

THE COST OF LIVING

With Crime



Are You Good Handling Money?



CONTEST



Well – we will see just how good you are at handling money.

Write the number 1 on a piece of paper. Then write \$1000 and draw a car or truck next to the number. Your vehicle will also be worth \$1000.

You live in a high crime area. There is a lot of vandalism and theft going on. You can:

- A. Not buy insurance and take your chances (no cost)

- B. Buy \$200 deductible for \$100 (if your vehicle is vandalized or stolen the insurance will pay anything above \$200)

- C. Buy non-deductible for \$300 (if your vehicle is vandalized or stolen the insurance will pay all damages)

There are 2 other rules:

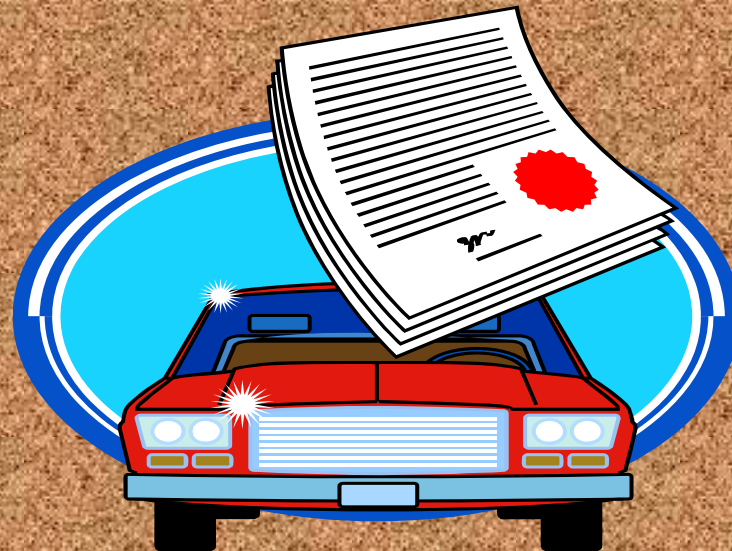
- A. If your vehicle is damaged, you have to fix it, if you have the money.
- B. If your vehicle is stolen, you have to buy another of equal value, if you have the money. If you cannot afford it, you must borrow the money.

- A. Not buy insurance and take your chances (no cost)
- B. Buy \$200 deductible for \$100 (if your vehicle is vandalized or stolen the insurance will pay anything above \$200)
- C. Buy non-deductible for \$300 (if your vehicle is vandalized or stolen the insurance will pay all damages)

Write the number 2 on your paper. Then pick your insurance policy and with it's letter on you paper. Then subtract the cost of that policy from your \$1000 and write the answer on your paper. (If math is not one of your strong points – you may need to ask for help.)



Here is your policy



Now - while you were all sleeping, without a care in the world, a bunch of people were partying. They got drunk and swept through your area vandalizing and stealing vehicles. When you woke up, you saw what they had done.



Write the number 3 on your piece of paper and then pick the letter A or B or C or D and write it down.

If you wrote the letter A, your tires were slit - \$200 damage:

- If you had no insurance – deduct \$200 from what is left of your money
- If you had \$200 deductible - deduct \$200 from what is left of your money
- If you had Non-deductible - your insurance pays for repairs

If you wrote the letter B, your engine was vandalized - \$400 damage:

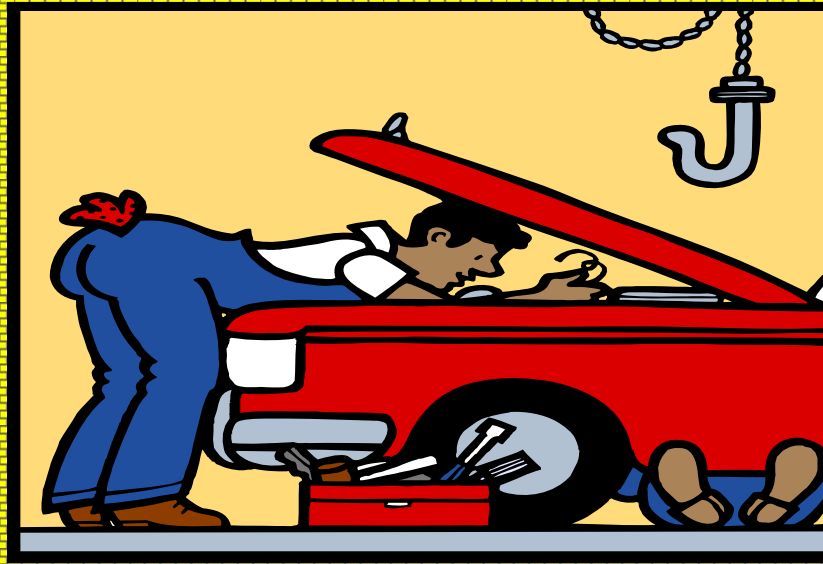
- If you had no insurance – deduct \$400 from what is left of your money
- If you had \$200 deductible - deduct \$200 from what is left of your money
- If you had Non-deductible - your insurance pays for repairs

