

Class #1

Athletic Shoes

Jennifer just started a new job as a Community Outreach Coordinator for her local hospital system. This job requires that she will be on her feet and on the move a lot each day. She needs a new pair of shoes to help her keep up with the new demands of her job. She is looking for something that will provide her a lot of support, has extra padding to provide maximum comfort, and is a shoe that she can invest in and keep for a long time. She loves fun and colorful shoes, but because she will be wearing these for work, she will need to keep them in a neutral tone. Jennifer just started a new job and with that she needs to be pay close attention to the price, as she is on a tight budget. She will need to spend less than \$200 on this purchase.

Item #1

Nike Air Max Bliss SE



Features:

- Pocket tongue to allow you to loosely tie and stash the laces or traditionally tie.
- Dual Density foam midsole for unbelievable cushioning. Absorbs impact and distributes weight for consistent, buoyant comfort under each step
- Training: provides stability, cushioning and uninhibited range of motion for multiple exercises and activities
- Energy return: transforms every heel strike into responsive, explosive forward movement
- Flyplate construction stabilizes each movement and distributes foot pressure over parallel Zoom Air units to active their responsive cushioning

Price: \$ 140.00

Item #2

Hoka 3 Rincon Running Shoes



Features:

- Excellent cushion to weight ratio.
- Mesh uppers deliver ultralight, breathable comfort
- Asymmetrical tongue construction enhances the fit
- Thin pull tabs on heels allow easy entry
- Molded EVA sockliners add comfort
- Incredibly light, compression-molded EVA foam midsoles with aggressive cutouts provide signature HOKA cushioning

Price: \$ 125.00

Item #3

Sorel Women's Kinetic Impact II



Features:

- Reduced weight in the outsole and increased ground contact for better stability.
- Foot to floor cushioning softens every step of your daily grind
- Breathable mesh in a bootie construction with gore detail for a secure fit
- FOOTBED: Removable molded EVA with leather top cover.
- MIDSOLE: Lightweight molded Livelyfoam.

Price: \$ 145.00

Item #4

Cloud 5 Running Shoe



Features:

- Speed-lacing system to provide a locked in fit with flexible lugged outsole for reliable traction.
- Cushioning: absorbs impact and distributes weight for consistent, buoyant comfort under each step
- Removable insole
- Zero-Gravity foam gives every stride a soft, cushioned landing.
- CloudTec® sole provides a smooth ride that moves naturally with each stride

Price: \$ 140.00

Class #1

Athletic Shoes

Jennifer just started a new job as a Community Outreach Coordinator for her local hospital system. This job requires that she will be on her feet and on the move a lot each day. She needs a new pair of shoes to help her keep up with the new demands of her job. She is looking for something that will provide her a lot of support, has extra padding to provide maximum comfort, and is a shoe that she can invest in and keep for a long time. She loves fun and colorful shoes, but because she will be wearing these for work, she will need to keep them in a neutral tone. Jennifer just started a new job and with that she needs to be pay close attention to the price, as she is on a tight budget. She will need to spend less than \$200 on this purchase.

Officials 3-1-4-2

Cuts 2-2-2

Class #2

Headphones/Earbuds

Maven is getting ready to leave on a 2-week trip across the country. She wants to buy a new pair of earbuds to use both on the plane and while she is on her trip. She will need to attend several online meetings while on her trip, so her earbuds will need to be equipped with a microphone and bluetooth, so that she can connect them to her computer. Some of the meetings can drag on for quite sometimes so these earbuds will need to have a long battery life. Maven also enjoys hiking and jogging. She likes to wear her earbuds while she does this, so she can binge her favorite True Crime podcasts. She has around \$250 to spend.

