

# Episode Descriptions



## Season 1

### **101 – What Is a Biz Kid?**

You'll learn that anybody can be a Biz Kid with effort and the right attitude. Biz Kids identify a need, make a plan, and take action. Join us and you'll meet a skateboard designer, a rap music producer, a boy who started a rock-a-thon to raise money for hospital rocking chairs, and more. You'll also discover the entrepreneur who built a wildly successful garden products business on.....worm poop. All successful. All Biz Kid\$.

### **102 – What Is Money?**

The Biz Kids say: "Show me the money!" Join us and you'll take a grand tour through the history of money from the days of bartering, through the first coins and currency, all the way to the electronic transfers of today. Watch as the Biz Kids put on cowboy boots and get a crash course in the art of negotiation and exchange at a high-energy cattle auction in Colorado.

### **103 – How Do You Get Money?**

Join us and you'll explore many ways to make money. Follow a Biz Kid on a job hunt—reviewing help wanted ads, filling out the application, and going through the interview. Hear from Amazon.com founder Jeff Bezos, as he talks about his first job. The Biz Kid\$ also look at the many ways kids get and use allowances. Meet a young person whose love of animals turned into a profitable dog-walking business.

### **104 – What Can You Do with Money?**

Decisions, decisions! Join the Biz Kid\$ and you'll ponder the merits of spending, saving, sharing and investing money. You'll also learn how to create a financial diary and track spending. Meet a champion chess player who teaches kids how to build computers, and visit the New York Stock Exchange. Learn about an ambitious teen who opened a candy store at age 15 and, in the process revived an ailing business district in her small town.

### **105 – Money Moves**

When money moves between individuals or groups it is called a transaction. Join the Biz Kids and you'll follow a single dollar bill as it moves from a depositor's hand across the counter, down to the vault, over to the Federal Reserve, and finally out to a project the bank is financing. Visit the branch of a real credit union inside a high school where the students are the tellers. Watch the ebb and flow of money as the kids examine the concepts of supply and demand. Meet a young man who began collecting books to read to his grandmother and soon found himself as the head of a national book business.

### **106 – Taking Charge of Your Financial Future**

Join the Biz Kid\$ as they set financial goals, and then make a plan to get there. Learn about opportunity costs and how achieving your goals requires a little sacrifice. Follow along as a Biz Kid sets up his first savings account. Meet an entrepreneur who turned jewelry into a dirt bike, and another who turned goat's milk into profitable soap.

### **107 – A Biz: What Is It?**

You'll see that a successful business supplies goods or services and makes profit when it earns more money than it spends. Meet the junior high school boy who makes healthy dog biscuits, the high school twins with a cake decorating company, and the college student who made thousands from selling DVDs on eBay.

### **108 – How to Succeed in Biz-Ness by Really Trying!**

A business can be anything from babysitting to owning vending machines. You'll discover the three key steps to success: identifying a need, making a plan to fill a need, and taking action. Join us as we meet the prep school boy whose new take on the old school tie caused a sensation. We also meet the young founder of Logan magazine, who overcame personal tragedy.

### **109 – Cash and Credit**

What's the difference between cash and credit? The Biz Kid\$ explain the pros and cons to using your own money versus someone else's. Meet a young entrepreneur who used credit to start a bath salts business, and 15-year-old pro bass fisherman who launched his business with a loan Grandpa.

### **110 – How to Achieve Your Financial Goals**

Join us and you'll learn how 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 three Girl Scouts who sold soap to reach their financial goals, and Biz Kid who made clients out of furry friends.

### **111 – Don't Blow Your Dough**

Biz Kids Beware. Protect the money you already have by putting it in a safe place. Beware of scams and schemers. You'll discover ways to avoid the growing problem of identity theft. Meet with a state Attorney General and the Better Business Bureau. You'll also hear the stories of young people who did blow their dough, and learn what that experience taught them.

### **112 – Introducing Entrepreneurs**

You'll discover an entrepreneur is someone who sees a financial opportunity and acts upon it. Learn about qualities that make an entrepreneur successful. Meet a teen who turned his passion for music into a thriving business, and a kid who makes baseball bats out of bamboo. See how a simple lemonade stand was used to raise thousands for new playground equipment.

### **113 – The Biz Kid\$ Challenge**

The Biz Kid\$ 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."

### **114 – How to Be a Smart Consumer**

Get the most for your money. Join the Biz Kid\$ and you'll explore smart shopping strategies. Learn how to avoid common pitfalls and traps set by savvy marketers and high-pressure salesmen. Meet some smart consumers, and a personal shopper for celebrities!

