



Saving & Investing

Lesson Plans

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[Saving & Investing](#)

[Take It To The Bank](#)

[What's Up With The Stock Market?](#)

[How To Make A Million Bucks](#)

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Saving and Investing for Your Future

EPISODE #118

LESSON LEVEL

Grades 6-10

KEY TOPICS

- Entrepreneurship
- Financial planning
- Saving and investing

LEARNING OBJECTIVES

1. Understanding of how to get enough money to reach your goals.
2. Identify investing options for kids.
3. Learn the value of starting to save and invest early.
4. Learn financial terms.

EPISODE SYNOPSIS

You'll learn along with the Biz Kid\$ about the powerful potential of starting a savings plan early in life. You'll also discover various savings and investing options available to young people. As always, you'll meet individuals who are successful at saving and at their businesses.

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy**.

Financial Responsibility and Decision Making

Standard 1: Take responsibility for personal financial decisions.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Planning and Money Management

Standard 1: Develop a plan for spending and saving.

Standard 6: Develop a personal financial plan.

Saving and Investing

Standard 2: Explain how investing builds wealth and helps meet financial goals.

Standard 3: Evaluate investment alternatives.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education**.

Standard 2: Decision Making

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative's** standards for *Literacy in History/Social Studies, Science and Technical Subjects*.

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

Standard 4: Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

Standard 7: Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.

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LESSON PREP & SCREENING

Getting Started

Familiarize yourself with the episode ahead of time. It will serve as a springboard for student learning, discussions, vocabulary exploration, and hands-on activities. Determine what equipment is required to show the episode in your classroom and request it if needed. Choose an activity (each one takes between 45-60 minutes), and gather supplies. Students will need a pen or pencil and copies of the activity worksheets. Have fun!

Screening

Introduce the series and the episode. Explain that Biz Kid\$ is a public television series that teaches kids about money and business. Mention that the bizkids.com website has lots of video clips, games, a blog, and other resources to help kids start businesses and learn about money. Prior to playing the episode, lead your students in a discussion with the preview questions on this page.

About the Episode

You'll learn along with the Biz Kid\$ about the powerful potential of starting a savings plan early in life. You'll also discover various savings and investing options available to young people. As always, you'll meet individuals who are successful at saving and at their businesses.

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- What are some ways you get money?
- Do you save some of your money?
- How can you have your money make more money?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

Many credit unions and banks have programs to help kids learn about appropriate investment choices. It is important to learn about different investment opportunities and risks. The earlier you begin saving and investing, the more time you have on your side to help your money grow.

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- Have students use the internet or a local library to learn about the New York Stock Exchange (NYSE). List three facts you have learned that interest you.

Mathematics

- You are going to invest in Certificates of Deposit for 1 year. There are several banks and credit unions to choose from. One is offering a \$100 CD at 4% annual interest. Another offers a \$50 CD at 4.2% annual interest. You have \$150 to invest. What is the best combination of investments you can make, and how much will you earn in one year?

Economics

- Have students research how the Truth in Lending Act (TILA) of 1968 benefits consumers. What protections does it offer? How is it enforced?

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- Allocate
- Bonds
- Certificate of Deposit
- High-risk investment
- Interest
- Low-risk investment
- Maturity
- Money market deposit account
- Stock
- Venture

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. A fee charged for borrowing money is _____.
2. A share of ownership in a company is _____.
3. If you set aside a sum of money for a specific purpose, you _____ the money.
4. A _____ is an agreement to lend someone money in return for specific interest.
5. A bond investor can receive their initial investment back on the date of _____.
6. A financial account that holds your money on deposit for a specific period of time is a _____.
7. An investment in which you stand a greater chance of losing money is a _____.



Activity #2:

WHAT'S THE RISK

WORKSHEET FOR STUDENTS

Directions

Risk is part of investing. Many investments have very low risk, but some investments have a higher risk of losing your money. Each person has their own comfort level with risk, so there are no right or wrong answers. For the investments below, decide if you consider them to be low risk or high risk, and explain why.

Example:

1. Savings account at a credit union or bank: _____ Low Risk _____
This is low risk because a savings account at a bank or credit union is insured by FDIC or NCUA. _____

2. Buying one share of stock online : _____

3. Buying a Certificate of Deposit at a credit union or bank: _____

4. Buying a money market account at a credit union or bank: _____

5. Buying a bond at a credit union or bank: _____

6. Buying an apartment building to rent out apartments: _____

7. Buying solid gold coins: _____

8. Buying a piece of fine art: _____

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



Activity #3:

STOCK MARKET RESEARCH

WORKSHEET FOR STUDENTS

Directions

Using the internet or your local library, look up information about the following companies.

The Coca Cola Company

What is their stock ticker symbol? _____

How much does it cost to buy one share of stock in this company? _____

Does this company pay a dividend? _____

What products does this company sell? _____

Do you think this is a good investment? Why or why not? _____

Who is their biggest competitor? _____

Apple, Inc.

