

RISKY BUSINESS: HOW PREPARED ARE YOU?

Intended Audience:

Older Youth

Learning Objectives:

Older youth will:

- Describe the importance of making good choices
- Describe the importance of addressing risk management issues when they are planning or participating in programs and events
- Identify options to reduce, avoid, transfer, or assume risk
- Include risk management strategies in their planning for participation in activities or events

Target Essential Elements:

Creating a safe environment is essential to develop a sense of *belonging*.

Time: 30-45 minutes

Supplies Needed:

Prepare copies of handouts. Note, this lesson can be adapted to a variety of specific events and activities and incorporated into the orientation or training session for youth participants.

Do Ahead:

Youth and adult leaders teaching this lesson should review the following resources. The actual links to these resources are posted under “Additional Web Links.”

- Risk Management Checklist
- Risk Management Essentials PowerPoint

BACKGROUND

So you are preparing to attend a regional or state event. You have packed your clothes, camera, the event agenda, and a notebook. You have prepared your educational presentation, made sure your reservations are in place and sent thank you notes or letters to those that have donated money for you to attend.

But what have you forgotten? Have you thought through how to make sure you are safe from the time you leave home to your return? What will you do in case of an emergency?

WHAT TO DO

What is risk management and what does it have to do with me?

- Risk management is important in insuring the safety of all youth and adult program participants in an activity or event. It is about *your* safety and those around you.
- It is an important educational component, focusing on safety and prevention. It is about how *you* can be part of helping everyone be safe.



What is Risk Management?

Risk management is the process used to protect assets by minimizing the potential for negative outcomes. It means the 4-H club, group, or planning committee anticipates potential risks as the activity is planned and decides to manage those risks. It means *you*, as a participant, have thought about how you can be safe and help others to be safe when you are involved in a 4-H event or activity.

Risk is the uncertainty about a future event that threatens the activity or event from accomplishing its purpose. It is the many unexpected things that can happen to the participants, the spectators, the properties, and the reputation of 4-H.

Can you think of things that have happened unexpectedly at a current 4-H event or activity? What happened? What could have been done to prevent the situation? What kinds of things can you do to make sure you are helping make 4-H events safe for you and others?

Activity 1: Did I Remember?

(Distribute Handout #1, “Did I Remember.”) Let’s complete the “Personal Risk Management Checklist for Youth Participants” for an event in which you’ll be participating.

- What items had you already thought about?
- What items should be added to the list?
- Why is it important to think through risk management before experiencing an event or activity?

Activity 2: What Do I Do?

(Distribute Handout #2.) Situations can come up during any event . . . experiences that you may not know how to handle. Practicing how to handle both emergency and difficult situations can help prepare us when that time comes. Divide into teams of two or three. First, we’ll complete the handout called “What Do I Do?” so you can brainstorm possible emergency or difficult situations that could happen.

- Risk Management for 4-H Youth Development Volunteers
- Risk Management Process

Sources:

- Developed by Sue Pleskac, Professor Youth Development, Cooperative Extension, University of Wisconsin-Extension.
- Wisconsin 4-H Youth Development Risk Management web site: <http://www.uwex.edu/ces/4h/resources/mgt/risk.cfm>.

(When the groups are done, collect their situation statements and put them into a pile.) Next, a representative from each team draws a situation statement from the pile, I'll read the situation, and each team will share how it would handle the situation. All of us can provide alternative ideas to the team that's reporting.

There are four basic strategies for addressing risk management issues. These include:

- **Reduce:** To lessen the extent, amount, number, degree, or price. For example, having a first aid kit available and knowing how to use it can lessen the impact of an injury to a person.
- **Avoid:** Taking steps to remove a hazard, engage in an alternative activity, or otherwise end a specific activity. For example, replacing a night-time hike with a day-time hike.
- **Transfer:** Shifting all or part of the risk to another party. For example, making sure accident insurance is in place for all participants or hiring a driver to transport participants.
- **Assume:** To take the risk upon oneself. For example, to follow through with the planned activity and taking the necessary precautions to make it as safe as possible.

(Select one or two of the situations that teams have identified.) Let's discuss options where you would be reducing, avoiding, transferring, or assuming risk in these situations.

Safety is everyone's business. A safe environment helps everyone have a sense of belonging and focuses their energies on the event or activity. Risk management helps us plan to minimize potential negative outcomes for a person, a group, or an event. Taking responsibility for risk management can start with you, the participant.

TALK IT OVER

Reflect

- Share risk management strategies you have used with an upcoming experience. Try to consider strategies for reducing, avoiding, transferring, and assuming risk. What would be the best option for this event? How do you know?
- How can addressing risk management be an educational part of preparing for an activity or event?