If you wrote the letter C, they skipped you vehicle.

If you wrote the letter D, your car was stolen and it was not recovered

- If you had no insurance – deduct \$1000 from what is left of your money
- If you had \$200 deductible - deduct \$200 from what is left of your money
- If you had Non-deductible - your insurance pays for new vehicle

Write the number 4 on your piece of paper and then write how much money you have left after taking care of this..



- If you had no damage - Everything is ok. Your car is still ready to go.
- If your tires were slit - It will take the tire store 1 day to fix your car.
- If your engine was vandalized - The auto repair shop will take 1 week to fix your car.
- If your car was stolen - The car dealer will take 1 month to get you a different car.

1. Victims might emotionally struggle to figure out why it happened to them.
2. Victims may find it difficult to trust anyone again.
3. Victims may have to buy more insurance.
4. Victims may have to depend upon others for rides and feel like they are a burden on their friends.
5. Victims might isolate themselves - stay inside all the time.
6. Victims might be late for school or work or lose work time and wages.
7. Victims may have to pay medical costs.
8. Victims may have trouble sleeping.
9. Victims may blame themselves and be embarrassed.
10. Victims may have to pay for losses out of their own pocket.
11. Victims may be very angry or sad or worried or afraid.
12. Victims may pay insurance deductibles or have their insurance rates go up.
13. Victims and all other tax payers may have their taxes go up because of the need for more law enforcement and prisons.
14. Victims may lose personal items that cannot be replaced
15. Victims may have to walk
16. Victims may feel powerless.
17. Victims might have to move.
18. Victims may have to clean up after vandalism

These are things that happen in neighborhoods because of crime. Write the number 5 on your paper and then the number of the things that you might experience if you were a victim of this type of vandalism. Next to each write a little about why you think that you might experience such things.

Even if you had no damage done during an incident of vandalism in your neighborhood, how might it affect you anyway? Write the number 6 on your paper and explain your thoughts on this.



It is time again for insurance payments. You can change your policy if you want. However, if you filed a claim against the insurance company last time, you will have your insurance raised \$100 this time (in other words, if the insurance company had to pay anything out on you, your rates go up). Your options are:

A. No insurance (no costs)

B. \$200 deductible insurance, costs = \$100 or \$200 - if previously filed a claim

C. Non-deductible insurance, costs = \$300 or \$400 - if previously filed a claim

A. No insurance (no costs)

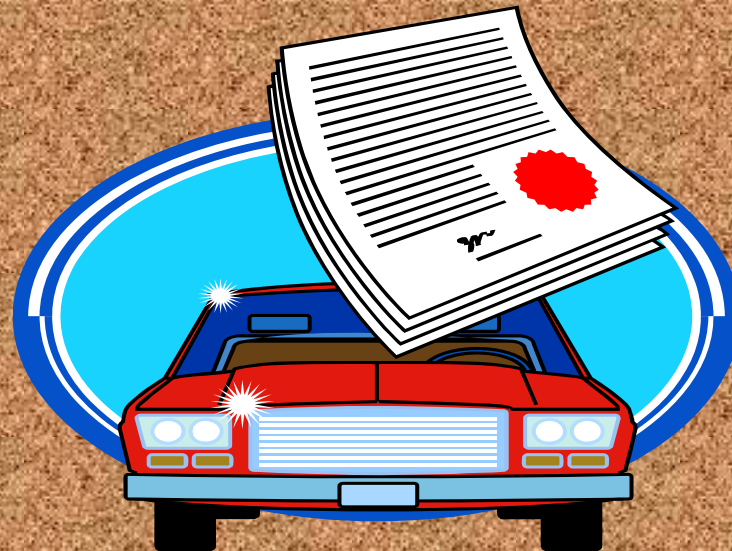
B. \$200 deductible insurance, costs = \$100 or \$200 - if previously filed a claim