What is their stock ticker symbol? _____

How much does it cost to buy one share of stock in this company? _____

Does this company pay a dividend? _____

What products does this company sell? _____

Do you think this is a good investment? Why or why not? _____

Who is their biggest competitor? _____

Ford Motor Co.

What is their stock ticker symbol? _____

How much does it cost to buy one share of stock in this company? _____

Does this company pay a dividend? _____

What products does this company sell? _____

Do you think this is a good investment? Why or why not? _____

Who is their biggest competitor? _____

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



BIZ TERMS DEFINITIONS

- *Allocate*: To set apart for a particular purpose.
- *Bond*: An agreement to lend money to a borrower for a period of time for which you will be paid interest.
- *Certificate of Deposit (CD)*: A financial account that requires your money be held on deposit for a specific amount of time.
- *High-risk investment*: Using your money in a venture where the possibility of loss is greater.
- *Interest*: A fee charged for borrowing money.
- *Low-risk investment*: Using your money in a venture that has a lower risk of loss.
- *Maturity*: The date on which a bond investor can receive the initial investment.
- *Money market deposit account*: Offered by a bank or credit union, this account works like a checking account except the number of transactions per month is limited. It pays a higher interest rate than a savings account.
- *Stock*: Shares representing ownership of part of a company.
- *Venture*: A business undertaking involving risk in the hope of profit.



What is a Bank?

EPISODE #508

ACTIVITIES & LESSONS

LESSON LEVEL

Grades 6-10

KEY TOPICS

- Banking
- Credit & Debt
- Saving & Investing

ENTREPRENEURS & STORIES

- Ballroom dancers – Polina & Nathan
- City Slips – Katie & Susie
- Night Terrors Haunted House – Jordan
- ACU Student Financial Center – Pearland High School
- WAKAGLOW – Tucker
- C.E.C. Beautiful – Clayton
- Young Americans Bank – Tijuana

EPISODE SYNOPSIS

Get a kid's view of the services which banks, credit unions, and other financial institutions offer – and why you should use them early in life. Learn the different products that banks offer, and how to shop for the right bank for you.

LEARNING OBJECTIVES

1. Become familiar with the various products and services that banks offer.
2. Learn how kids can use a bank.
3. Discover how a bank makes money.

NATIONAL STANDARDS CORRELATIONS

Aligned to National Financial Literacy Standards from the *JumpStart Coalition for Personal Financial Literacy*.

Financial Responsibility and Decision Making

Overall

Competency: Apply reliable information and systematic decision making to personal financial decisions.

Standard 1: Take responsibility for personal financial decisions.

Standard 2: Find, evaluate financial information from variety of sources.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Credit and Debt

Overall

Competency: Maintain creditworthiness, borrow at favorable terms, and manage debt.

Standard 1: Identify the costs and benefits of various types of credit.

Saving and Investing

Overall

Competency: Implement a diversified investment strategy that is compatible with personal goals.

Standard 1: Discuss how saving contributes to financial well-being.

Aligned to Voluntary National Content Standards in Economics from the *Council for Economic Education*.

Standard 2: Decision Making

Standard 10: Institutions

Standard 20: Fiscal and Monetary Policy

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- Lesson Prep & Screening
- Activity #1
- Curriculum Connections
- Activity #2
- Biz Terms Vocabulary
- Family Activity Sheet



LESSON PREP & SCREENING

Getting Started

Familiarize yourself with the episode ahead of time. It will serve as a springboard for student learning, discussions, vocabulary exploration, and hands-on activities. Determine what is required to show the episode in your classroom and borrow equipment if needed. Choose an activity (each one takes between 45-60 minutes), and gather supplies. Have fun!

Equipment & Supplies

For all activities, students will need a pen or pencil. Additional equipment needs are identified on activity pages.

Screening

Introduce the series and the episode. Then, prior to playing the episode, lead your students in a discussion with the preview questions on this page. Explain that **Biz Kid\$** is a public television series that teaches kids about money and business. Also mention that the bizkids.com website has lots of video clips, games, a blog, and other resources.

About the Episode

Get a kid's view of the services which banks, credit unions, and other financial institutions offer – and why you should use them early in life. Learn the different products that banks offer, and how to shop for the right bank for you.

Preview Questions

- When you think of a bank, what words and ideas come to mind?
- How many of you already have an account at a bank or credit union? What was your purpose in opening the account?
- How much money do you think it takes to open a bank account?
- Are you aware that there are different types of banks? When you know more about what banks can offer, you can make the right choice for yourself or your business.

Summary & Conclusion

Treat a bank as you would any other service-related business. Maintain a good relationship with them, try to avoid fees where you can, and always ask questions. They want your business, they are willing to help you, and they want to keep you as a long-term customer – work with them to make the relationship work for you!