Apply

- How can you help others plan and implement risk management practices in other activities and events?
- How will you use this information in your next experience?

ENHANCE/SIMPLIFY

Enhance

- View the "Risk Management" PowerPoint presentation and review the document "Risk Management for 4-H Youth Development Volunteers." Complete the lesson on "Risk Management Essentials for Youth and Adult Volunteers." All these resources can be found on the Wisconsin 4-H Youth Development Risk Management web site: <http://www.uwex.edu/ces/4h/resources/mgt/risk.cfm>.

Simplify:

- Reduce the number of situations that are shared with the total group in Activity 2.

EVALUATION

(It is important to use an evaluation that is consistent with your teaching objectives. The short evaluation, Handout #3, can be modified to meet your needs. An alternative to a written evaluation is to record the Reflection discussion under "Talk It Over." Recruit someone ahead of time to take notes while you are leading the discussion. Remember to share the evaluation results with 4-H Youth Development Extension staff in your county.)

ADDITIONAL WEB LINKS

- Risk Management, Wisconsin 4-H Youth Development web site:
<http://www.uwex.edu/ces/4h/resources/mgt/risk.cfm>.
- Risk Management Checklist:
<http://www.uwex.edu/ces/4h/resources/mgt/documents/RiskManagementChecklist12-052.pdf>.
- Risk Management Essentials PowerPoint:
<http://www.uwex.edu/ces/4h/resources/mgt/documents/RiskManagementVolunteer.ppt>.
- Risk Management for 4-H Youth Development Volunteers:
<http://www.uwex.edu/ces/4h/resources/mgt/documents/RiskManagementfor4-HVolunteers1.pdf>.
- Risk Management Process:
<http://www.uwex.edu/ces/4h/resources/mgt/documents/RiskManagement3StepProcess12-05.pdf>.



Did I Remember?
Personal Risk Management Checklist for Youth Participants

Event: _____ Date: _____

Location: _____

Coordinator: _____ Phone: _____

Educational Aspect of Event: _____



ACTIVITY OR EVENT

- Did I participate in the orientation session? Do I know the purpose of the experience and what is expected of me?
- Did I participate in the provided training so I know what to expect and how to perform the tasks that I have to do?
- Do I know who my chaperone is and how to contact him/her during the event?
- Do I have the activity itinerary and emergency contacts? Did I make sure that my parent/guardian has a copy of this information?
- Did I complete the behavior agreement and health forms and give them to person in charge?
- Do I have my personal belongings adequately labeled?
- Is the money I am bringing in a secure place? Do I have a plan if money or my belongings are stolen?
- Do I know how to handle equipment that I will use during the event properly and safely?
- If I have any concern or problem or feel unsafe during the event, do I know who to contact and also the back up person to contact?
- Do I know who to talk to if I observe an unsafe situation or inappropriate behavior by others? This includes any initiation or hazing activity.
- Do I have a plan to make sure I get enough rest and proper food and exercise to keep myself healthy and prevent fatigue and stress?
- Do I have a plan if I feel unsafe in the facility I am being housed in or meeting at?

TRANSPORTATION

- Do I know the plan for meeting times and destinations?
- Do I know safety actions while in a vehicle or other transportation means?
- Do I have a plan if I feel unsafe while being transported to another location?

EMERGENCY

- Have I told my chaperone the allergies and emergency procedures?
- If there is an emergency, do I know who to contact?
- Do I know the location of the first aid kit and other emergency equipment?
- Have I had first aid or CPR training?

WHAT DO I DO?

Divide into teams of two or three. As a team, brainstorm possible emergency or difficult situations that could happen during the upcoming experience. Identify three situations your team wants to address. Complete the following cards/boxes. The cards/boxes will be collected and your situations will be added to those of the other teams. Your team will have a turn to select another situation from those collected. Share how you will handle the situation. How could the situation have been prevented?



For example: What would you do if your luggage is lost? First notify your advisor or chaperone. Work with them in helping fill out necessary forms if lost by a transportation company. If it is left behind at the last location, help make the needed calls to locate your luggage. Work with your advisor/chaperone to decide how you will replace necessary items until the luggage is returned.

“WHAT DO I DO IF?”



THE SITUATION WOULD BE HANDLED BY:

“WHAT DO I DO IF?”



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“WHAT DO I DO IF?”



THE SITUATION WOULD BE HANDLED BY:

How Prepared Are You?

Evaluation

1. How useful is this information in planning events and activities that are safe for youth and adults? (Circle one response.)

Very Useful Somewhat Useful Not Sure Not Useful

2. List four ways to handle risk issues in events and activities that you participate.

3. What will you do as a result of this program?