Item #1

Beats Fit Pro – True Wireless Noise Cancelling Earbuds



Features:

- Flexible, secure-fit wingtips for all-day comfort and stability
- Custom acoustic platform delivers powerful, balanced sound
- Spatial Audio with dynamic head tracking for immersive music, movies, and games
- Three distinct listening modes: Active Noise Cancelling, and Transparency Mode, and Adaptive EQ
- Sweat and water resistant (IPX4-rated) earbuds
- Up to 6 hours of listening time (up to 24 hours combined with pocket-sized charging case)
- High-quality call performance and voice assistant interaction via built-in microphones

Price: \$199.95

Item #2

Apple AirPods Pro (2nd Generation) Wireless Earbuds



Features:

- **NEXT-LEVEL ACTIVE NOISE CANCELLATION** – Up to 2x more Active Noise Cancellation than the previous AirPods Pro for dramatically less noise on your commute. Adaptive Transparency lets you comfortably hear the world around you, adjusting for intense noise—like sirens or construction—in real time.
- **CUSTOMIZABLE FIT** – Now with four pairs of silicone tips (XS, S, M, L) to fit a wider range of ears and provide all-day comfort. The tips create an acoustic seal to help keep out noise and secure AirPods Pro in place.
- **SOUND ALL AROUND** – Personalized Spatial Audio surrounds you in sound tuned just for you.
- **A LEAP IN BATTERY LIFE** – Up to 6 hours of listening time with Active Noise Cancellation enabled — 33% more than AirPods Pro (1st generation). With the charging case, you can get 30 hours of total listening time with Active Noise Cancellation enabled.

Price: \$199.99

Item #3

Raycon Fitness Bluetooth True Wireless Earbuds



Features:

- **DAY & NIGHT:** Fully charged, your earbuds will last you day in and day out, with 54 Hours of Battery total including the charging capsule.
- **CLEAR VOICE:** Vivid Voice Technology and Awareness mode so that you can talk to your friends, family and colleagues. Anywhere and everywhere, you can speak freely and be heard with our clear voice mode. Awareness mode so that you can hear what's going on around you while still enjoying the soundtrack of your life!
- **TAILORED FIT:** No more worrying that your earbuds will fall out! With five Additional Gel Tips and Gel Stabilizers, you don't have to worry at all. These comfortable fitness earbuds will stay in your ear and with you through the hardest treks - climb toward success and progression with your Raycons!

Price: \$119.00

Item #4

Bose QuietComfort Earbuds II



Features:

- **INTRODUCING QUIETCOMFORT EARBUDS II:** These new wireless, bluetooth, noise cancelling earbuds from Bose weren't designed with a one-size-fits-all approach. To ensure all-day comfort and a secure fit, they come with three pairs of ear tips and three pairs of custom stability bands, so you can find the best fit for your ears.
- **WIRELESS & EASY TO USE:** Use the simple touch interface on the wireless earbuds to control everything. This convenient interface frees your hands so you can stay focused on whatever you're doing.
- **LONG LASTING BATTERY:** Stay absorbed in the music you love for up to 6 hours. The quick-charge option provides up to 2 hours of battery life from a 20-minute charge.
- **ADVANCED BLUETOOTH TECHNOLOGY:** The earbuds keep track of the last seven paired devices to easily swap between them without reconnecting.

Price: \$249.00

Class #2

Headphones/Earbuds

Maven is getting ready to leave on a 2-week trip across the country. She wants to buy a new pair of earbuds to use both on the plane and while she is on her trip. She will need to attend several online meetings while on her trip, so her earbuds will need to be equipped with a microphone and bluetooth, so that she can connect them to her computer. Some of the meetings can drag on for quite sometimes so these earbuds will need to have a long battery life. Maven also enjoys hiking and jogging. She likes to wear her earbuds while she does this, so she can binge her favorite True Crime podcasts. She has around \$250 to spend.

Officials 3-1-2-4

Cuts 2-1-2

Class #3

Activewear

Luis is newly retired and is excited to get back to outdoor hobbies he has put on the backburner for many years. First up, a hiking trip to Phoenix, Arizona! Luis is looking forward to hitting the trails with his son and needs some new shirts to make his hike more comfortable. Luis' coworkers gave him a gift card to help with expenses on anything Luis wanted to pursue in retirement. Which shirt would be best for Luis?

