

The logo for 'biz KID \$' features the word 'biz' in a lowercase, rounded font, 'KID' in a larger, bold, uppercase font, and a dollar sign '\$' to the right. The text is white with a thick black outline and is set against a background of overlapping circles in shades of green and brown. A small 'TM' trademark symbol is visible to the right of the dollar sign.

**biz
KID \$**™

Youth Financial Camps

SCHEDULE OUTLINE

CREATED BY
A+ Federal Credit Union
Austin, Texas

DAY
#1

My Future

biz
KID\$

Youth
Financial
Camps

Welcome (15 minutes)

- Introduction to Camp
- Camp Rules
- Overview of the Week

My Future (60 minutes)

- Biz Kids Episode 119 – A Closer Look at Careers
- Discussion:
 - What do you want to do when you grow up?
 - How did you come up with this idea?

Activity: My Career Interests Inventory

A career is more than just a job, it is something that you enjoy doing and that you are good at. Answer the questions below to help you focus on careers you might enjoy.

1. Do you prefer working outdoors? _____
If so, you may want to consider careers like lifeguard, gardener, park ranger, or other outdoor careers.

2. Are you good at speaking to people, do you like talking on the phone? _____
If so, you may want to look at marketing, public relations, teaching, and other communication careers.

3. Do you like working with animals? _____
If so, you may want to explore careers in veterinary offices, zoos, or other careers working with animals.

4. Are you an athlete or entertainer? _____
If yes, you may wish to consider a sports related career, music, acting, or other performance careers.

5. Do you speak multiple languages? _____
If yes, you may wish to consider a job as a translator, a localization expert, or other language careers.

6. Can you think of another question that might help you narrow down your career search?

7. What careers would fit well with the question you wrote above?

8. Entrepreneurs start their own business. Would you be a good entrepreneur? Why or why not?

Have students discuss these ideas and share their answers with the class.

Business Proposal Challenge (150 minutes)

- **Building** (100 minutes): Campers will be in groups of 2-3. Each group will work with the 6 items to develop a product/service to solve a particular problem. We will go over the requirements as a group. They will have about 90-100 minutes to develop a business solution, build a prototype, and answer the questions on the business proposal worksheet.
- **Presentation** (50 minutes): Each team will be given 3-5 minutes to present their business idea to a panel of judges. Judges will ask questions as needed. Judges will rate each team on a variety of factors. Each team member of the winning group will receive a prize.

Ask Your Parents

Extra thing to do for a prize: go home and interview parents about their careers.

Welcome (5 minutes)

Advertising Attack (45-60 minutes)

- Opening Discussion
- Episode 114 - How to Be a Smart Consumer
- Activity One: Ad Technique Matching
 - Have students work in partners to match an ad to the type of advertising technique
- Activity Two: Advertising Scavenger Hunt
 - Look through magazines for examples of four types of advertisements

The Economy and You (45-60 minutes)

- 3rd-5th Graders
 - Opening Discussion
 - Episode 208 - Economic Cycles
 - Gold Rush Worksheet
- 6th-8th Graders
 - Opening Discussion
 - Episode 404 - What's Up With the Stock Market
 - Stock Research Activity

Dangers of Debt (30-45 minutes)

- What is debt?
- Why is it important to pay more than the minimum?
- Activity: Dangers of Debt What's the Phrase Challenge

- Campers are put in pairs and given an envelope of questions. They have to guess the right answer. If they get it right, they can guess a letter for a hangman type puzzle. They continue to answer questions and guess letters until they guess the correct phrase.
- After the phrase is solved, discuss what the phrase means.

Grocery Shopping Challenge (90-105 minutes)

- For the Grocery Shopping Challenge, campers worked in a group of 3 to plan and shop for one week's worth of groceries for a family of four. Their goal is to stay within budget and get enough food for the week.

Welcome (5 minutes)

Decisions, Decisions (60-75 minutes)

- Pre-Activity
- Goods and Services
 - What is a Good?
 - What is a Service?
- Episode 106 - Taking Charge of Your Financial Future
- “What is Essential” Worksheet
 - Discuss needs and wants
 - Complete the worksheet
- Opportunity Cost Discussion
 - Candy Exercise
 - Define Opportunity Cost

Setting Goals (45-60 minutes)

- What is a goal you want to accomplish?
- How will you reach this goal?
- Activity: What is a goal you want to accomplish by the end of 2014?
 - Write out one long-term goal and several short-term goals or steps needed to reach the long-term goal
 - Draw out the goal and how you plan to achieve it.

The Great Money Race (120 minutes)

**DAY
#4**

My Money

**biz
KID\$**

Youth
Financial
Camps

Welcome (5 minutes)

Budget Power (55 minutes)

- Episode 116 - Budgeting Basics
- Talk about what a budget is, how to make one, and why it's important.
- Work together to determine wants and needs, urgent and non urgent items
- Activity: Importance of Budgeting Poster Design
 - Split into groups and design a poster for your peers that teaches what a budget is and why it's important.

Your Financial Life (180 minutes)

- Put campers into pairs and give them a household income (in "camp cash"). Using this camp cash and the Your Financial Life packet, campers must work together to make basic purchase decisions. The goal is to have less than \$100 left but to not go negative.

Camp Wrap-Up, Awards, and Evaluations (30-45 minutes)