Sample Script:

Welcome to Biz Kid$ Teacher Professional Development Session.
Sample Script: Introduce presenters.

Add presenters here and a short background statement about them. If the audience already knows the presenters then do not use this slide.
Session Goals

• Explore the need for financial education
• Discover how Biz Kid$ teaches kids about managing money and business
• Identify Biz Kid$ classroom resources
• Learn how to involve community partners in the classroom through Biz Kid$

Sample Script:

Today we will be learning:
• Why there is a need for financial education, especially at a young age
• How Biz Kid$ assists in meeting this need
• Resources for using Biz Kid$ in the classroom
• How to involve community partners in the classroom through Biz Kid$
Why financial education?

• Aren’t today’s kids pretty sophisticated?

• The schools must teach about money …don’t they?

• Families teach kids about managing money…don’t they…?

Sample Script:

Here are some of the assumptions people make about financial education.

What is the real story? Let’s look at the need for financial education in the schools, homes and informal educational settings.

What Do Kids Think?: Ages 13-18

- 80% think "it's important to me to have a lot of money in my life"
- 73% believe they'll be earning "plenty of money" when they're out on their own
- 86% believe they will be on their own by 25 years of age
- They project their average salary at: $145,500 based on their career interests


Sample Script: Read through this next group of statistics with the audience.

Teens, ages 13-18, understand the importance of having money and assume they will have plenty of it.

Girls projected their incomes at an average of $114,200. Boys estimated of their own earnings at an average of $173,000. This brings the average to $145,500.

What Do Kids Think?: Ages 13-18

- 62% of believe they can deal with the adult financial world after high school

- 63% say they are knowledgeable about money management, including budgeting, saving and investing

- On finances < 50% feel knowledgeable about:
  - how to budget money (41%),
  - how to pay bills (34%),
  - how credit card interest and fees work (26%),
  - or whether a check cashing service is good to use (24%),
  - how income taxes work (14%)
  - what a 401(k) plan is (13%)


Sample Script: Read through the statistics with the audience.

From these statistics we can see teens understand that they will need financial skills as adults. The majority assume they have or will have these skills.

However, when teens are asked about specific financial skills and tasks, their confidence levels and estimation of their abilities fall dramatically.

Could some of these overly optimistic assumptions be due to the fact that the sample included younger teens? Let’s see.

What Do Kids Know?: Ages 17-18

• 32% use credit cards & 53% use debit cards but 52% did not know that paying off a credit card more slowly will result in higher finance charges

• 83% did not know that stocks are likely to yield higher returns than savings bonds, savings accounts and checking accounts over the next 18 years (even though there has never been an 18-year period where this wasn’t true)

• 60% did not know that they could lose their health insurance if their parents become unemployed

• 52.3% did not know they could check their credit report for free once a year at www.annualcreditreport.com/

Source: Statistics above are based on the results of the Jump$tart Coalition® for Personal Financial Literacy Survey (April, 2008) 6,856 high school 12th graders in 40 states participated in the survey.

Sample Script: Read through this next group of statistics with the audience.

Even the seniors in high school are not nearly as knowledgeable as they should be about immediate financial issues that face them as young adults.

These issues include:
• use of credit cards
• investing
• health insurance
• mortgages
• credit reports
What Do K-12 Teachers Say?

- 80% think it is important to teach financial literacy in U.S. classrooms.

- ~50% say they do teach some form of “Financial Literacy” to their students
  - Challenges include: lack of time, lack of state curriculum, requirements and lack of demand to teach it.

- ~33% think their state has standards related to financial literacy, but nearly 75% believe their state should have academic standards for this subject.


Sample Script: Read through this next group of statistics with workshops participants.

Teachers are in favor of financial literacy being taught but realize the challenges.
What Do K-12 Teachers Say?

• According to teachers, financial literacy skills are lacking among their students and believe they need to be exposed to the basic financial skills they will need to function in society.

• Topics teachers mentioned included:
  – Balancing checkbooks
  – Managing credit
  – Making intelligent economic decisions
  – Staying out of debt

(Based on 650 K-12 teachers interviewed nationally)

Sample Script: Read through this next group of statistics with the audience.

Financial education is a challenge for schools to take on because there are so many pressing needs that schools are asked to fill.

Teachers admit that youth are unprepared and can name specific skills they know their students will need.
How about the schools?