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences; write a paragraph; or create a story, skit, or dialog using *Biz Terms*.
- Have students create a class dictionary of financial terms.
- Have students start their own journal of personal financial education and continue to add to it.
- Write a brief biographical summary about Giovanni Medici, who set up the famous Italian bank, the Medici Bank.

History/Social Studies

- Write a report on the history of the Federal Reserve System of the United States.
- Who is currently the head of the Federal Reserve, and what career background do they have to do that job?

Mathematics

- Banks make money and contribute to our economy by lending money to others. The amount that they can lend is determined by the Federal Reserve. If the amount a bank is allowed to lend out is 90% of the money it receives, and you give your bank \$100, then the bank can lend out \$90. If that \$90 is deposited into another bank, then the second bank in line can lend out 90% of the \$90 it received, or \$81. So when you deposit \$100 into your bank, if everyone who receives a loan deposits it into a bank which then lends out 90% of the money, how much money can be lent to others as a result of your original \$100 deposit?

Economics

- Draw a diagram illustrating the role that banks and other financial institutions play among savers, borrowers, and investors.
- Explain the difference between saving money and earning interest versus borrowing money and paying interest.

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each *Biz Term*.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each *Biz Term* in their own words to demonstrate comprehension.



SAVINGS ADVANTAGE

WORKSHEET FOR STUDENTS

Biz Terms

- Assets
- Checking account
- Commercial bank
- Credit union
- FDIC
- Federal Reserve
- Insurance
- Interest
- Invest
- Investment bank
- NSF
- Private bank
- Retail bank
- Savings account

Episode Review

1. The Pearland Independent School District partnered with a _____ to help students learn and study with career-related work.
2. Clayton and Tucker secured loans from Young American Bank, but they were charged different rates of _____.
3. Nathan, a ballroom dancing kid, takes his portion of the money and puts it in his _____ where it earns a small amount of interest.
4. Polina prefers to use a _____ to purchase things on a more regular basis.
5. If you write a check for more money than you have in your account, you will be charged an _____ fee.
6. In order to use a _____ you have to qualify to become a member, but you also own part of the institution.
7. You _____ your money when you loan it to someone else to be paid back with interest.
8. The government organization responsible for the money supply and for interest rates is called the _____.
9. The _____ is the government organization that insures money you deposit in a bank or credit union account up to \$250,000.



Activity #1:

SAVINGS ADVANTAGE

Activity Learning Objectives

- Become familiar with how savings accounts work.
- Introduce *Biz Terms* and definitions used in the episode.

Episode Details

Get a kid's view of the services which banks, credit unions, and other financial institutions offer – and why you should use them early in life. Learn the different products that banks offer, and how to shop for the right bank for you.

Directions

Read the episode details out loud to the class. Hand out the worksheets titled “For Students” and discuss them together in class. Read the *Biz Terms* and discuss the vocabulary/episode review questions. Call on volunteers for answers, and have them explain to the group why they chose the term they believe to be correct.

Then, give the students time to complete worksheets. Finally, acting as a facilitator, allow students to discuss the issues. See Curriculum Connections on page 7 for additional ways to work with *Biz Terms*. (Note: the definitions are on page 9.)

Activity Wrap-Up

Thank the students for their participation, and remind them that it's better to let your money work for you! Earn as much interest as you can by saving early in life and leaving the money in your savings account for as long as possible.



SAVINGS ADVANTAGE

WORKSHEET FOR STUDENTS

Read the following paragraphs out loud together in class. If you put your cash in a retail bank or credit union, you are lending the bank your money. Some accounts pay interest for the use of your money. The higher the interest on savings, and the longer you leave the money in the account, the more the bank pays you. Also, if you keep your money in the bank, it is insured by the FDIC if it is a retail bank or insured by the NCUA at a credit union.

When choosing a bank, compare different options and list the pros and cons for each option. Choose an account with the best interest rate, and beware of “freebies” that are used to make some accounts look more attractive in the short run.

The first account many people open is a savings account, which can be used by all ages. It is the most basic account offered by banks today. It offers interest on the account, but access to funds may be limited, and a minimum amount may be required to open or maintain the account. Savings accounts are insured by the FDIC for up to \$250,000.

Many credit unions and banks have special programs for kids that only require a first deposit of \$5 to \$25 to open an account. Teenagers usually find checking accounts helpful because they give more regular access to their money. Under the age of 18, most banks require an adult to sign on the account also, and there is typically a small minimum balance requirement of about \$50.

Using the worksheet below, calculate how much money can be earned over time. Original Deposit = \$10.

