

Standard 1: Lesson Plan

Trip Across Tennessee

At a Glance...

This lesson is designed for students to learn the steps in the decision-making process and be able apply them to a real-life situation.

TN Department of Education Content Standard

Personal Finance Standard 1.3:

Students will demonstrate the ability to apply decision-making models and principles to evaluate financial choices.

Note: This lesson also incorporates geography, social studies, history, math, reading, communication, and team building.

Time Required

This lesson can be adapted to a block or regular schedule. If on a regular schedule (only 45 minutes per class session), the lesson can last several weeks, depending upon the number of students in the class.

Objectives

Students will:

Understand the importance of the financial planning process.

Be able to create written goals.

Recognize the difference between needs and wants.

Be able to use the decision making process to create a financial plan.

Be able to identify guidelines to implement a financial plan.

Know how to monitor and modify a financial plan.

Materials needed

Tennessee Road Map*, one per group

Tennessee Vacation Guide*, one per group

Student Activity Guide, one per student

Calculators, one per group

Paper and pencils

Fuel Efficiency, Trip Allowance, and Detour Cards (print and cut apart; these cards may be printed on cardstock and laminated for extended use).

Note: blank cards are provided in each category to add your own variations.

Instructions

This lesson may take several class sessions. The trip guidelines are in the **Student Activity Guide**.

- Divide your class into groups of 2 to 4 students per group.
- Explain that they will be applying the financial decision-making steps to plan their travel across Tennessee.
- Ask students to determine the price per gallon of gasoline (based upon current prices) in order to calculate their specific trip costs.
- Allow students to draw the appropriate cards to determine their **Trip Allowance** and **Fuel Efficiency**. Using the materials listed in *Resources*, students may now begin planning *Day One* of their trip.
- On *Day Two* of each group's trip, the groups must draw a Detour Card and modify their plan accordingly. Suggested rule: *calling mom or dad for help* is not allowed. The Detour cards are important to the lesson—making critical decisions that could impact their financial plans.

Depending on school or classroom policy, students could use travel apps on their smart phones to determine mileage, travel arrangements (routes, etc.), and determine trip stops.

At the completion of the trip activity, ask students to present orally and provide a written account of Assignment 1, **Trip Financials**, as well as for Assignment 2, **Trip Plan/Decision Making Evaluation**. If desired, a PowerPoint giving details of their trip may be assigned. It should include a description of where the group went, where they stayed, any attractions and historical sites visited, the trip detour and how it impacted their trip and financial plan, as well as any issues they had deciding as a group. Groups should include trip financial details. Each presentation should include answers to all of the questions posed in Assignment 2, **Trip Plan/Decision Making Evaluation**. Presentations may last from 15-20 minutes.

Resources

***Tennessee Maps and Vacation Guides** can be ordered free of charge (allow 4-6 weeks for delivery) by calling 800.462.8366 or visit: <https://www.tn.gov/tourisim/statewide-partners/bulk-order-form.html>.

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Programs in agriculture and natural resources, 4-H youth development, family and consumer sciences, and resource development.
University of Tennessee Institute of Agriculture, U.S. Department of Agriculture and county governments cooperating.
UT Extension provides equal opportunities in programs and employment.

Fuel Efficiency Cards

Student groups will draw a card to determine the fuel efficiency of their vehicle.

12 miles per gallon	16 miles per gallon
20 miles per gallon	26 miles per gallon
32 miles per gallon	37 miles per gallon

Trip Allowance Cards

Student groups will draw a card to determine the amount of money they have to spend on their trip.

\$1300

\$1400

\$1500

\$1600

\$1700

\$1800

Detour Cards

Oops! Life happens. Student groups will draw a card to be challenged with an unexpected event which will cause them to adjust their plan.

<p>Dead battery!</p>	<p>Your vehicle is broken into while the group is sight seeing. All the luggage has been stolen.</p>
<p>You go to check in at your lodging destination. You are told there are no rooms available.</p>	<p>Flat tire!</p>
<p>One group member breaks their leg while visiting an attraction.</p>	<p>One group member realizes their wallet is missing and has no idea where it was lost.</p>
<p>Out of gas!</p>	<p>One member realizes they left their cell phone at the last rest stop which is 60 miles down the road.</p>

<p>You realize two group members left luggage at the previous night's lodging.</p>	<p>A tornado warning is issued for your current location.</p>
<p>One group member receives an emergency call; the group member must return home.</p>	<p>The road you are traveling on is closed due to an accident. It will not reopen for 12 hours.</p>