<table>
<thead>
<tr>
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<th>ECONOMICS</th>
<th>PERSONAL FINANCE</th>
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<tr>
<td>Number of States with Content Standards</td>
<td>38</td>
<td>48</td>
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<tr>
<td>Number of States Requiring Implementation of Content Standards</td>
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<tr>
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<td>Number of States Requiring a Course to be Taken for Graduation</td>
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<td>17</td>
</tr>
<tr>
<td>Number of States Requiring Testing</td>
<td>25</td>
<td>23</td>
</tr>
</tbody>
</table>


Sample Script:

From the chart we can see that more states are beginning to see the need for financial education. Many states have economics and personal finance content standards and many require the standards be implemented.

However, in personal finance, few states mandate

1. offering a course (9 states)
2. taking a course as a graduation requirement (7 states)
3. or taking tests to measure attainment of skills (9 states)

All of these requirements are still in the single digits.

Using 1 of these 3 methods is usually the easiest way to measure successful implementation of standards.
Sample Script:

According to this study, only 3 states require a semester long course in personal finance. 17 require personal finance be implemented within other curricula.

In states where there is no requirement, schools can opt to provide financial education:

• within courses
• as an elective course,
• as an extracurricular activity or through other means.

They may also opt to ignore the topic in the curricula.

A state chart at the referenced study website gives the specifics of each state, if participants are interested in knowing more.

Source: JumpStart Coalition for Personal Finance & Citi Education:
http://www.jumpstart.org/state_legislation/index.cfm
What About Parents?

- Only 5% of adults learned about the money management in elementary or high school.

- Less than half of people (48%) learned about money management from their parents, while 41% were self-taught or learned the hard way.


Sample Script:

Some adults find their own financial education and experience lacking. This is why providing some level of financial education through schools is an important goal.
What About Parents?

- 52% of teens are eager to learn more about money management, but only 14% have taken a class on the topic - 35% would like to learn from their parents.

- Only 19% of parents discuss back to school budgeting and only 22% make a list of back-to-school items to purchase.

- 80% of parents see themselves as positive money role models for their kids, yet only a small percentage are taking advantage of day-to-day learning opportunities to arm their teens with practical money skills.

- Only 48% of parents have discussed the importance of needs versus wants and more than one-third (36%) have not discussed back to school finances at all with their teens.


Sample Script:

Adults mean to talk to their kids about finances, but many never do. So many youth are not educated at home in money management skills they will need over a lifetime. This is why schools need to provide some level of financial education.
Biz Kid$ to the Rescue…

• **Biz Kid$** is a fun, fast-paced public TV series where kids teach kids about money and business

  • Teaches with comedy & spoofs on movies & TV shows
  
  • Each show features young entrepreneurs and social entrepreneurs succeeding in business (handbag designer, podcast host, dog groomer, etc.)

• **Key Ideas:** using credit wisely, saving, budgeting, investing, donating, and how to run a business

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Sample Script: Review points on the slide

With the lack of financial education happening at school and in homes, **Biz Kid$** is one resource to get families and schools to start thinking about and discussing financial education.

**Biz Kid$**’ mission is to teach kids the business of managing their lives. It is produced to help provide youth with financial education. The series helps parents and teachers talk with kids about financial life skills.

There are 39 **Biz Kid$** episodes. The show is formulated to introduce financial and business concepts, explore them and repeat the concepts in numerous ways so that kids really “get it.” The profiles of real life Biz Kids inspires kids to see that they can be successful in business.

**Handouts:** *Biz Kid$ Episode Descriptions*
Using **Biz Kid$** Series Video

- The 39 episodes have 4-year record (taping or DV-R) & educational use rights
- The **Biz Kid$** website has a zip code finder search to find when **Biz Kid$** is airing on your public TV station
- Episode video clips are available on the web. [www.bizkids.com](http://www.bizkids.com) Video clips include financial concepts and young entrepreneur profiles

Sample Script:

In the classroom, how to access the video is an important classroom management issue to consider when integrating **Biz Kid$** into classroom instruction.

Options include:
- Taping or DV-R from Public TV (4-year educational rights)
- Using video clips from the website
- Assigning students to watch the show on public TV
- Assigning students to watch clips on the website in school
Biz Kid$ Website Resources

www.bizkids.com

- Episode Curriculum, Games & Family Activities
- Video Clips & Young Entrepreneur Profiles
- “Dollar-A-Glass” Online Entrepreneur Game
- Submit Your Biz Kid$ Story Idea
- Zip Code Search: Look up when the series airs locally
- Biz Kid$ Blog & “The Vault” E-Newsletter
- Financial Tips

Sample Script:

The curriculum for each episode can be downloaded from the Biz Kid$ website. It provides episode preview questions, key points, classroom activities, and a family activity sheet for student to bring home.