	Starting Balance	Interest Rate per year	Interest Earned	Balance at the end of year
First Year	\$10.00	4%	\$0.40	\$10.40
Second Year	\$10.40	4%	\$0.42	\$10.82
Third Year				
Fourth Year				
Fifth Year				



SAVINGS ADVANTAGE

WORKSHEET FOR STUDENTS

1. If you change the interest rate in the table to 6%, how much money will you have at the end of 5 years?

	Starting Balance	Interest Rate per year	Interest Earned	Balance at the end of year
First Year	\$10.00	6%		
Second Year				
Third Year				
Fourth Year				
Fifth Year				

2. If you change the starting deposit in the table to \$25, how much money will you have at the end of 5 years at 4% interest?

	Starting Balance	Interest Rate per year	Interest Earned	Balance at the end of year
First Year	\$25.00	4%		
Second Year				
Third Year				
Fourth Year				
Fifth Year				

3. Discuss, as a class, why having to wait a bit to have access to the money you've deposited in your savings account is a good thing. What would be a disadvantage?
4. What types of banks are in your local community? Are they all parts of a large group of well known banks?
5. Name at least 3 skills that would be useful to have if you are considering a career in banking. How would having those skills be an advantage?

Extra Credit

Interview someone who works at a local bank or credit union. Ask them how they got started in their career, what skills they find most useful, and if they provide internships for young people to learn about a banking career. Write a report for class using the information you gather. Write a thank you note to the people who spoke with you.



Activity #2:

EXPLORE MICROLOANS ONLINE

Activity Learning Objectives

- Create an online profit and loss statement
- Learn what it takes to become a B Corporation.

Episode Details

Get a kid's view of the services which banks, credit unions, and other financial institutions offer – and why you should use them early in life. Learn the different products that banks offer, and how to shop for the right bank for you.

Supplies Needed

Computers, access to Internet, and printers.

DIRECTIONS FOR STUDENTS

A microloan is similar to the loans that Clayton and Tucker received for their businesses. It is a loan that is in a small dollar amount, for a short length of time, for the purpose of starting or expanding your business.

At the computer, connect to the internet and go to <http://www.sbaloans-123.com/what-is-a-microloan> to read about microloans from the Small Business Association. Once you have read that page, go to each of the two websites below. Compare and contrast the requirements and interest rates available for microloans from the following organizations.

ACCION USA

<https://secure2.accionusa.org/OLA/Applyonline/tabid/142/language/en-US/Default.aspx>

GRAMEEN AMERICA

<http://grameenamerica.com/our-borrowers/request-a-loan/loan-process.html>

If your business needed a small loan, which organization would you prefer, and why? How much money would you borrow, and what would you use that money for? How long would it take you to pay back the loan?

Microloans work both ways. You can apply for a microloan to help your own business, or you can loan some of your own money to another business and get repaid plus interest. But be very careful, loans can be risky if the person who borrows from you does not succeed and does not pay you back what they owe. You could lose all of that money.

At the computer, connect to the internet and go to the following website: <http://www.kiva.org> Here, businesses all over the world can ask for a microloan. People can send them a small amount of money to help them for a short time period. What are some of the businesses that you see listed here? What will they use the money for if they get a loan?



BIZ TERMS DEFINITIONS

- *Assets*: Things that you own which have significant monetary value, which can be used to help you make more money.
- *Checking account*: An account that is used for spending money with checks or debit cards. These accounts usually do not earn interest on the money that is deposited in them.
- *Commercial bank*: A for-profit bank where large businesses can make deposits, take loans, and open checking and savings accounts.
- *Credit union*: A non-profit banking organization where individuals and small businesses can make deposits, take loans, and open checking and savings accounts. The members of the credit union own and control the business. To become a member you have to qualify.
- *FDIC*: FDIC stands for Federal Deposit Insurance Corporation, a government organization that will insure, or keep safe, the money you deposit in a bank or credit union up to \$250,000.
- *Federal Reserve*: The government organization that is responsible for the money supply and interest rates.
- *Insurance*: A guarantee or promise that your money is going to be safe.
- *Interest*: Extra money that is paid back in return for letting someone borrow a specific amount of money. For example, 10% interest on \$100 would be \$10 extra that is paid back at the end of the loan in addition to paying back the \$100 that you borrowed.
- *Invest*: To loan your money to someone else so they can pay it back with interest.
- *Investment bank*: A for-profit bank where individuals and businesses can make deposits which will be invested for rapid growth.
- *NSF*: NSF stands for Non-Sufficient Funds, which means not enough money in your account to cover the amount you wrote a check for. There is usually a fee or penalty that you must pay in addition to bringing in the amount of money that you owe for the check.
- *Private bank*: A for-profit bank where wealthy individuals can make deposits, take loans, and open checking and savings accounts.
- *Retail bank*: A for-profit bank where individuals and small businesses can make deposits, take loans, and open checking and savings accounts.
- *Savings account*: An account that is used for saving money and not spending it. These accounts usually earn interest on the money that is deposited in them.



What's Up With The Stock Market?

