

Life Insurance

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If you ask people to name their most valuable asset, most will tell you something like their house or car. But what most of us forget is that our life qualifies as our greatest asset. Most of us would prefer not to think about what will happen when we die and we hope that the day is a long way off. But life insurance does not benefit the person who dies. Instead, it offers protection for the people left behind: the beneficiaries. Life insurance can keep your family members and dependents from losing the earnings you would have provided them. Because life insurance passes through your estate, your beneficiaries will not be taxed on the money coming to them. Just by multiplying your annual income by the number of years you expect to work, you will see the great value you provide to the people who depend on you. Even if you are single have no dependents (and 40% of the US population falls in this category), you should consider whatever debts you might have — such as student loans, credit card debt, a mortgage, medical bills, etc. Adding in the cost of your funeral, which could run several thousand dollars, and you can see the potential burden that could fall on your loved ones. A life insurance policy is vital to anyone living and working on his or her own. This module will teach you more about your options and get you started on the path to protecting your life: your most valuable asset.

Curriculum PDF files

- [Life Insurance Facilitators Guide](#) [2]
- [Life Insurance Power Point Presentation](#) [3] (to download this file select the "save" to my computer option if you only want to see it on screen select "open")

To download the above files you will need [Acrobat Reader](#) [4].

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advocacy and the education and leadership
development of its youth.

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