### **115 – Using Your Credit—Crazy or Compelling?**

Don't live on borrowed time. Join the Biz Kids and you'll see the true cost of purchasing with credit. You'll also have an unsettling look at credit scores and the increasing number of people and places (employers, insurers, colleges, etc.) who are using these scores to make major decisions that could affect your future. Meet entrepreneurs who have successfully navigated credit pitfalls.

### **116 – Budgeting Basics**

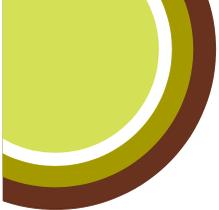
The Biz Kid\$ learn the first rule of money management: you can't manage what you don't know. Join the kids and you'll look at spending and expenses and examine several proven methods on how to gain control of both. Meet a demolition car racer who budgets for each crash, and a hip hop music producer who uses budgeting skills to keep his projects on track.

### **117 – Understanding Business Ethics**

Do the right thing! You'll learn with the Biz Kid\$ as they examine several aspects of ethics in business. You'll also see the downside of not following ethical business practices. In this episode you will discover what it means for management to lead by example, and how employees must take responsibility for their behavior. Meet a former computer hacker who turned his life around.

### **118 – Saving and Investing for Your Future**

You'll learn along with the Biz Kid\$ about the power of starting a savings plan early in life. You'll also discover various savings and investing options available to young people. See what a pro rodeo rider, a 12 year old inventor, and the most successful teen podcaster, all have in common. (HINT: they save \$\$\$)



### **119 A Closer Look at Careers**

When is a job more than a job? The Biz Kid\$ look at what it takes to find your true calling. You'll learn ways to start exploring careers. The kids talk to Nike's top shoe designer, and The Reptile Man to find out how they got their start and how they keep achieving their dreams. From firefighters to a glass blowing intern....you'll see the range of possibilities is endless.

### **120 The Global Economy**

Go around the world with the Biz Kid\$! Join us and you'll follow the flow of imports and exports that make up the interconnected world economy. You'll also see how several entrepreneurs have relied on the global economy to build a successful business. Meet the filmmakers for the movie 'Outsourced' and find out what it was like to bridge the distance between India and America.

### **121 Bulls, Bears, and Financial Markets**

Kids and bulls and bears, oh my! The Biz Kid\$ examine stocks, bonds, commodities, and the markets where they are traded. You'll discover various ways young people can get involved with the transactions, aim for profit, and avoid risk. Meet a 12-year-old investing guru who teaches adults about the stock market, and a young woman who's already investing in her retirement.

### **122 Sell, Sell, Sell (The Science of Sales)**

All sales final! Join the Biz Kid\$ in sales training as they explore effective sales techniques. Discover the traits common to all good salespeople. You'll meet several entrepreneurs who demonstrate superior sales skills, including a kid who sells cockroaches, and an entrepreneurs who's called the Gorilla Garage Salesman.

### **123 Understanding Income and Expenses**

Go with the cash flow. The Biz Kid\$ 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 a successful beekeeper, a clockmaker, and a teen who started her own cooking camp for kids -- all who have their income and expenses under control.

### **124 Building and Growing a Business**

From start-up on up! Follow the Biz Kid\$ as they learn the necessary steps for building and growing a new business. You learn how having the basics in place can make all the difference. Meet celebrity sneaker designers Angela and Vanessa Simmons, and a salad dressing company started in an inner-city high school, and learn what they do to grow their business.

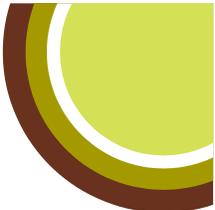
### **125 Understanding Your Paycheck**

What's on your stub, bub? The Biz Kid\$ use a modern American pay stub to explain all the deductions on your paycheck. From social security to workman's compensation to the 401(k) plans of today—it's all there on the stub. Meet a First Nations teen, a professional model, and an auto detailer who all explain what's on their paychecks.

### **126 Social Entrepreneurs**

Join the Biz Kid\$ and you'll meet social visionaries who use business skills to make changes in their communities. Their focus is on people instead of profits. Meet a 12-year old who's helping orphans in Rwanda, a teen who's donated 40,000 teddybears to kids in need, and learn how \$125,000 was raised in one night by high school students for Room To Read.





## Season 2

### **201 – Have a Plan, Stan!**

Explore the different elements of a business plan and see why it's crucial to develop a plan before you start your business. Meet a teen who opened a snow-cone shack, another who makes and sells candles, and a group of hip hop artists....all with business plans.