EPISODE #404

LESSON LEVEL

Grades 6-10

KEY TOPICS

- Stock market
- Investing
- Stock research

LEARNING OBJECTIVES

1. Understand what stocks are.
2. Identify investment strategies.
3. Learn how to read a stock ticker.
4. Learn financial terms.

EPISODE SYNOPSIS

The Biz Kid\$ take us through the language of the stock market, as we meet several young investors. The fundamentals of purchasing and owning stock are explored, including how to research a stock and find a good value. Portfolio strategy is also introduced.

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy**.

Financial Responsibility and Decision Making

Standard 1: Take responsibility for personal financial decisions.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Planning and Money Management

Standard 6: Develop a personal financial plan.

Saving and Investing

Standard 2: Explain how investing builds wealth and helps meet financial goals.

Standard 3: Evaluate investment alternatives.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education**.

Standard 2: Decision Making

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative's** standards for *Literacy in History/Social Studies, Science and Technical Subjects*.

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

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Standard 7: Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.

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LESSON PREP & SCREENING

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Screening

Introduce the series and the episode. Explain that Biz Kid\$ is a public television series that teaches kids about money and business. Mention that the bizkids.com website has lots of video clips, games, a blog, and other resources to help kids start businesses and learn about money. Prior to playing the episode, lead your students in a discussion with the preview questions on this page.

About the Episode

The Biz Kid\$ take us through the language of the stock market, as we meet several young investors. The fundamentals of purchasing and owning stock are explored, including how to research a stock and find a good value. Portfolio strategy is also introduced.

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- Have you wondered how the stock market works?
- What are some products you love and would like to support while making a profit?
- Would you like your money to work for you so that you can earn a million dollars?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

This episode explained what stocks are, and discussed how to understand financial information. Now that you know how to track the performance of a company's stock, and understand the benefits of investing while you're young, it's time to get out there and be a Biz Kid!

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- Using the library or the internet, research the New York Stock Exchange (NYSE). What year was it founded? How many companies participate today? What is the address for the NYSE?

Mathematics

- If one share of stock sells for \$10 today and the value increases by 5% each year, how long will it take for the value of the stock to double?

Economics

- There are stock markets all over the world. Pick a country outside of the United States and find out more about their stock market. What is the name of their stock market? How many companies participate in it? How many shares of stock are traded in that market? What is the value of their stock market (you may have to convert to U.S. dollars in order to compare market values between the U.S. and other countries).

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- Diversify
- Economy
- Indexes
- Invest
- Investment strategy
- New York Stock Exchange (NYSE)
- Portfolio
- Stock
- Stock market
- Wall Street

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. A scheme or plan for what stock to buy is an _____.
2. A collection of your financial assets is your _____.
3. Owning _____ means owning a part of a company.
4. The _____ contain a report of how companies are performing.
5. Investing to lower risk is done when you _____.
6. Stocks are traded openly at the _____ on _____.
7. When you _____ you make sure your stocks are not all from the same industry.



Activity #2:

OWN THAT COMPANY

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 6-10

Learning Objective:

Understand what stocks are and identify investment strategies.

Directions

In this episode, the Biz Kid\$ learned about stock purchases. The stock market is where you can buy one or more 'shares' that represent ownership of the company that you are buying.

1. Before you purchase any stock, it's a good idea to decide on a strategy for how you want to handle your purchases. What do you think of when the word strategy is used? Can you describe one stock market strategy in your own words?

2. One strategy can be described as 'buy and hold,' and this means that you will buy a stock and then just keep it forever. You want to buy one share of stock in your favorite company. What do you think you need to do in order to buy one share of stock?

3. Another strategy is to select only those stocks that pay a dividend. What is a dividend? Do you know how to find out if a company pays dividends on its stock? If you don't know, what will you do to find out?

4. When you are a shareholder (an owner of stock), you can vote on issues that affect that company. And you are allowed to attend meetings of shareholders. Would you vote, and would you go to these meetings if you become a shareholder? Why or why not?

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



Activity #3:

TICKER TALES

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 6-10

Learning Objective:

Learn how to read a stock ticker.

Directions

A stock ticker tells you something about the current financial value of the companies that are listed on the ticker. Take a look at the ticker below, then answer the following questions.

MSFT 46.09 + AAPL 99.62 + DIS 88.45 + SBUX 75.89 + TWTR 53.94 -

1. Each company has a symbol, which is a small set of letters that represent that company. Which companies do you think are listed on the ticker above?

2. For a short ticker, the most recent price of a share is listed next. Which company has the highest share price? The lowest?

3. Next is an arrow or a (+/-) symbol that tells you if the current share price is above or below the previous share price. Which companies have gone up in share price?

4. There are longer tickers that provide additional information, such as the number of shares traded and the previous share price. Why would these facts be helpful when making a purchase decision?

