PASSPORT TO FINANCIAL FREEDOM

Curriculum Packet for Grades 6–8

Subject Area: Financial Literacy (Adaptable to Social Sciences & Visual Arts)



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GOALS & OBJECTIVES

GOALS

- Build foundational financial literacy skills through real-world travel scenarios.
- Strengthen students' ability to budget, save, and plan responsibly.
- Connect global awareness with financial decision-making.
- Encourage students to set realistic financial and personal travel goals.

OBJECTIVES

Students will:

- Understand budgeting, savings, currency exchange, and responsible spending.
- Explore how financial choices impact travel opportunities and long-term goals.
- Develop resilience by learning strategies to adjust budgets and manage unexpected expenses.
- Build cultural awareness through global travel planning.

FLORIDA STANDARDS

SS.8.FL.2.3 — Students describe different payment methods.

SS.8.FL.2.5 — Students discuss why budgets may need to change because of unexpected expenses or changes in income.

MA.8.AR.1.2 — Solve multi-step equations and inequalities.

MA.8.AR.2.4 — Analyze linear relationships and graphs.

ELA.8.V.1.3 — Understand and use grade-level academic vocabulary.

COURSE OVERVIEW

Students will participate in an interdisciplinary learning experience where they investigate the true cost of travel, compare international currencies, plan educational trips, and develop financial decision-making skills that prepare them for the future.

Teachers will observe how combining math, language arts, social studies, and visual arts increases engagement and supports diverse learning styles.

LESSON PLAN 1: Travel Financial Aspirations

Objective:

Students will set a travel savings goal and break it into quarterly milestones.

Activity:

- Students choose a destination.
- Determine total savings needed.
- Use the formula:

$$Quarterly\ Goal = \frac{Total\ Savings\ Target}{4}$$

- Complete the **Travel Financial Aspirations.**
- Reflect on how financial planning affects travel opportunities.

Materials:

Travel Financial Aspirations worksheet, calculators, Chromebooks/tablets.

Travel Financial Aspirations

Break Your Travel Goal Into 4 Quarters

Define your Travel Fund Goal and the date you want to achieve it. Then babreak your goal into four quarterly milestones.

Travel Fund Goal: _____

Target Date: _____

Quarter 1

Milestone:

Action Steps: _____

_____

_____

Quarter 2

Milestone:

Action Steps: _____

_____

_____

Quarter 3

Milestone:

Action Steps: _____

_____

_____

Quarter 4

Milestone:

Action Steps: _____

_____

_____

LESSON PLAN 2: Travel Dream List

Objective:

Students will identify dream travel destinations and research cultural and financial details.

Activity:

- Students complete the **Travel Dream List**.
- Research average airfare, lodging, food, and local currency.
- Record notes on cultural experiences, safety, and cost considerations.
- Share findings in small groups.

Materials:

Travel Dream List worksheet, travel guides, Chromebooks/tablets.



Travel Dream List

List your dream destinations & notes.

Place	Notes

LESSON PLAN 3: Currency Exchange & Global Money Management

Objective:

Students will learn how currency exchange works and apply formulas to real-world travel scenarios.

Currency Exchange Formula:

$$Foreign\ Currency = USD \times Exchange\ Rate$$

Reverse Conversion:

$$USD = \frac{Foreign\ Currency}{Exchange\ Rate}$$

Word Problems:

1. **Jamaica Trip Conversion** You have **$500 USD**. Exchange rate: **1 USD = 155 JMD**. How much Jamaican currency will you have?

$$500 \times 155 = 77,500\ JMD$$

2. **Hotel Cost Comparison** A hotel costs **31,000 JMD** per night. Convert to USD:

$$31,000 \div 155 = 200\ USD$$

3. **Rate Change Impact** You plan to spend **$1,200 USD**. Rate changes from **155 JMD** to **150 JMD**. Compare totals:

$$1,200 \times 155 = 186,000\ JMD$$

$$1,200 \times 150 = 180,000\ JMD$$

4. **Euro Exchange** Exchange rate: **1 USD = 0.92 EUR**. Convert **$850 USD** to Euros.

5. **Budgeting Abroad** You need **€300** for food in Italy. How many USD do you need?

$$300 \div 0.92 = 326.08\ USD$$

Currency Exchange Worksheet

Using Money in Different Countries

1 USD = 155 JMD	1 USD = 15 GHS	1 EUR = 1.09 USD	1 USD = 17 MXN	1 USD = 1.00 USD
Jamaican Dollar	Ghanaian Cedi	Euro	Mexican Peso	U.S. Dollar

1. Convert $500 USD into Jamaican Dollars;

$500 USD = _____ JMD



2. Convert $250 USD into Ghanaian Cedis:

$250 USD = _____ GHS



3. Convert €300 Euros into U.S. Dollars:

€300 EUR = _____ USD



4. Convert $100 USD into Mexican Pesos:

$100 USD = _____ MXN



CLASSROOM ACTIVITIES

- Create realistic travel budgets.
- Compare transportation and lodging costs.
- Learn about banking, savings, and interest.
- Explore currency exchange rates.
- Analyze wants vs. needs in travel planning.
- Develop entrepreneurship and presentation skills.
- Build cultural awareness and global citizenship.

TEACHER WORKSHOP LEARNING OUTCOMES

Teachers will learn how to:

- Demonstrate real-world financial literacy through travel scenarios.
- Integrate math, reading, writing, and social studies.
- Support diverse learners through creative projects.
- Teach students to analyze financial information and justify decisions.
- Use visual tools (charts, posters, worksheets) to enhance understanding.

— Materials & Resources

- Chromebooks/tablets
- Travel Financial Aspirations
- Travel Dream List
- Currency Exchange Worksheet
- Calculators
- Travel guides and maps
- Poster boards and display materials
- Presentation supplies
- Currency conversion tools

— Student Assessment

- Completed worksheets (Aspirations, Dream List, Currency Exchange)
- Travel budget project
- Currency conversion accuracy
- Presentation or poster
- Reflection writing: “How financial planning affects travel opportunities”

— Resources

- EverFi
- TutoringHour.com
- Take Charge Today – University of Arizona
- Money Mentor