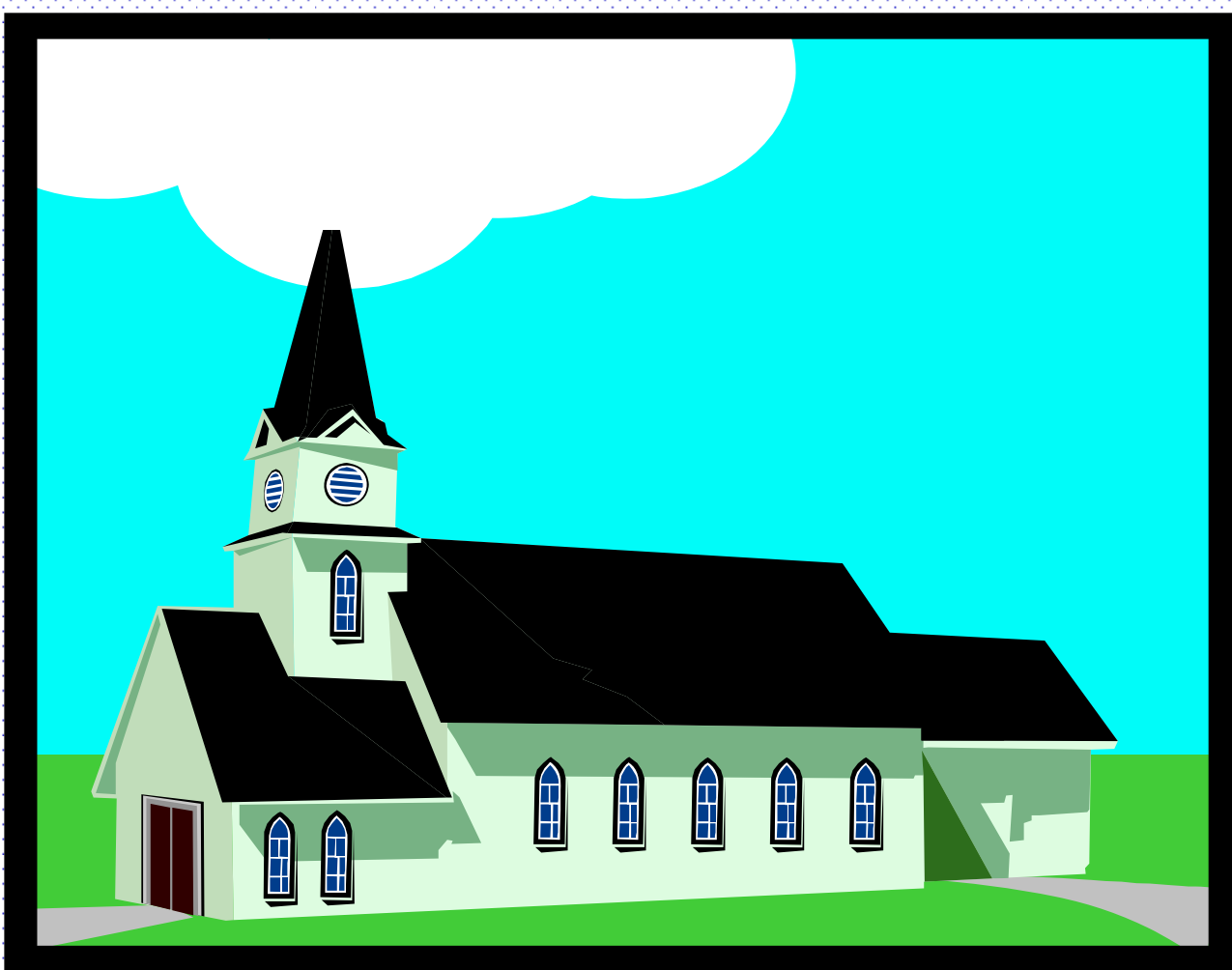
C. Non-deductible insurance, costs = \$300 or \$400 - if previously filed a claim

Write the number 7 on your paper. Then pick your insurance policy and with it's letter on you paper. Then subtract the cost of that policy from your how much money you have left and write the answer on your paper. If you do not have any money, you will have to skip insurance.