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



BIZ TERMS DEFINITIONS

- *Diversify*: When you make sure your stocks are not all from the same industry.
- *Economy*: The wealth and resources of a country.
- *Indexes*: Tools used by investors to describe the stock market and to compare the return on specific investments.
- *Invest*: An activity in which money is put at risk for the purpose of making a profit.
- *Investment strategy*: A plan for putting your money to use in a way that has the potential for it to grow in value.
- *New York Stock Exchange (NYSE)*: The world's largest stock exchange by market capitalization.
- *Portfolio*: A collection of financial assets such as stocks, bonds, and cash.
- *Stock*: Shares representing ownership of part of a company.
- *Stock market*: A place where stocks are bought and sold.
- *Wall Street*: The major financial center of the United States, located in New York City.



How to Make a Million Bucks!

EPISODE #406

LESSON LEVEL

Grades 6-10

KEY TOPICS

- Compound interest
- Money management
- Saving

LEARNING OBJECTIVES

1. Learn how compound interest works.
2. Recognize the importance of saving.
3. Understand that time is a factor in building wealth.
4. Learn financial terms.

EPISODE SYNOPSIS

It is possible for you to become a millionaire and be financially independent! If you start early and save consistently, you can take advantage of the power of compound interest. If you work hard, spend less than you make, and save - you can make a million!

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy**.

Financial Responsibility and Decision Making

Standard 1: Take responsibility for personal financial decisions.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Planning and Money Management

Standard 1: Develop a plan for spending and saving.

Standard 6: Develop a personal financial plan.

Saving and Investing

Standard 1: Discuss how saving contributes to financial well-being.

Standard 2: Explain how investing builds wealth and helps meet financial goals.

Standard 3: Evaluate investment alternatives.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education**.

Standard 2: Decision Making

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative's** standards for *Literacy in History/Social Studies, Science and Technical Subjects*.

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

Standard 4: Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

Standard 7: Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.

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- National Standards Correlations
- Lesson Prep & Screening
- Family Activity Sheet
- Biz Term\$ Worksheet
- Curriculum Connections
- Activity Worksheets
- Biz Term\$ Definitions
- Acknowledgements



LESSON PREP & SCREENING

Getting Started

Familiarize yourself with the episode ahead of time. It will serve as a springboard for student learning, discussions, vocabulary exploration, and hands-on activities. Determine what equipment is required to show the episode in your classroom and request it if needed. Choose an activity (each one takes between 45-60 minutes), and gather supplies. Students will need a pen or pencil and copies of the activity worksheets. Have fun!

Screening

Introduce the series and the episode. Explain that Biz Kid\$ is a public television series that teaches kids about money and business. Mention that the bizkids.com website has lots of video clips, games, a blog, and other resources to help kids start businesses and learn about money. Prior to playing the episode, lead your students in a discussion with the preview questions on this page.

About the Episode

It is possible for you to become a millionaire and be financially independent! If you start early and save consistently, you can take advantage of the power of compound interest. If you work hard, spend less than you make, and save - you can make a million!

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- Would you like to be a millionaire?
- Are you aware of how your money can work for you to make more money?
- What is your strategy for becoming financially independent?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

In this episode, you have learned about the importance of having a saving strategy for your short-term and long-term financial goals. Several young entrepreneurs have demonstrated how important interest rates can be when letting your money work for you. Now it's your turn to plan how you will make your first million bucks!

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- How many millionaires are there today in the US? How many were there ten years ago? Has the percentage of millionaires in the US increased or decreased?

Mathematics

- Explain why hoping to win the lottery to make a million bucks is unlikely, while using compound interest is a sure thing.

Economics

- Research and report on the details of a Roth IRA. What is it? Who can have one? Are there age requirements? What are the advantages of a Roth IRA over a traditional IRA?

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- Bond
- Certificate of Deposit (CD)
- Compound interest
- High-yield
- Interest
- Mutual fund
- Reinvest
- Roth IRA
- Stock
- Tax-deductible

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. A _____ is a document that represents ownership of part of a company.
2. A donation to charity that you can subtract from the taxes that you owe is called a _____ donation.
3. Money that you have earned from your business, that you put back into your business, is profit that you _____.
4. Interest paid on interest already earned is called _____.
5. A _____ is a loan made to a government that will be repaid with interest by a specific date.
6. A specific type of investment that is made up of shares of stock in different industries is called a _____.
7. _____ is a fee charged for borrowing money.



Activity #2:

BE A MILLIONAIRE

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 6-10

Learning Objective:

Understand that time is a factor in building wealth and learn how compound interest works.

Directions

At age 18 you are setting the goal now that you want to be a millionaire. It is important to understand how time will help you reach that goal.

1. If you want to make a million dollars within the next 50 years, by age 68, how much money do you need to save each year to reach that goal? What if you want to make a million dollars by age 48? Now how much money would you need to save each year?