- Video clips for each episode include profiles of young entrepreneurs and social entrepreneurs.
- The Dollar-A-Glass game leads kids through running a lemonade stand business.
- Kids can submit their Biz Kid$ story through the website regarding their business or a social entrepreneur project. Stories will be considered for inclusion in upcoming seasons of the series.
- The zip code finder allows viewers to find their local schedule of the series on their local public TV station(s).
- Biz Kid$ Blog, “The Vault” newsletter, and Financial Tips on the website, give the latest information on the series and on business concepts/trends.
Biz Kid$ Screening

- Concept introduction through host skits, comedy sketches & profiles
- Entrepreneur & social entrepreneur interviews in all episodes
- Watch an episode and use the related curriculum lesson in a 2-day format
- Less time: Watch some clips and use activities from the episode curriculum package.

Note to presenter: Screen an episode or part of an episode during the training session as time allows. Look at related activities in the episode curriculum package.

Sample Script:

Show an episode in your classroom. Use the curriculum package for that episode, available on the website at www.bizkids.com.

If you have less time show clips from the show to teach concepts or explore careers. Try to show enough of an episode to get the initial concepts supported by one of the profiles with a young entrepreneur.

For example: Episode 201: Have a Plan, Stan! presents the concept of making a business plan in the first 8 minutes. This 8 minutes also includes an interview with a young entrepreneur that started a candle business through honing her business plan. Other business planning episodes include Episodes 101 and 108. Students can then brainstorm their own business plans. Using a whole episode is the best way to reinforce the main concepts and skills if you can make the time in a class.
Biz Kid$ 5 Core Episodes

- 5 episodes focus on key concepts in financial education
- Curriculum packages available in English and Spanish at: www.bizkids.com
- Each package includes:
  - Biz Terms
  - Equipment and Materials Needed
  - Day One: Student Activity
  - Day Two: Student Activity
  - Discussion Questions
  - Handouts
  - Family Activity Sheet

Sample Script:

Biz Kid$ provides 5 core episodes with curriculum packages to focus on key concepts in financial education. The 5 curriculum packages are on the www.bizkids.com site in English and Spanish.

Each package includes:
- Biz Terms from the episodes and suggested activities to increase student mastery of the terms.
- Equipment and materials needed to carry out the 2-day lessons
- Day One lesson plan with student activity
- Day Two lesson plan continuation with student activity
- Handouts needed for each day
- A Family Activity Sheet to send home with students that has suggested activities and conversation starters for families.
Focus of 5 Core Episodes

**Episode 104: What Can You Do With Money?**
- Focus: Understanding spending, saving, investing, and donating

**Episode 106: Taking Charge of Your Financial Future**
- Focus: Set financial goals and learn about opportunity cost

**Episode 110: How to Achieve Your Financial Goals**
- Focus: Achieve financial goals by tracking and controlling spending, and investing from a young age

**Episode 116: Budgeting Basics**
- Focus: Budget to gain control of spending and expenses

**Episode 123: Understanding Income and Expenses**
- Focus: Tracking income and expenses to follow cash flow

Sample Script: [Review main points on the slide.]

**Episode 104: What Can You Do With Money?**
Decisions, decisions! Join the Biz Kids and you’ll ponder the merits of spending, saving, donating, and investing money. Visit the New York Stock Exchange, get tips from the author of *Not Buying It*, and learn to avoid compulsive shopping. You can also learn how to create a financial diary and track spending. Meet an ambitious teen who opened a candy store at age 15 and, in the process, fulfilled a dream and revived an ailing business district in her small town.

**Episode 106: Taking Charge of Your Financial Future**
Join the Biz Kids as they figure out where they want to be financially and make plans on how to get there. You can work on your plans and meet some new kid entrepreneurs, too. Follow along as a Biz Kid sets up his first savings account. We also look at an innovative program that rescues street kids and gets them back into education and business.

**Episode 110: How to Achieve Your Financial Goals**
Join us and you’ll learn to track your expenses, get control of your spending, and invest what’s left over to reach your financial goals. You’ll see the importance of starting young, while time is on your side. Meet some high school entrepreneurs who started a sports business.

**Episode 116: Budgeting Basics**
The Biz Kids learn the first rule of money management: you can’t manage what you don’t know. Join the kids and you’ll look at spending and expenses and examine several proven methods on how to gain control of both. You’ll also meet several successful entrepreneurs.