Here is your policy





While you were all away at a church picnic, the same people were partying again. They swept through the church parking lot vandalizing and stealing vehicles. When you returned on the church bus you saw what had happened.



Write the number 8 on your piece of paper and then pick the letter A or B or C or D and write it down.

If you wrote the letter A, they skipped you vehicle.

If you wrote the letter B, your car was stolen and it was not recovered

- If you had no insurance – deduct \$1000 from what is left of your money
- If you had \$200 deductible - deduct \$200 from what is left of your money
- If you had Non-deductible - your insurance pays for new vehicle

If you wrote the letter C, your tires were slit - \$200 damage:

- If you had no insurance – deduct \$200 from what is left of your money
- If you had \$200 deductible - deduct \$200 from what is left of your money
- If you had Non-deductible - your insurance pays for repairs

If you wrote the letter D, your engine was vandalized - \$400 damage:

- If you had no insurance – deduct \$400 from what is left of your money
- If you had \$200 deductible - deduct \$200 from what is left of your money
- If you had Non-deductible - your insurance pays for repairs

Write the number 9 on your piece of paper and then write how much money you have left after taking care of this. If you have to borrow money write how much you had to borrow (along with the words “I had to borrow”).

Subtract the money you have left from \$1000. (If you had to borrow money, add the money you borrowed to your answer). Then divide your answer by 8. Write the number 10 on your paper and then write your answer. Also, write what you might do if you actually had that much extra money right now.



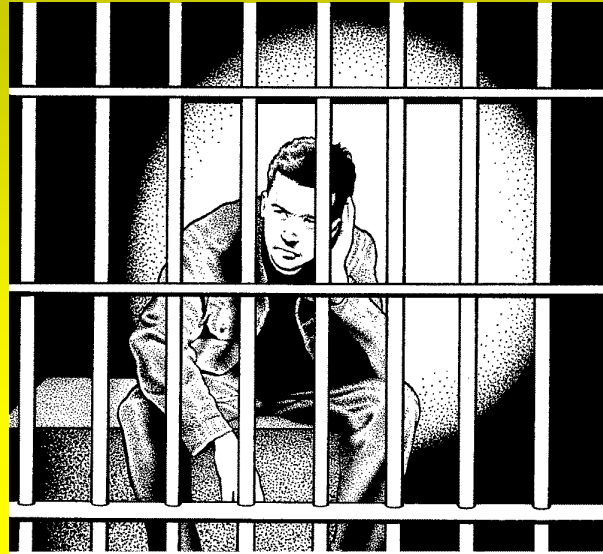
If you made \$8.00 per hour, this is how many hours you would have worked during the last year to pay for the fun the vandals were having.



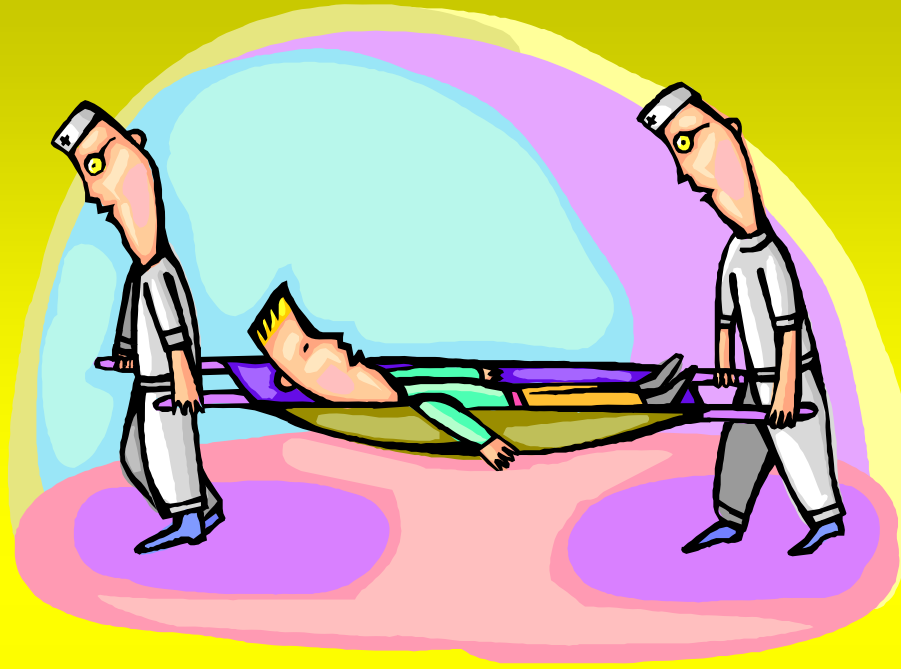
Write the number 11 on your paper and then write how much money do you think most people would pay for theft and vandalism insurance if no one ever stole or vandalized cars?