2. The formula for compound interest is $A=P(1+r/n)^{nt}$ where A is the amount you accumulate, P is the principal amount that you started with, r is the rate of interest, n is the number of times compounded per year, and t is the number of years. If you take \$100 and invest it at 3% annual interest, how much will you have at the end of one year if that interest is compounded once a year (n=1, t=1)? Four times a year (n=4, t=1)? Once a month (n=12, t=1)? Daily (n=365, t=1)?

3. If you invest the amount you save each year from question one into an account with compound interest, will it be faster to reach a million dollars than if you just keep saving without investing? Why?

4. Do you believe that you can actually save \$1 million dollars in your lifetime? What challenges do you face in reaching that goal?

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



Activity #3:

SAVE ME!

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 6-10

Learning Objective:

Recognize the importance of saving.

Directions

Think about why it is important to save some of the money that you acquire.

1. Do you save any of the money that you receive? How do you save it - in a container, in a savings account, in an investment, in an app, or something else? If you do not save it, why not?

2. List one good reason why people try to save some of their money each month.

3. One popular formula for saving is that 10% of each paycheck should go into your savings account. Do you think this amount is too much, just right, or not enough? Why?

4. Another popular formula is that you divide each paycheck into SAVE, SPEND, INVEST, and DONATE. If you did this with your check, what percentage would you put into the 'save' category? Would the amount that you save affect your decision as to the amount to invest? Why or why not?

5. If you were to give advice to a 4th grade class (10 year olds) about money, what would you tell them about saving?

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



BIZ TERMS DEFINITIONS

- *Bond*: A loan made to a government or company that is repaid with interest by a certain date.
- *Certificate of Deposit (CD)*: A financial account that requires your money be held on deposit for a specific amount of time.
- *Compound interest*: Interest that is paid on interest that you have already earned.
- *High-yield*: A greater return on investment than most financial accounts.
- *Interest*: A fee charged for borrowing money.
- *Mutual fund*: A diverse group of financial investments that may include stocks, bonds, and more.
- *Reinvest*: To take money you have earned from your business, and put it back into your business to make it grow.
- *Roth IRA*: A type of individual retirement account with certain restrictions and benefits that differ from a traditional retirement account.
- *Stock*: Shares representing ownership of part of a company.
- *Tax-deductible*: A donation to charity or another specially classified expense that you are allowed to subtract from the income taxes that you owe.



What to do With a Windfall

EPISODE #511

LESSON LEVEL

Grades 6-10

KEY TOPICS

- Investing
- Financial planning
- Entrepreneurship

LEARNING OBJECTIVES

1. Learn how to make a financial plan.
2. Understand the concept of investing to build wealth.
3. Know how to evaluate investment alternatives.
4. Learn financial terms.

EPISODE SYNOPSIS

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

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy**.

Financial Responsibility and Decision Making

Standard 1: Take responsibility for personal financial decisions.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Planning and Money Management

Standard 1: Develop a plan for spending and saving.

Standard 6: Develop a personal financial plan.

Saving and Investing

Standard 2: Explain how investing builds wealth and helps meet financial goals.

Standard 3: Evaluate investment alternatives.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education**.

Standard 2: Decision Making

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative's** standards for *Literacy in History/Social Studies, Science and Technical Subjects*.

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

Standard 4: Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

Standard 7: Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.

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LESSON PREP & SCREENING

Getting Started

Familiarize yourself with the episode ahead of time. It will serve as a springboard for student learning, discussions, vocabulary exploration, and hands-on activities. Determine what equipment is required to show the episode in your classroom and request it if needed. Choose an activity (each one takes between 45-60 minutes), and gather supplies. Students will need a pen or pencil and copies of the activity worksheets. Have fun!

Screening

Introduce the series and the episode. Explain that Biz Kid\$ is a public television series that teaches kids about money and business. Mention that the bizkids.com website has lots of video clips, games, a blog, and other resources to help kids start businesses and learn about money. Prior to playing the episode, lead your students in a discussion with the preview questions on this page.

About the Episode

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

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- What would you do with your money if you suddenly received a windfall?
- Beyond planning how to spend it, do you have a financial plan?
- Are you aware that you can buy stocks and bonds?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

Without a personal financial plan, it's more difficult to stay on track to be financially successful. Start planning early to get your needs, wants, desires, and goals met. Understand your short and long-term time horizons and the risks and rewards associated with the investments you choose to incorporate into your financial plan. Your plan will change as your life and needs change. It's a good idea to periodically consult with a financial professional to see what makes sense for your situation. Happy planning, BizKid!

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- Investigate financial careers in investing. Specifically, what does a stock broker do? A loan officer? A financial advisor? What credentials do they need in order to do their job?

Mathematics

- What is the rule of 72? How much money do you need to invest today, to have \$1 million dollars by the time you are 65 years old?