**Episode 123: Understanding Income and Expenses**
Go with the cash flow. The Biz Kids watch the ebb and flow of income and expenses. Join them and you’ll learn proven methods for getting expenses under control while growing income with new ideas, smarter work habits, and innovation. Meet some entrepreneurs who have seen success with cash flow and more!
Outreach Kits

• **Biz Kid$ Teacher Professional Development Kit:**
  – Provides training and activity suggestions
    • Activities are described in next slides.

• **Biz Kid$ Booth Kit:**
  – Provide display and activity ideas for an event

• Available at: [www.bizkids.com](http://www.bizkids.com) and at [wxxi.org/tv/bizkids](http://wxxi.org/tv/bizkids)

Sample Script:

These kits provide models and templates for Teacher Professional Development Sessions and preparing for a booth or display at a school, community or conference event.
Biz Kid$ Vocabulary

- Play **Biz Term Bingo**
- Use Biz Terms by episode
- Bingo boards and definition cards are supplied by episode
- Use the Biz Terms to create **Biz Kid$** crosswords & word searches.

Sample Script:

Biz Term Bingo is available as part of the Teacher Professional Development Kit. Part of the challenge of financial education is mastering business and financial terms that are part of money management. In order to understand the financial world, students need to be able to know common terms.

Each show introduces “Biz Terms.” A fun way to review the terms is by playing Biz Term Bingo. Templates are available on the website to make your own Bingo Card, Biz Term definition cards, and lists of Biz Terms by episode.

Handouts:  Biz Term Bingo Card
           Biz Term List by Episode
           Biz Term Bingo Directions & Definition Cards
The Career Module is available as part of the Teacher Professional Development Kit. The career module provides a number of activities that can be used in combination with Biz Kid$ episodes, to further research skills and to involve the students in meeting and conducting information interviews with members of the business community.

Examples:

- Guest Speakers in the Classroom or Grade-level Assembly
- Class Field Trip to a Business
- “Learn About Careers” Day
- Job Shadowing in Small Groups

Handouts: Career Module or Samples from the Career Module
Get to Know the Biz Kids

- Watch the entrepreneur profile clips at bizkids.com
- Complete **Get to Know the Biz Kids** Handout
- Help students identify issues in starting and running a successful business

Sample Script:

This handout can be used with any **Biz Kid$** episode during the young entrepreneur profile segments of the show.

The questions help students to focus on what it takes to start a business and make it successful. The questions also ask them to reflect on whether this type of business would interest them.

Handouts: Get to Know the Biz Kids
Interview Business People

- Invite guest speakers from the community
- Complete **Get to Know the Makers of the Dough** Handout
- Help students learn how to conduct an information interview

Sample Script:

Invite guest speakers into your class to help students learn about information interviewing and networking.

Use contacts from the Parent Teacher Student Association (PTSA), school board members, members of area service organizations and small business organizations to make contract with potential guest speakers. Share questions with the guests ahead of time and set time expectations.

Have students take turns asking questions to focus on what it takes to start a business and make it successful. Use “Get to Know the Makers of the Dough” Handout as a starting point for questions.

Encourage students to ask additional questions that interest them.

Have students research the type of business that guest speakers will present prior to the visit or afterwards as a follow-up assignment.

Handout: **Get to Know the Makers of the Dough**
“Learning About Careers” Day

- Invite guest speakers from the community for a “Learn About Careers” Day.
- Complete Get to Know the Makers of the Dough Handout
- Help students learn how to conduct an information interview

Sample Script:

Extend the idea of guest speakers to creating a “Learning About Careers” Day. Invite numerous business owners and entrepreneurs to participate in a day long or half-day event. You can more efficiently use the time of your guests and impact more students at such an event.

Set up tables in a cafeteria, gym or hallway setting. Invite guests to bring handouts or displays about their business. Have students spend some time at each table. Give them a handout to ask questions and interview a minimum of three entrepreneurs.

Students can work in pairs to conduct their interviews. This helps them record their answers, assist each other in asking questions and gives them more confidence than if they did the interview by themselves. By pairing students, the guest business people can be more efficient in answering questions.

You can also set this up as an after school or evening event for families. Any day is a good day for Biz Kid$ to learn about businesses in their community.

Handout: Get to Know the Makers of the Dough
Business Field Trip

- Help students learn how to conduct an information interview
- Provide tours in an actual business environment

Sample Script:
Once students are good at school-based information interviews, students may be ready for a business field trip. Take a field trip to a local business to learn more about the world of work. Have the class do research about the business or industry before the field trip. They can prepare general questions and specific questions about the business or industry.