Write the number 12 on your paper. Might there be some people who are afraid to go out after dark because of crime? Who might they be? Are their fears justified? Are they still afraid whether their fears are justified or not? Write your answers and explain them.



Write the number 13 on your paper and then write what you think victims feel about people who harm them or their property. Why do they feel that way? Write your answers and explain them.



Write the number 14 on your paper and then write how a crime can turn violent even when the person committing it does not intend before hand for that to happen?

It is time again for insurance payments. You can change your policy if you want. The good news is that are back to the base rates, regardless of having previously filed a claim against the insurance company. The bad news is, since your area is so full of crime, the insurance company has decided to raise the base rates \$100. Your options are:

A. Not buy insurance (no cost)

B. Buy \$200 deductible for \$200

C. Buy non-deductible for \$400

A. Not buy insurance (no cost)

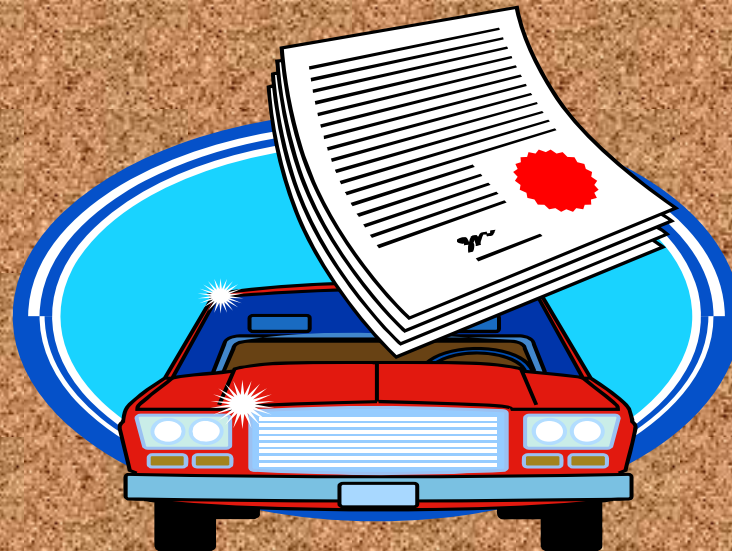
B. Buy \$200 deductible for \$200

C. Buy non-deductible for \$400

Write the number 15 on your paper. Then pick your insurance policy and with it's letter on you paper. Then subtract the cost of that policy from your how much money you have left and write the answer on your paper. If you do not have any money, you will have to skip insurance.



Here is your policy





While you were all at a Crime Watch meeting, the same criminals swept through your area vandalizing and stealing vehicles. When you left the meeting, you saw the damage.



Write the number 16 on your piece of paper and then pick the letter A or B or C or D and write it down.

If you wrote the letter A, your engine was vandalized - \$400 damage:

- If you had no insurance – deduct \$400 from what is left of your money
- If you had \$200 deductible - deduct \$200 from what is left of your money
- If you had Non-deductible - your insurance pays for repairs

If you wrote the letter B, your tires were slit - \$200 damage:

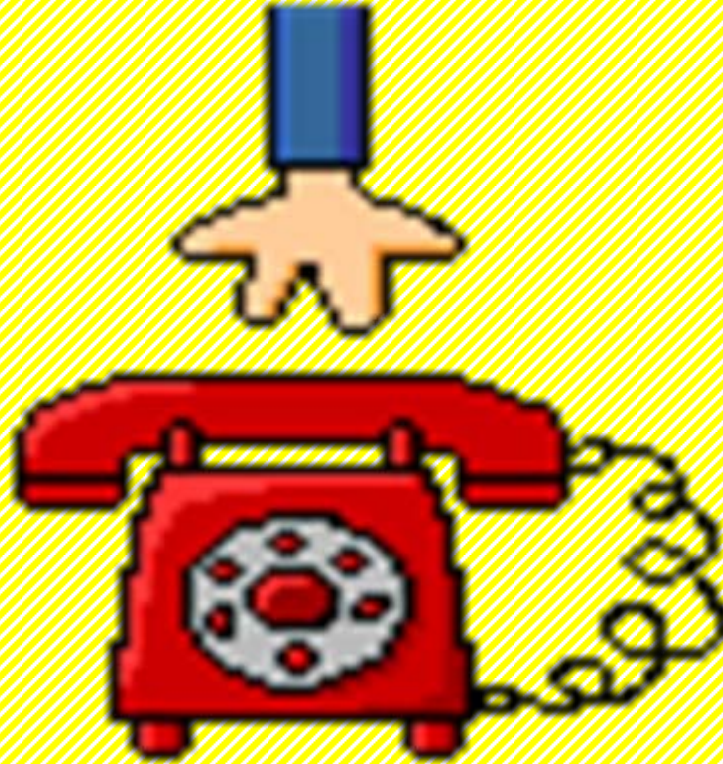
- If you had no insurance – deduct \$200 from what is left of your money
- If you had \$200 deductible - deduct \$200 from what is left of your money
- If you had Non-deductible - your insurance pays for repairs