### **202 – Money Math – Who Needs It?**

Math is a true building block in the business of your life. Whether you are calculating the tip on the restaurant bill, making change at your lemonade stand, or figuring out how to quickly grow your savings, it's all about the math in money. Visit with a handbag designer, and students turning their school green....all who know their money math.

### **203 – Building Your Business Online**

In today's world, great tools are available for you to build a business online. The Biz Kids investigate the advantages and potential pitfalls in Internet businesses. Hear about the success of a young graphic designer, a nine-year-old who sells bath salts, and two teens who built a social networking site....all who built their businesses online.

### **204 – Financial Institutions – All The Same?**

You can have a savings account in one place, a checking account in another, and you can even bank online. Learn about the services offered by different institutions, including investment houses, stock exchanges, payday loan companies, and more. Visit New York City to see how fashion and finance mix, and meet a teen hospital guild who raise money for cancer research.

### **205 – How Credit Affects Your Life**

Did you know your credit score could impact whether or not you get into college, get a job, or even rent an apartment? Join the Biz Kids, and you'll learn about building good credit and how the credit laws affect your life. Meet a teen who built her vending machine business on good credit, and a club promoter who explains what happened due to bad credit.

### **206 – The Art of Negotiation**

Discover strategies for effective negotiations with your parents, teachers, friends, siblings, and bosses. Even if you are simply working out the shared schedule with your brother to walk the dog, you'll find out how to achieve your goals and arrive at a winning solution for everyone. Discover the success of teens who run "Grand Slam Garage Sales" and another young man who sells Star Wars memorabilia.

### **207 – The World Is a Risky Place**

Taking risks in life is important, but you want to be smart about those risks. Learn about liability, contracts, and insurance, and how having these in place can protect your business, your assets, and yourself. Meet two young tennis coaches who protect themselves with contracts, and the owner of Small Town Skateshop who keeps his business insured.

### **208 – Economic Cycles (What Goes Up Must Come Down)**

Cycles in the economy go up and down. Learn how cycles can affect a business. Discover how you can protect yourself against negative effects and plan for the positive trends. Meet a young man who made paintball profitable and a family who mines for gold.

### **209 – The Green Economy & You**

Join the Biz Kids on a green mission and discover your impact on the environment. Explore different ways to become part of the green economy and learn how there's green to be made in thinking green. Take a ride on the "The Big Green Bus" and find out how to turn poop into profits with "Zoo Doo".



### **210 – Secrets to Success**

The secret to success is actually simple – it's all about staying in school and building the best toolbox for your future. Learn about the many ways to pay for your education and the importance of learning every day of your life.

### **211 – The Marketing Mix**

Now that you've decided to start a business, how will you market it? Let the Biz Kids help you understand the four P's of marketing: product, price, place and promotion. Learn how "Exclusive Cuts" barber services, "Wow, Take a Bow" dog grooming, and other businesses use unique methods to market their products and services.

### **212 – Hidden Careers**

You don't have to be perfect at your passion to build a career in it. If you love something, but don't have the skills to be the top star, there are many different roles you can play behind the scenes. Go backstage with a famous rock band, a well-known team in Major League Baseball, and the Pacific Northwest Ballet.

### **213 – Learning From Failure**

Have you ever made a decision you regret? Let the Biz Kids show you how mistakes can actually make you stronger and more successful. Meet several business owners who all learned from their mistakes including a magician, oyster harvesters, and a pizza proprietor.

## **Season 3**

### **301 – Are You Financially Literate?**

Understanding how to manage money before you get to high school will make you even more successful when you move out on your own. Explore the skills of goal setting, budgeting, saving, and money management that make you financially literate! Meet two kids who make a habit of saving from their egg business, and a boxer budgeting his way to financial success.

### **302 – Wheel of Misfortune**

Find out how to avoid common money mistakes such as overspending, too much debt, lack of planning, or no emergency fund. Learn the importance of setting financial goals and having a good plan. Hear the stories of kids who learned from their financial mistakes.

### **303 – More Bang for Your Buck**

Whether you're facing good times or tough times, it's important to know how to get the best value for your money. Discover tips for stretching your dollars. Meet a teen who repairs broken Xboxes and sells them for a profit, and two savvy seniors who did prom on a budget.