Write letters of inquiry to see if it would be possible to have a short tour and conduct some information interviews with the business owner and/or some of the staff. Visits will need to be about 1-2 hours at most. Thank business contacts for the tour. Remember to send thank you notes with reflections from the students of what they learned and why the experience was valuable.

Take Your Child (Daughter/Son) to Work Day is a great opportunity to set up a business field trip, because many schools and businesses are set to participate on that day. This day is generally held in April. Go to the official website to learn more about how to participate in this day. http://www.daughtersandsonstowork.org/
Job Shadows

• Small groups of students shadow a business person by visiting them and following them through part or all of a work day

Sample Script: Job shadowing provides students with an opportunity to meet with a business or career person and see what a day on the job is like in a smaller group setting than a class field trip. By spending some time with business people in the job environment, the students can observe what they do and ask questions. Parents, schools and community partners can be helpful in locating opportunities.

Having a small group of students attend a job shadow makes the students more confident than individual students attending. It also has the value of requiring less job shadowing placements. Parents and school staff may also want to attend with the students to provide transportation and guidance. However, letting the students ask the questions is important in allowing them to learn how to conduct an information interview. These are great skills to build for finding a job and learning about jobs and businesses. It is also a great way to “network”.

Take Your Child (Daughter/Son) to Work Day (http://www.daughtersandsonstowork.org) in April may also be a good day to set-up job shadows because businesses are more prepared on that day to have young people visit.
Business Development Module

- Watch Biz Kid$ Business Planning Episodes & Use Curriculum Packages
- Lemonade Stand Business Activities
- Create Your Own Business Activities
- Launch a Biz Kid$ Contest

Sample Script:

Business Development Module is available as part of the Teacher Professional Development Kit. The module is aimed at getting students to think about business plans and what it takes to run a business. The module begins with lemonade stand activities and moves into thinking about what kind of businesses students would like to plan.

Launching a Biz Kid$ contest is a way to involve students in a project which can easily involve community mentors or school-based mentors. Students are also given an opportunity to showcase their work and be recognized for their efforts.

Handouts: Business Development Module or Samples from the Business Development Module
Biz Kid$ Dollar-A-Glass

- Have students play “Dollar-A-Glass” game to learn entrepreneurial business concepts at [www.bizkids.com](http://www.bizkids.com)
- Have a class competition with high score chart
- Watch the Biz Kid$ lemonade stand episodes and use related curriculum packages.
- After playing the game, have student groups complete a business plan for a lemonade stand business. Assess what students are learning about business planning and strategy.
- Extension activity: Have students share what they have learned with the class or do a presentation by having each group make a business pitch to “investors” (classmates).

Sample Script:
The “Dollar-A-Glass” game is a fast-paced lemonade stand scenario where business opportunities, marketing, and natural disasters all come together to get you to make smart, or not so smart decisions, that let you retire in comfort or go bankrupt from your lemonade business. Hold a class competition. The class competition can be live if done in groups or group decision making. Each group learns from watching the selections made by other groups. The game is a fun way to reinforce the lessons of business, choices and risk.

Screen Biz Kid$ episodes related to lemonade stand businesses. Discuss their business experiences compared to what students experienced while playing the online game.

Episode 112 – Introducing Entrepreneurs You'll discover an entrepreneur is someone who sees a financial opportunity and acts upon it. Learn the stories behind the Frisbee, the Slinky, and blue jeans. Meet an entrepreneur who started a lemonade stand to raise money for playground equipment, then grew so successful she was able to make over an entire park.

Episode 113 – The Biz Kids Challenge The Biz Kids learn the world of marketing through the “Project Lemonade Challenge.” Two teams, two identical lemonade stands. It’s up to the kids to decide the price and promotion strategy to sell the most product. The proceeds go to their favorite charities. You'll see the preparation and the results when they are critiqued by marketing guru Scott Bedbury, the force behind Nike's slogan “Just do it.”

As an assessment, have students work in groups using the “Planning My Business” handout to plan a lemonade stand business. Have students share what they have learned or do a group business pitch to “investors” (classmates).