Item #1

TACVASEN Men's Sports Shirts 1/4 Zip Long Sleeve Fleece Lined Running Workout Pullover Tops Sweatshirt



Features

- Material: Polyester, Spandex. Durable & comfortable & lightweight
- 1/4 zip front with collar that can be easily worn up or down.
- Thin fleece lining keep you warm but not bulky.
- OCCASSION: Excellent active sportswear, perfect for running, workout, training, golf, hiking, climbing, camping, hunting, fishing, cycling, traveling etc.

Price: \$27.98 with free 2-day shipping

Item #2

DRSKIN Men's T-Shirt Short Sleeve Quick Dry Workout Active Sports Tee Shirt



Features:

- 92% Polyester, 8% Spandex - Smooth and Ultra-Soft Fabric that provides extreme comfort with very little weight without restriction.
- Designed for all seasons (training, baseball, basketball, soccer, American football, Squat, weight training, cycle, yoga, rash guard, skiing, snowboarding, all weather sports)
- Moisture Sensing/Quick time Dry/TWO-WAY Air Circulation, Cool in Summer, Comfy Fabric - Elastic, moisture-wicking, and quick dry fabric keeps you cool and comfortable all day

Price: \$15.89 with free shipping

Item #3

Amazon Essentials Men's Short-Sleeve Crewneck T-Shirt, Pack of 2



Features:

- Solids: 100% Cotton; Heathers: 60% Cotton, 40% Polyester
- Machine Wash
- Two-pack of classic regular-fit tees featuring all-cotton construction, a crew neckline and short-sleeves for comfort

Price: \$11.92

Item #4

Under Armour Men's Tech 2.0 Novelty Short-Sleeve T-Shirt with UV Sun Protection



Features:

- UA Tech fabric is quick-drying, ultra-soft & has a more natural feel
- 92% Polyester, 8% Spandex
- Material wicks sweat & dries quickly
- Non abrasion fabric material with excellent elasticity and durability, UV Block Protection - UPF 50+ fabric protects your skin from blocking harmful UV Rays

Price: \$32.50 with free 2-day shipping

Class #3

Activewear

Luis is newly retired and is excited to get back to outdoor hobbies he has put on the backburner for many years. First up, a hiking trip to Phoenix, Arizona! Luis is looking forward to hitting the trails with his son and needs some new shirts to make his hike more comfortable. Luis' coworkers gave him a gift card to help with expenses on anything Luis wanted to pursue in retirement. Which shirt would be best for Luis?

4-2-3-1

Cuts 3-4-4

Class #4

Tablets

Cari is a new County Extension Agent and needs a tablet that can assist her in taking her job on the road! She is very active, and always on the road to a contest or event. Cari needs something lightweight, portable, and functional. Cari doesn't do a lot of graphic design work, but does do some to promote upcoming opportunities for her local 4-H members. Sometimes she's working in a cotton field, and sometimes she's working in the county office – each day is something different! Her employer has agreed to pay for the tablet but wants her to be cautious with the budget. Which tablet is a good fit for Cari?

Item #1

Fire HD 8 Plus tablet, HD display, Slate



Features:

- 8" HD display, (32 GB of internal storage and up to 1 TB with microSD card) + 3 GB RAM.
- All-day battery life & wireless charging - Up to 12 hours of reading, browsing the web, watching videos, and listening to music.
- Now with USB-C for easier charging. Fully charges in under 4 hours (with included cable and adapter).
- Enjoy your favorite apps like Netflix, Facebook, Hulu, Instagram, TikTok, and more through Amazon's Appstore (Google Play not supported).
- Stay on track – Check email, make video calls, update shopping lists, and set reminders. Use your favorite apps like Zoom, Outlook, and OneNote.
- Hands-free with Alexa, including on/off toggle.
- 2 MP front- and rear-facing cameras with 720p HD video recording.
- Dual-band, enhanced wifi.

