” Leo was choosing to accept a risk. Maya chose a flatter path and wore knee pads when she practiced. Her choices avoided the steep hill and reduced the chance that a fall would hurt her.
- ③ Maya’s neighbor Mr. Chen owned a small camera. He bought insurance for it, which meant he paid a fee so an insurance company could help pay for a covered loss. When a pipe leaked in his apartment, he also moved the camera away from the water. Insurance helped protect him from a large cost, and moving the camera reduced the chance of damage.

**2 ANSWER WITH EVIDENCE** \_\_\_\_\_ Use the passage

**1** What two risks did Maya think about before riding her bike to the library?

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**2** What three steps did Maya take to reduce risk while riding and parking her bike?

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**3** How did Leo's choice on the steep hill differ from Maya's choices when she practiced skateboarding?

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**4** How did Mr. Chen's insurance protect him if his camera had a covered loss?

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**3 YOUR TURN** \_\_\_\_\_ Your own words

Think of an activity or belonging not in the reading. Write 2 sentences. In the first sentence, name one risk and tell a choice that accepts it. In the second sentence, name two choices that could avoid or reduce that same risk.

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**PART 1 • READ AND MARK**

Underline Leo's quoted sentence that shows he accepts risk, and circle any five actions that avoid or reduce risk to compare the two kinds of choices. Accept any marking that follows this job and points at the right text.

**PART 2 • ANSWERS**

| # | QUESTION                                                                                            | ANSWER                                                                                                                                       |
|---|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | What two risks did Maya think about before riding her bike to the library?                          | <b>She could fall and be injured, and a thief could take an unlocked bike.</b>                                                               |
| 2 | What three steps did Maya take to reduce risk while riding and parking her bike?                    | <b>She wore a helmet, checked her brakes, and locked her bike to a rack.</b>                                                                 |
| 3 | How did Leo's choice on the steep hill differ from Maya's choices when she practiced skateboarding? | <b>Leo accepted the risk of falling by trying the steep hill. Maya avoided the steep hill and wore knee pads to reduce harm from a fall.</b> |
| 4 | How did Mr. Chen's insurance protect him if his camera had a covered loss?                          | <b>The insurance company could help pay for the covered loss, protecting him from a large cost.</b>                                          |

**PART 3 • YOUR TURN (SAMPLE ANSWER)**

Ava knows swimming in deep water without an adult could be dangerous, but she chooses to do it anyway. To reduce that risk, she can swim where a lifeguard watches and stay in the shallow area.

For the marking job, accept the quoted sentence as the risk-acceptance example and any five valid risk-avoidance or risk-reduction actions from the passage. For Your Turn, accept reasonable risks and choices if the first sentence accepts the risk and the second sentence gives two ways to avoid or reduce it.