Note to Presenter: Optional: If time, and you have Internet connection, you could do a quick demo of the game. [www.bizkids.com](http://www.bizkids.com)
Biz Kid$ Create Your Own Business

- Decide on a business idea
- Create a Biz Kid$ Business Plan
- Make Your Own Resume
- Biz Cards
- Brainstorm a Marketing Poster
- “Market Me” Handout to Evaluate Advertising
- Create an Advertisement Skit or Video
- Make a Biz Brochure

Sample Script:
Another way to help students to think as entrepreneurs and business people is to have them create a business. “Create Your Own Business” allows students to use complete activity handouts:

- “Planning My Business” Handout
- Make Your Own Resume
- Create (Biz) Business Cards
- Create a Marketing Poster
- Create a Biz Brochure
- “Market Me” Handout to Evaluate Ads & Create an Advertisement Skit or Video
- Let’s Go: Biz Kid$ Business Ideas

Once they have established their business idea, have them create a resume, business cards, a marketing poster, a marketing brainstorming sheet, an advertisement (script, skit or video), and a sample brochure for their business. You can get more elaborate and have them create a website or other marketing strategy like a marketing survey. They can script an advertisement and create a 1 minute video promoting their business.
Launch a **Biz Kid$** contest

**Categories**
- Youth who already have a business
- Youth who are planning a business
- Youth who have conducted a community service project
- Youth who are planning a community service/social entrepreneur project
- Business poster contest for real or planned businesses
- Best business pitch to a group of judges or mentors

**Community Partnerships:**
- Provide prizes and judges
- Mentors and guest speakers to assist students
- Promotion & media coverage

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Sample Script:

Launch a **Biz Kid$** contest. The categories of the contest can vary by age and topic. If the goal of the contest is to develop young entrepreneurs, a business planning contest may be appropriate. If the goal of the contest is to provide youth role models, then recognizing existing youth businesses may be the best course of action. Within a school, a contest can be a competition for the class, grade level, or school wide activity.

Use community partnerships to find guest speakers, mentors and judges to support students’ efforts.

To establish a regional contest seek the partnership of local credit unions, the public TV station and business partners. This collaborative provides a wonderful opportunities for promotion and recognition of student work.

Handouts: Sample **Biz Kid$** Contest materials

**Biz Kid$** Contest Templates:
- **Biz Kid$** Planning My Business Handout
- **Biz Kid$** Contest Entry Forms & Release
- Biz Contest Flyer Text
- Biz Planning Contest Flyer Text: Biz Poster Contest Flyer Text
- **Biz Kid$** Contest Press Release Sample
Example Community Biz Contest

• Offer a similar event at your school.

• WSIU Public TV in Carbondale, IL partnered with SIU Credit Union and University Mall in Carbondale

• Activities & Contest:
  • Kids developed:
    – a business plan
    – an organizational chart
    – a name and logo
    – a plan for financing

• Results: SIU Credit Union has received other requests to hold similar competitions in other market areas. This highly successful event introduced the series to hundreds of kids and more than 30 kids, ages 9-15, participated in the contest.

Source: Illinois Credit Union System Indepth Newsletter, Third Quarter, 2008.

Sample Script:

This is a great example of a regional contest. It is a great way of involving the community as mentors, judges, providers of prizes. These volunteers also help to involve students in the real world of business.

Prizes can include monetary prizes, a savings account at a local credit union, or a business experience such as a job shadow or “intern for a day.”
Sample Script:

Involvement of the local public broadcasting station can take a contest to a regional level. This way many schools can be involved and the station may be willing to showcase student winners in on-air spots or on their website.

Community business partners can be involved as judges, mentors, prize sponsors, and contest sponsors.

See an example of a *Biz Kid$* contest run by KLRN Public TV in San Antonio, TX.

[http://www.klrn.org/bizkids](http://www.klrn.org/bizkids)
Biz Kid$ Materials Available

- Available at www.bizkids.com and wxxi.org/tv/bizkids/
  - Episode Descriptions
  - Let’s Go Brochure: Quick Tips & Ideas for Kid Businesses
  - Business Development Module
  - Career Exploration Module
  - Biz Term Bingo
  - Curriculum by Episode with Activities
  - PowerPoint Training Presentation with Sample Script
  - Downloadable files needed for activities
  - Outreach Kits: Teacher Professional Development Kit and Booth Kit

Sample Script: Review slide information

Handouts and curriculum are available at www.bizkids.com and wxxi.org/tv/bizkids/
How to get **Biz Kid$** into class time

- Look for thematic ties to what you already teach
- Include finance, business, economics, math, English language arts, service learning and other subjects
- Include “real world” authentic projects that use business and money management skills

Sample Script: Review points on slide.

Money management, business and finance are not always courses in the curriculum, but they can be integrated into other subjects.