Price: \$69.99 with free 2-day shipping

Item #2

Samsung Galaxy Tab A 7-Inch Tablet (8 GB, Black)



Features:

- Quad-core 1.3 GHz Snapdragon 410 CPU, 1.5GB of RAM
- 8GB internal storage plus microSD slot
- 7.0in IPS Multi-Touch Display, 1280 x 800 Screen Resolution
- Android OS

Price: \$74.00 with free 1-day shipping

Item #3

Amazon Fire HD 10 Plus tablet, 10.1", 1080p Full HD, 32 GB, latest model



Features:

- Get more with Plus: Everything in Fire HD 10, plus wireless charging, 4 GB RAM, and a soft-touch finish.
- Fast and responsive - powerful octa-core processor and 4 GB RAM. 2x more RAM than the previous generation.
- Long-lasting 12-hour battery and wireless charging. 32 or 64 GB internal storage. Add up to 1 TB with microSD (sold separately).
- Brighter display - Vivid 10.1" 1080p Full HD display is 10% brighter than previous generation, with more than 2 million pixels.
- Enjoy your favorite apps like Netflix, Facebook, Hulu, Instagram, TikTok, and more through Amazon's Appstore
- Stay connected - Download apps like Zoom, or ask Alexa to make video calls.
- Get more done – Check email, update shopping lists, and set reminders. Use your favorite apps like Microsoft Office, OneNote, and Dropbox.

Price: \$179.99 with free 2-day shipping

Item #4

**Apple iPad Pro 12.9-inch (6th Generation):
with M2 chip, Liquid Retina XDR Display,
256GB, Wi-Fi 6E, 12MP front/12MP and 10MP
Back Cameras, Face ID, All-Day Battery Life –
Space Gray**



Features:

- Apple, iPad Pro
- Memory Storage Capacity 256 GB
- Screen Size 12.9 Inches
- Display Resolution Maximum 2732 x 2048 Pixels
- PERFORMANCE AND STORAGE — The 8-core CPU in the M2 chip delivers powerful performance, while the 10 core GPU provides blazing-fast graphics. Add all-day battery life, and you can do everything you can imagine on iPad Pro. Up to 2 terabytes of storage means you can store everything from apps to large files like 4K video.

Price: \$1,149.00 with free 2-day shipping

Class #4

Tablets

Cari is a new County Extension Agent and needs a tablet that can assist her in taking her job on the road! She is very active, and always on the road to a contest or event. Cari needs something lightweight, portable, and functional. Cari doesn't do a lot of graphic design work, but does do some to promote upcoming opportunities for her local 4-H members. Sometimes she's working in a cotton field, and sometimes she's working in the county office – each day is something different! Her employer has agreed to pay for the tablet but wants her to be cautious with the budget. Which tablet is a good fit for Cari?

Officials 3-1-2-4

Cuts 2-3-4

Class #5

Fitness Trackers

Bailee would like to purchase a fitness tracker that is able to track her exercise, sleep and heart rate. Bailee is also a lifeguard at a water park, so it is important that her fitness tracker is water resistant for at least 20 meters. A long battery life is also an important factor. Bailee has \$300 budget.

Item #1

Smart Sense 2.0



Features:

- 6+ days battery life
- Water resistant for up to 50m
- Measures 24/7 heart rate & body temperature
- Tracks sleep
- Tracks blood oxygen
- 40+ exercise modes
- Stress management
- Get call, text, and app notifications
- Alexa built in
- Find my iPhone
- Women's health tracking

Price: \$270.95

Item #2

Oura Ring



Features:

- Weighs 4-6 grams
- 4 to 7 days of battery life
- Water resistant up to 70m
- Measures 24/7 heart rate & body temperature
- Tracks sleep
- Tracks blood oxygen
- Workout insights
- Guided wellness sessions & educational content
- App is required
- Membership 6 months free with purchase then \$5.99 a month

Price: \$275.00

Item #3

Garmin Ultra Active



Features:

- 8-day battery life
- Measures 24/7 heart rate & body temperature and blood oxygen
- Water resistant up to 30m
- Measures hydration and respiration
- Women's health tracking
- Tracks sleep
- Animated on screen workouts
- Build your own workouts
- Get calls, text and app notifications

Price: \$285.95

Item #4

WHOOOP 1st Generation



Features:

- 4-5 day battery life
- Water resistant for up to 10m
- Tracks sleep, daily strain (exercise, work, anxiety, running, errands, travel, parenting), and recovery 24/7
- Measures 24/7 heart rate, body temperature, and blood oxygen
- App is required
- Lifetime warranty included
- Device comes with 1 month free required membership (\$20 a month after that)

Price: \$290.99

Class #5

Fitness Trackers

Bailee would like to purchase a fitness tracker that is able to track her exercise, sleep and heart rate. Bailee is also a lifeguard at a water park, so it is important that her fitness tracker is water resistant for at least 20 meters. A long battery life is also an important factor. Bailee has \$300 budget.

Officials 1-3-2-4

Cuts 2-3-6

Class #6

Outdoor Equipment- Tents

Dottie is taking her family of 4 camping in Colorado in January for 3 days. Dottie & her husband will take turns carrying the tent from camp site to camp site. They will need enough space for their equipment and for her two toddler-aged sons to spread out a little. They want to make this camping trip a family tradition, so the tent needs to stand the test of time! Their budget is \$300.

Item #1

Mountain Smith



Features:

- Weight: 23 lbs.
- Season: 3
- People Rating: 4
- One door entry
- Vestibule
- 5 windows
- Footprint included.
- Fiber glass poles

Price: \$200.00

Item #2

Discovery Basecamp Tent



Features:

- Weight: 32 lbs.
- Season: 4
- People Rating: 5
- One Door Entry
- Rain Fly
- Footprint Included
- Aluminum Poles

Price: \$250.00

Item #3

Big Agnes



Features:

- Weight: 42 lbs.
- Season: 4
- People Rating: 4
- Two Door Entry
- Rain Fly
- Vestibule
- 5 windows
- Fiber Glass Poles

Price: \$280.00

Item #4

Wonderland Tent



Features:

- Weight: 28 lbs.
- Season: 4
- People Rating: 6
- One Door Entry
- Rain Fly
- 3 Windows
- Footprint Included
- Carbon Fiber Poles
- Summer Sale: 20% off marked price

Price: \$360.00

Class #6

Outdoor Equipment- Tents

Dottie is taking her family of 4 camping in Colorado in January for 3 days. Dottie & her husband will take turns carrying the tent from camp site to camp site. They will need enough space for their equipment and for her two toddler-aged sons to spread out a little. They want to make this camping trip a family tradition, so the tent needs to stand the test of time! Their budget is \$300.

Officials 4-2-3-1

Cuts 4-2-4

Class #7

Outdoor Equipment- Backpacks

Kelsey will be attending a 4-day youth leadership retreat this summer. Included in the retreat is a one-day overnight hiking trip through a local canyon. Everyone is responsible for bringing a backpack to carry all of their own equipment for overnight hiking. Kelsey needs a backpack that is not too heavy, but big enough to carry her sleeping roll, water supply, and some food and snacks. Light rain is forecasted for the entire length of the retreat. Her parents told her that she could spend up to \$120.

Which backpack is the best choice for Kelsey?

Item #1

CamelBak® Trailblazer™ 15 Hydration Pack



Features:

- 50-oz. reservoir
- Diamond mesh harness
- Water-resistant treatment
- 1.92 lbs
- 854 cu. In

Perfect for young hikers, the CamelBak Trailblazer 15 Hydration Pack prevents youngsters from dehydration on grand adventures. Constructed out of 70-denier Diamond Clarus and 420-denier nylon with a water-resistant treatment plus 1,000mm polyurethane coating. The 50-oz. reservoir keeps young hikers hydrated. Diamond mesh harness is specifically designed for kids. Pack features room for extra clothing layers, food, maps and small trail necessities. Also includes bungee overflow, reflective accents and safety whistle. Slit-mesh back panel.