### **304 – Where is My Allowance?**

Learn how some kids get an allowance based on chores, and others just for being part of the family. Either way you need to know about the three things you can do with your allowance -- spend, save, share. Meet a family who's not afraid to talk about money with their kids, and young entrepreneurs who are using their allowance to invest in their futures.

### **305 – Escape the Box**

What do you do when opportunity knocks? Learn how to recognize and act on new opportunities in your life and to be creative in problem solving. Meet five young entrepreneurs who all thought 'outside the box' to come up with an original idea.



## Season 4

### **401 – A World Without Taxes**

Explore how taxes impact your life, and why you should care about the IRS. Find out about the importance of federal, state, and local taxes and learn what they pay for. Hear how a semi-pro skateboarder, swimming instructors, and young entrepreneurs who sell lacrosse socks, all handle their taxes.

### **402 – Debt: The Good, The Bad, & The Ugly**

It's easy to spend more than you make with credit cards. Learn to avoid the pitfalls of overspending by keeping a spending journal, sticking to a budget, and living a cash existence. Meet the owner of a carpet cleaning company and a radio DJ who both learned how to manage debt.

### **403 – Your First Big Purchase**

Make sure your next big purchase is B.R.O.W.N. - you'll want to understand these important steps for your next purchase decision, whether it's the latest computer, a new smart phone, or a car. You will learn about budgeting, researching, negotiating, and more. Find out how a teen luxury car photographer upgraded his camera, and a 15-year-old aviator purchased an old airplane!

### **404 – What's Up With The Stock Market?**

Have you ever tried to read the financial pages in the newspaper or understand the bottom of the TV screen financial ticker? It's almost like reading the sports page with its own set of stats. Biz Kid\$ takes us through the language of the stock market, as we meet several young investors such as a visually-impaired painter, and two students who played the SIFMA Stock Market Game.

### **405 – Crash Course On Starting A Business**

So you've got an idea – now what? Check out this quick, but comprehensive course on business basics. The crash course involves finding a good idea, getting funded, marketing your product or service, making a profit, and putting it all down in a business plan. Meet two sisters making millions from magnets, and a teen who's turning foreclosures into profits.

### **406 – How to Make A Million Bucks!**

It is possible! If you start early and save consistently, you'll take advantage of the power of compound interest. You can make a million by working hard, spending less than you earn, and by saving, saving, saving. Meet a 16-year old with a fashion recycle business, and a track star saving his way to college with a button business.

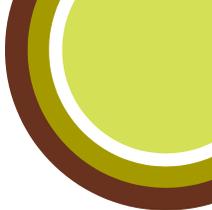
### **407 – Scam-a-rama (Protect Yourself From Being Scammed)**

It's a complicated world and there are many ways you can be taken advantage of or cheated. Learn how to recognize a scam, and how to protect yourself from identity theft, online fraud, pyramid schemes, and more. Meet two aspiring models, a ballet dancer, and young filmmaker, who were all victims of a scam.

### **408 – The Value Of Money**

With many currencies around the world, what determines the value of money? What are the factors that raise or lower the value of the American Dollar? Why is the dollar measured against the Japanese Yen, British Pound, or the Euro? Meet several entrepreneurs whose businesses are directly impacted by fluctuations in exchange rates.





## Season 5

### **501 — What's Your Money Personality?**

How do you act with money? Are you a "Money Star," "Oblivious" or "Penny Wise Pound Foolish"? This episode looks at the range of emotional reactions and connections people have with money. So what personality are you? Find out in this episode.

### **502 — Business Structures**

What structure is right for your future business? It's not just "incorporated" anymore. Join us and learn about LLCs, sole proprietorships, partnerships, and more. Examine the pros and cons of each business structure and discover which one could be right for you. Meet two girls who were able to start both a non-profit and a for-profit, all from selling honey.

### **503 — Movin' On Out**

Check out this kid's guide to the true cost of cutting the cord and being independent. This episode takes you through it all — budgeting, roommates, finding a place, and learning about all the hidden costs that mom and dad used to pay. Meet seven girls who figured out how to share finances and the hairdryer. So how much does it cost to live on your own? More than you think!

### **504 — You Are the Target!**

....of advertisers, that is. Kids and teens are subjected to thousands of commercial messages every day. This episode helps you recognize when you are being targeted, how to resist manipulation, and when to apply good consumer skills to cut through the commercial fog.

### **505 — The Economics of Economics**

Here's a lighter look at the complex science. Learn about everything from micro to macro economics, supply and demand, and economic indicators. See how business owners and even individuals use economic principles to make financial decisions. Meet a young entrepreneur who started her serving business up when the economy turned down. It's all economics!