Handouts: **Biz Kid$** Instructional Theme Chart
Theme: Career Exploration

Activities: Career Module

• Use short profiles from Biz Kid$ to learn about the kinds of questions to ask.
• Guest Speakers
• Job shadow groups and Business Field Trips
• Mentors to assist with business planning
• “Learn About Careers” Fair or business guest speakers series
• Research careers using the library, Internet & through interviews

Sample Script:

There are many thematic ways to integrate Biz Kid$ in the classroom. Career Exploration runs through all episodes which profile young entrepreneurs. Use the Career Module to provide additional activities.

[Review examples on the slide.]
Theme: English Language Arts

Activities:
- Vocabulary: Biz Terms & Biz Terms Bingo
- Communications: Marketing/Presenting Yourself and Your Business
  - Create business plans, business cards, poster/ad, resume, business pitch
- Present a business plan
- Letter writing to set-up job shadowing, guest speakers and mentors

Sample Script:
One of the challenges of learning personal finance, money management and business is learning the vocabulary related to these topics.

Use English Language Arts as a way to reinforce communication skills, marketing, persuasion, letter writing, and vocabulary building activities.

[Review Activities on the slide as examples.]
Themes: Finance & Life Skills

Financial Literacy, Personal Finance, Life Skills, Family & Consumer Sciences

- Episodes and activities related to: saving, investing, donating, spending, budgeting, credit, credit reports, identity protection, paychecks, & smart consumer information
- Guest speakers from credit unions, credit bureaus, chambers of commerce, etc.
- Have students track expenses, set savings goals, encourage opening a saving account or 529.

Sample Script:

**Biz Kid$** episodes and activities easily integrate into Personal Finance, Economics, Life Skills, and Family and Consumer Science courses or units.

[Review slide for specific examples.]
Theme: Mathematics

Activities:
- Money Math: Episode 202 deals exclusively with Money Math
- Calculating %: interest rates, rates of growth: Do the math by hand and use financial calculators online.
- Budgeting and tracking expenses: personal or business
- Adding up totals and making change
- Savings goals over time
- Generate financial word problems

Sample Script:
Budgeting, investing, interest rates, percentages all work in nicely as money math topics. Even making change is good money math practice for students.

[Review slide for specific examples.]
Themes: Business & Entrepreneurship:

Activities & Episodes Dealing with:
- Business plans
- Goals & Planning
- Goods & Services
- Credit, budgeting, tracking expenses
- Sales, persuasion & marketing
- Cash flow
- Personnel Management & Communications
- Risk
- Online Business
- Ethics

- Plan or create a classroom or school business
- Have teams create a business planning presentation
- Sponsor a business contest
- Sponsor a business fair to showcase businesses and business plans in the school

Sample Script:

Business and entrepreneurship classes and units are another natural fit for Biz Kid$ series and resources.

[Review slide for specific examples.]
Theme: Economics

Specifics:
• Global economy and interconnections
• Needs vs. Wants
• Supply & Demand
• Financial Institutions & Markets
• Economic Cycles
• Green Economy

Use the series to introduce and provide examples of these difficult concepts

Sample Script:

Economics topics are reflected in a number of episodes of Biz Kid$. Biz Kid$ also provides some very hands-on examples of economics. Economics topics are very involved and are sometimes lost on kids. Biz Kid$ is a way to bring home concepts and real world examples that resonate with students.
Theme: Economics

Activities:

• Create a day-to-day mini-economy in the classroom
• Use Biz Kid$ to introduce the economic concepts
• Students have jobs, and track “income” and “expenses” for classroom based activities

Sample Script:

Create a classroom Mini-Economy: Use Biz Kid$ to introduce the concepts and then live them day-to-day in your classroom.

There are great examples available from Scholastic, Council of Economics Education and classrooms that have developed their own models.

Scholastic: http://content.scholastic.com/browse/unitplan.jsp?id=139
Example: http://hill.troy.k12.mi.us/staff/bnewingham/myweb3/mini-economy.htm
Council on Economics Education: Sample lesson:
http://www.ncee.net/resources/lessons/classroom_minieconomy.pdf
Or purchase: http://store.ncee.net/classroom-mini-economy.html
Classroom Mini-Economy Examples

Scholastic: http://content.scholastic.com/browse/unitplan.jsp?id=139
Example Classroom Implementation: http://hill.troy.k12.mi.us/staff/bnewingham/myweb3/mini-economy.htm
Or purchase: http://store.ncee.net/classroom-mini-economy.html

Sample Script:

These are examples you can use to implement in your class as is or modify to meet your instructional needs. This can be a short unit or a year long integrated activity.
Theme: Service Learning

Activities:

– Use social entrepreneur interviews to inform kids of what they can do to give back.
– Create project-based learning where kids raise money to give to a cause
– Invite social entrepreneurs to be guest speakers to describe their work of running a business to “give back” and provide needed community services

Sample Script:

Many schools require service learning as part of their school curricula. The social entrepreneur profiles show the wonderful things that kids can do to give back to their community. Kids specifically start businesses in order to donate their profits to a cause. They use their “change” to make a positive change.