Price: \$85.99

Item #2

Alps Mountaineering Canyon Backpack



Features:

- Integrated frame sheet supports the load
- Waterproof polyurethane coating and rain cover keep gear dry
- Duraflex easy-access X-Lite buckles and compression straps
- 100 oz. hydration bladder
- 2.2 lbs
- 1,220 cu. Inch capacity

Alps Mountaineering Canyon Backpack lets you push your outdoor adventures to the extreme. The 210-denier nylon box-ripstop construction is finished with a waterproof polyurethane coating and is extremely tear- and abrasion-resistant. Integrated frame sheet supports the load for extending your adventures. Duraflex easy-access X-Lite buckles and compression straps. Included rain cover provides an additional layer of protection in wet-weather conditions. Other trail-taming features include a large, mesh front pocket, integrated stretch-mesh side water-bottle pockets, 100 oz. hydration bladder, and reflective logo detailing.

Price: \$94.98

Item #3

adidas® Women's Athletic Backpack



Features:

- Zippered top-loading main compartment
- Hydroshell material to keep gear dry
- Shoe tunnel with freshPak
- Zippered laptop pocket
- 1.25 lbs
- 885 cu in capacity

Made especially for women, the adidas Women's Athletic Backpack has a zippered top-loading main compartment with a small zippered mesh pocket inside. The base of this backpack features Hydroshell material to keep your gear dry. And to keep your shoes fresh, there's a laser-cut perforated shoe tunnel with freshPak™. Molded plastic zippered compartment for small items on the front. Two mesh water-bottle pockets. Back panel has extra padding. Zippered laptop pocket. Lifetime warranty

Price: \$45.48

Item #4

Kelty Red Cloud 90 Backpack



Features:

- PerfectFit suspension for adjustments while wearing the pack.
- Top-loading with front-panel access and sleeping-bag compartment.
- Top lid converts to a lumbar pack.
- 5.9 lbs
- 5,500 cu. In.
- \$50 off when purchased online

Kelty's Red Cloud 90 Backpack delivers the excellence and durability you demand for backcountry hikes. Two-layered padded shoulder straps and polyethylene-reinforced hip-belt provide comfortable load support. Top-loading with front-panel access and convenient sleeping-bag storage compartment. Top lid converts to a lumbar pack. Side and lower and compression straps, load-lifter straps, belt stabilizer straps and pad straps allow you to distribute the weight evenly. PerfectFIT™ suspension allows you to quickly adjust the fit while wearing the pack. Dual LightBeam™ aluminum stays coupled with an HDPE framesheet provide support and rigidity without excess weight. Ventilating back panel with lumbar support. Large front pocket with advanced organization, zippered side pockets and hip-belt pocket hold all your gear. Daisy chain. Sternum strap. Durable 420-denier polyester reinforced with 420-denier polyester oxford. Imported.

Price: \$159.88

Class #7

Outdoor Equipment- Backpacks

Kelsey will be attending a 4-day youth leadership retreat this summer. Included in the retreat is a one-day overnight hiking trip through a local canyon. Everyone is responsible for bringing a backpack to carry all of their own equipment for overnight hiking. Kelsey needs a backpack that is not too heavy, but big enough to carry her sleeping roll, water supply, and some food and snacks. Light rain is forecasted for the entire length of the retreat. Her parents told her that she could spend up to \$120.

Which backpack is the best choice for Kelsey?

Officials 2-1-3-4

Cuts 2-5-3

Class #8

Mystery Class- Car Insurance

Rebecca graduated from college in May and is starting a new job in Florida with a digital marketing firm. After graduation, she purchased a used 2022 Ford Bronco with high mileage and financed it through a local credit union.

Rebecca needs to purchase a car insurance policy that meets the minimum automobile insurance requirements for the credit union and for the State of Florida.

The minimum insurance coverage for Florida is \$10,000 personal injury protection and \$10,000 property damage liability insurance.