If you wrote the letter C, they skipped you vehicle. However, your grandmother's only picture of her husband (your grandfather, who was killed in the war) was stolen.

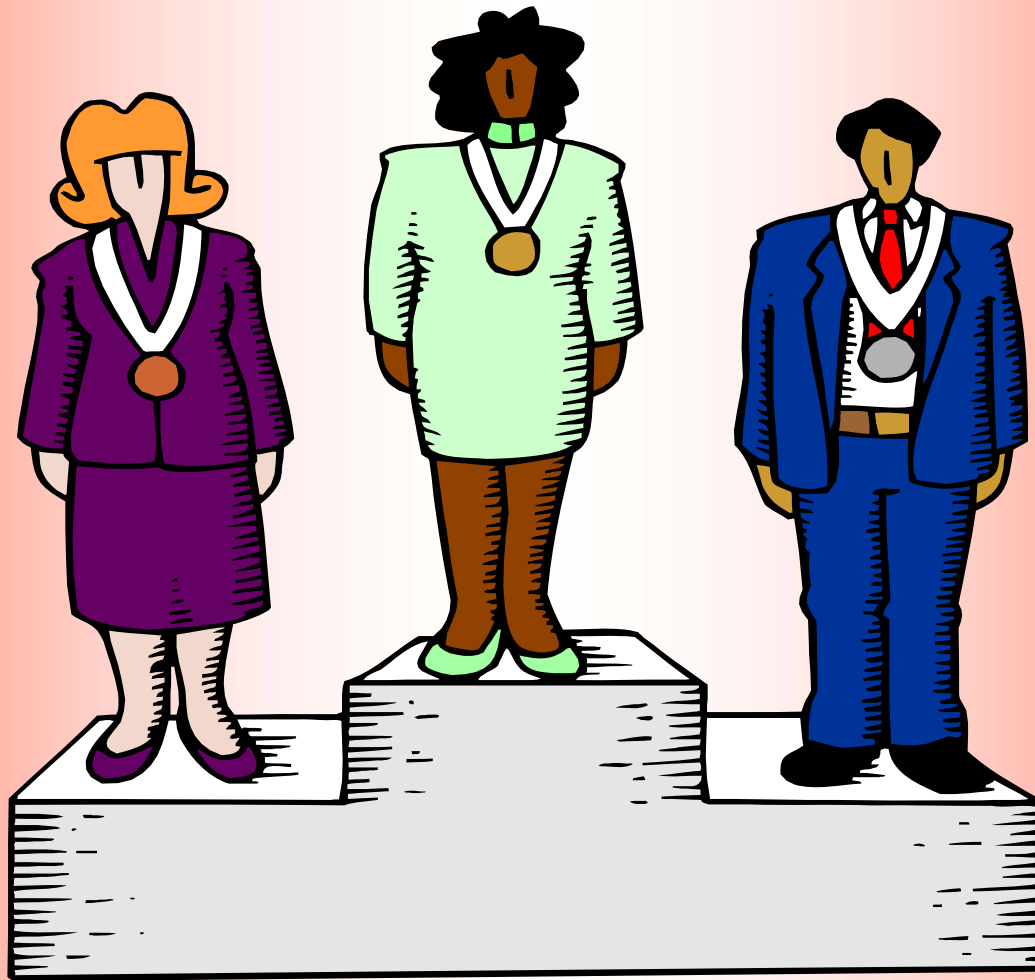
If you wrote the letter D, your tires were slit - \$200 damage:

- If you had no insurance – deduct \$200 from what is left of your money
- If you had \$200 deductible - deduct \$200 from what is left of your money
- If you had Non-deductible - your insurance pays for repairs

Write the number 17 on your piece of paper and then write how much money you have left after taking care of this. If you have to borrow money write how much you had to borrow (along with the words “I had to borrow”).