### **506 — Businesses That Give Back**

Get to know some businesses that are giving back in big ways, including up-and-coming entertainer Cymphonique, who helps encourage positive self-esteem for girls. Learn from socially conscious companies that are doing good by giving back in unique ways. It's the new triple bottom line: people, planet, profit.

### **507 — What's in the Books?**

Poor record-keeping adds up to lost money. This episode examines bookkeeping and accounting, income and expenses, profit and loss, and gives tips on how to get over math anxiety (in case you have it). Meet the youngest Harlem Globetrotter who does a slam dunk with his books.

### **508 — Take it to the Bank**

A kid's view of the services which banks, credit unions and other financial institutions offer — and why you should make use of them early in life. Learn the different products and services that banks offer and how to shop for the right bank for you. Meet a young entrepreneur with a haunted house who has no fear of banking.

### **509 — It's a Job Getting a Job!**

It's a job getting a job and Biz Kid\$ is here to help. Learn tips and tricks for writing a great resume, dressing for success, and nailing the interview. Get the inside scoop on what employers look for from a young entrepreneur who manages over 200 employees.

### **510 — Fundraising can be Fun**

Have a worthy cause? Then do a worthy fundraiser. This episode shows how to organize volunteers, choose the right venue, get the word out, and keep expenses low. Learn the right way to do the right thing. See how the largest student-run dance marathon puts the fun in fundraising.



### **511 — What to do with a Windfall?**

Congratulations - you have a windfall! Now what? Take a look at some investment alternatives and how to evaluate them based on time, risk, and rate of return. Meet several young entrepreneurs who were faced with a financial opportunity and where they decided to invest their money.

### **512 — Businesses Going Green**

Going green is worthwhile, and good for the bottom line. Explore the profitable side of going green, and learn how to distinguish between what's hype and what's hip. Meet two college grads who learned how to make a profit, from the coffee grounds up.

### **513 — All in the Family**

Does your family talk marketing over meatloaf? Do you know someone who tracks revenue at the family reunion? Family-run businesses come in all shapes and sizes whether you're a mom-and-pop shop or the Trump empire. Learn how families work, grow, and fight their way to profits.

## **Season 6**

### **601 – How to turn \$100 into \$1,000,000**

Most people say 'yes' even though their actions say 'no'. Don't be one of those people! Biz Kid\$ will show you how you can develop your MDM (Million Dollar Mindset), maximize saving strategies, and get the best return on your investments so you can take advantage of the power of compound interest. You won't get rich overnight but eventually you'll be making millions.

### **602 College Bound**

The average college student will graduate with over \$35,000 in debt, and some with thousands more. Faced with such a heavy burden some kids are opting not to go to college. This episode looks at college from a return-on-investment perspective. Which degrees pay for themselves and which don't. When does it make sense NOT to go to college? And how to get creative to achieve your college dreams without ending up with a lifetime of payments.

### **603 - My First Credit Card**

Your first credit card -- manage it right and it could lead to a world of possibilities. Get it wrong and it will mean years of regret. Biz Kid\$ demystifies the process of getting a credit card, how to use it correctly, and explains terms like credit score and APR. Hear from kids who used credit to their advantage, and a few who wished they had.

### **604 Money Really Does Grow On Trees**

Opportunities to make money are all around you. From products to services, offline to online, and the basics to the bizarre -- this episode explores ways to bring in the bucks if you're too young to get a job. We show you how to make money even if you all you have is a good attitude. Kids will walk away with some inspiration, if they're willing to exert the perspiration.

### **605 - Can Money Buy Happiness?**

Yes, if you're the one giving it away. Hear heart-warming stories of how kids identified a need in their community and used an entrepreneurial mindset to solve it. Be inspired by their ingenuity, and find out how you can do the same to make a difference by becoming a social entrepreneur.

## 606 – The Road to Financial Freedom

Ever try to get to a new destination without looking up the directions? You'll never get rich if you don't set a goal and create a roadmap. Find out how to set financial goals, and stick to them, and how to avoid the pitfalls and dangers of getting sidetracked on your journey to making millions.

**Biz Kid\$** is the fun, fast-paced public television series about money and business. **Biz Kid\$** teaches viewers how to use credit wisely and illustrates the importance of saving, budgeting, investing, and giving back to the community. In every episode, young business owners inspire viewers to turn their passions into profit. Educational segments based on national financial literacy standards and spoofs of popular movies make the series a hit with teachers, parents, and kids.



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