With the credit union as a lienholder on the Bronco, they require full comprehensive auto insurance. The credit union minimum insurance coverage is \$100,000 coverage per person for bodily injury, \$300,000 in bodily injury per accident, and \$100,000 in property damage (\$100/\$300/\$100). The credit union also recommends additional GAP insurance that would pay off the loan balance if the car is totaled in an accident or stolen.

If not too expensive, Rebecca would like to add roadside assistance and towing to the insurance policy since she will be travelling long distances for work and back home.

She has budgeted \$300 per month for her car insurance premium and would prefer a \$500 deductible (amount she has to pay out of pocket before insurance pays on a claim). What is the best insurance policy quote?

Item #1

Gladiator Insurance Company

Insurance Policy:

- Full Coverage & Liability:
 - \$100,000 bodily injury per person
 - \$300,000 bodily injury per accident
 - \$100,000 property damage
- GAP insurance included.
- Roadside Assistance and Towing on the vehicle covered in policy.
- Towing on other vehicles damaged in accident.
- The policy covers mechanical water damage on the vehicle due to flooding and hurricanes.
- Deductible per claim - \$500.00
- 5% discount on premium cost with monthly automatic bank draft.

Insurance Premium Quote: \$3,652.00 annually

Item #2

The Insurance Guys

Insurance Policy:

- Full Coverage & Liability:
 - \$100,000 bodily injury per person
 - \$300,000 bodily injury per accident
 - \$100,000 property damage
- GAP insurance included.
- Roadside Assistance and Towing on the vehicle covered and towing on other vehicles damaged in accident.
- Deductible per claim - \$500.00
- Premiums can be made monthly.

Insurance Premium Quote: \$1,750.00 for 6-month policy

Item #3

We Have You Covered Insurance Group

Insurance Policy:

- Full Coverage & Liability:
 - \$50,000 bodily injury per person
 - \$200,000 bodily injury per accident
 - \$100,000 property damage
- GAP insurance included.
- Roadside Assistance and Towing on the vehicle covered and towing on other vehicles damaged in accident.
- Deductible - \$500.00

Insurance Premium Quote: \$248.00 per month

Item #4

All Things Protected Inc.

Insurance Policy:

- Full Coverage & Liability:
 - \$100,000 bodily injury per person
 - \$300,000 bodily injury per accident
 - \$100,000 property damage
- All Things Protected does not offer GAP insurance. A supplemental policy can be written through another insurance company for GAP insurance with an additional charge of \$35 per month.
- Roadside Assistance and Towing on the vehicle covered in policy.
- Towing on other vehicles damaged in accident.
- Deductible per claim - \$1,000.00
- Premiums can be made monthly.

Insurance Premium Quote: \$1,490.00 for 6-month policy

Class #8

Mystery Class- Car Insurance

Rebecca graduated from college in May and is starting a new job in Florida with a digital marketing firm. After graduation, she purchased a used 2022 Ford Bronco with high mileage and financed it through a local credit union.

Rebecca needs to purchase a car insurance policy that meets the minimum automobile insurance requirements for the credit union and for the State of Florida.

The minimum insurance coverage for Florida is \$10,000 personal injury protection and \$10,000 property damage liability insurance.

With the credit union as a lienholder on the Bronco, they require full comprehensive auto insurance. The credit union minimum insurance coverage is \$100,000 coverage per person for bodily injury, \$300,000 in bodily injury per accident, and \$100,000 in property damage (\$100/\$300/\$100). The credit union also recommends additional GAP insurance that would pay off the loan balance if the car is totaled in an accident or stolen.

If not too expensive, Rebecca would like to add roadside assistance and towing to the insurance policy since she will be travelling long distances for work and back home.

She has budgeted \$300 per month for her car insurance premium and would prefer a \$500 deductible (amount she has to pay out of pocket before insurance pays on a claim). What is the best insurance policy quote?

Officials 1-2-4-3

Cuts 2-3-6