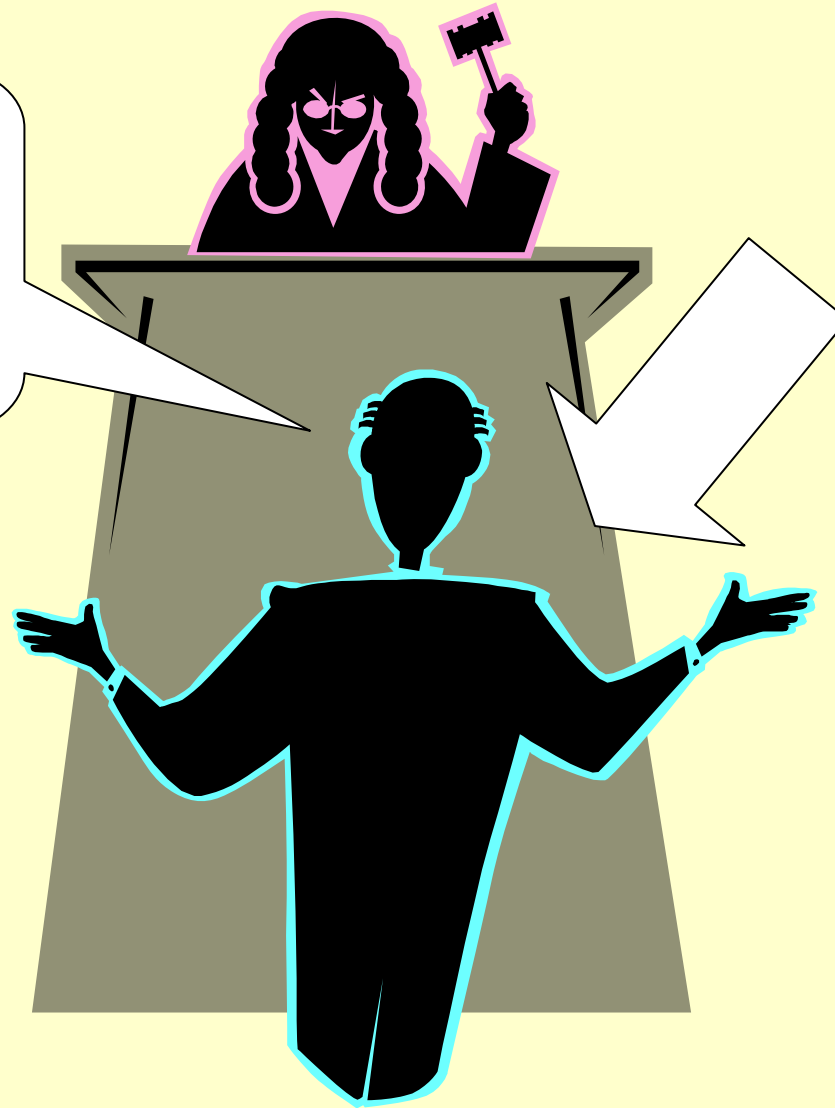


How would you feel, after all of this you got a phone call and found out that you were fired for missing too much work? Or, evicted for missing payments? Or, have people thinking you did something wrong to have all this happen to you? This is what they mean by revictimization. Write the number 18 on your paper and then write how you would feel.



How did you do? Sometimes, even the people who handle their money the best cannot do well when it comes to being a victim.

I'm sorry for what I did. I was drunk. I know that it was wrong, but at least I only messed with their cars. It didn't cause them that much trouble.



One of the vandals got caught



Write the number 19 on your paper and then write what you would tell the judge about your experience. What all happened to you? How do you feel? What do you think the judge should do to the vandal.

Write the number 20 on your paper and then write what the victim of your current offense would tell the judge about their experience. What all happened to them? How do they feel? What they think the judge should do to you.



Remember, even if you had no specific victim, we have seen how crime can affect everyone in the community. If your crime did not have a specific victim, write instead how what you did caused your community to be a worse place to live.