Service learning is another way to connect with community partners. Service organizations in the community and businesses will often join with schools to support a specific cause.

Inviting guest speakers from not-for-profits to speak about the business of social causes. They will find out how social causes operate for the cause, but also based on business principles.

Conduct grade level, school or community projects to allow students to support something meaningful to their community.
**Biz Kid$ Themes**

21st Century Skills:
- Financial Literacy
- Economic Education
- Real world experience
- Project-based learning
- Communication skills

Sample Script:
Schools are very interested in making sure students learn 21st century skills throughout their courses.

Biz Kid$ themes and methods support the development of these skills. Young entrepreneurs in Biz Kid$ provide role models for kids. Viewers see how youth operate real world businesses. They are living examples of 21st century skills in action. The young entrepreneurs apply what they have learned in order to succeed.
**Biz Kid$ Educational Options**

- Grade level or classroom curriculum
- After School: Watch an episode. Use curriculum activities & games. Have kids plan & run businesses
- Great opportunity for using business mentors

**Sample Script:**

**Biz Kid$** provides a launch pad for wonderful school-community partnerships that benefit youth in and out of school.

Handouts and curriculum are available at [www.bizkids.com](http://www.bizkids.com) and [wxxi.org/tv/bizkids/](http://wxxi.org/tv/bizkids/)
Example: **Biz Kid$ After School Project**

- **Biz Kid$ is a great after school outreach**

- **Example:** Biz Kid$ Executive Producer, Jamie Hammond & WA Credit Union League members volunteered at WA Boys & Girls Clubs

- Volunteers led 10 days of screenings, discussions and hands-on activities for 5 core episodes.

- 6-12 year olds participated in the pilot.

- **Result:** Biz Kid$ is now used weekly during homework/tutoring program called the Power Hour in eight Boys & Girls clubs in three counties in Washington State.

Sample Script:

**Biz Kid$** also fits in well as an after school offering. It reinforces academic skills but also engages kids in interesting activities. For some schools, providing **Biz Kid$** as an after school offering is a way to reach more students.
Biz Kid$ Educational Options

School sponsored activities:
- Planning & showcasing youth businesses
- “Learn About Careers” Day
- Youth Business Pitches To Panel of Judges (Business Idol Contest)
- Business Contests
- Engage families: Biz Kid$ movie night or Biz Kid$ Bash with community partners to run activities and have information for families

Sample Script:
[Review options on the slide for schools to use Biz Kid$.

Handouts and curriculum are available at www.bizkids.com and wxxi.org/tv/bizkids/
Biz Kid$ Action Plan

• Use Biz Kid$ in Your Classroom or Grade Level
• Pick episodes that fit themes you teach
• Offer a Training Session:
  – For Other Teachers, Parents, After School Staff
  – Youth Development Leader Training
  – Training for Kids (Clubs, After School, etc.)
• Plan & Host a School Family Event
• Host a Biz Kid$ Booth at a School Event
• Host a Biz Kid$ Screening
• Launch a Biz Kid$ Contest
• Have Classes Interview Business People

Sample Script:

Create a Biz Kid$ action plan for how you want to integrate Biz Kid$ in your classroom, school or other educational setting.

Think of how you might include community partners in your plan.

Great resources are available at www.bizkids.com

[If time, have participants share what they plan on doing.]
Sample Script:

Are there any additional questions?

Thank you for attending the training today.
Sample Script:
Have participants fill in an evaluation. Have them answer questions about what they thought of the training and how they might use Biz Kid$ in the future. Ask them the number of students they intend to use Biz Kid$ with per year. Use completed surveys for a drawing for prizes, if you choose. Otherwise, do not include this slide in your presentation.

Suggested prizes:

Curriculum Notebook:
Print out the Biz Kid$ curriculum and resources from the www.bizkids.com website and put it in a tabbed curriculum notebook and give it to the winning teacher.

Curriculum CD:
Download the electronic versions of the curriculum and resources and write them to a CD to hand out.