Economics

- Finance is an important sector of the economy. Locally, what financial services are provided by credit unions, banks, and stock brokers? Are there other financial services businesses in your community?

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- Bonds
- Diversification
- Dividends
- Inflation
- Interest
- Investments
- Mutual fund
- Portfolio
- Risk tolerance
- Stock

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. Earnings from corporate stocks are called _____.
2. A _____ is an investment tool that pools money and invests in a diversified portfolio.
3. A _____ is an investment that represents shares of ownership in a corporation.
4. A _____ is a collection of securities that an individual investor owns.
5. A strategy for reducing risk by putting money into several types of investments is called _____.
6. _____ are sometimes issued by the government.
7. An increase over time in the price of goods and services is called _____.



Activity #2:

PLAN AHEAD

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 6-10

Learning Objective:

Learn how to make a financial plan.

Directions

A financial plan can be as simple or complicated as you want to make it. The key is to have one or more goals for yourself about what you plan to do with your money.

1. Do you know how much money you earn every week?

2. What do you usually do with that money?

3. A financial plan can be as simple as a decision of how much you want to allocate to each of the four major categories listed below. Next month, what percentage of your income would you like to put into each category?

_____ % Spend _____ % Save _____ % Invest _____ % Donate

4. A more detailed financial plan describes exactly what you would do within each category listed above. Imagine that you have been given a gift of \$100 cash. What is your financial plan for that gift? What would you do with that money?

5. What are some good reasons for having a financial plan ahead of time?

6. Do you have any big goals in your life that will need a financial plan?

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



Activity #3:

DECISIONS, DECISIONS

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 6-10

Learning Objective:

Know how to evaluate investment alternatives.

Directions

You may need to do some research online or at the library to list the pros and cons of the investment choices below.

	Pros	Cons
Certificate of Deposit		
Stock		
Mutual Fund		
Bond		
Real Estate		
Savings Account		

1. Which investment listed above would be the best for you today, and why?

2. Are there any investments listed above that you might be interested in for your future? Why would these be something to try later in life?

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



BIZ TERMS DEFINITIONS

- *Bonds*: A formal agreement where you lend money to a borrower for a set period of time in exchange for being paid back later along with a specific amount of interest in return.
- *Diversification*: A strategy for reducing investment risk by putting money in several different types of investments.
- *Dividends*: Earnings from corporate stock or credit union share accounts.
- *Inflation*: An overall rise in the price of goods and services.
- *Interest*: The cost of borrowing money or earnings from lending money.
- *Investments*: Securities such as stocks, bonds, and mutual funds with the potential of increasing wealth over time, but with the risk of loss.
- *Mutual fund*: An investment tool that pools the money of many shareholders and invests it in a diversified portfolio of securities, such as stocks, bonds, and money market assets.
- *Portfolio*: A collection of securities - such as stocks, bonds, mutual funds, and real estate - that an individual investor owns.
- *Risk tolerance*: Your feelings regarding the probability that loss will occur with an investment.
- *Stock*: An investment that represents shares of ownership of the assets and earnings of a corporation.



Who Wants to be a Millionaire?

EPISODE #601

LESSON LEVEL

Grades 6-10

KEY TOPICS

- Compound interest
- Money management
- Saving

LEARNING OBJECTIVES

1. Learn how to develop a savings mindset.
2. Recognize how to maximize saving strategies.
3. Understand how compound interest works.
4. Learn financial terms.

EPISODE SYNOPSIS

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.

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy**.

Financial Responsibility and Decision Making

Standard 1: Take responsibility for personal financial decisions.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Planning and Money Management

Standard 1: Develop a plan for spending and saving.

Standard 6: Develop a personal financial plan.

Saving and Investing

Standard 1: Discuss how saving contributes to financial well-being.

Standard 2: Explain how investing builds wealth and helps meet financial goals.

Standard 3: Evaluate investment alternatives.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education**.

Standard 2: Decision Making

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative’s** standards for *Literacy in History/Social Studies, Science and Technical Subjects*.

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

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LESSON PREP & SCREENING

Getting Started

Familiarize yourself with the episode ahead of time. It will serve as a springboard for student learning, discussions, vocabulary exploration, and hands-on activities. Determine what equipment is required to show the episode in your classroom and request it if needed. Choose an activity (each one takes between 45-60 minutes), and gather supplies. Students will need a pen or pencil and copies of the activity worksheets. Have fun!

Screening

Introduce the series and the episode. Explain that Biz Kid\$ is a public television series that teaches kids about money and business. Mention that the bizkids.com website has lots of video clips, games, a blog, and other resources to help kids start businesses and learn about money. Prior to playing the episode, lead your students in a discussion with the preview questions on this page.

About the Episode

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.

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- Would you like to be a millionaire?
- Are you aware of how your money can work for you to make more money?
- What is your strategy for becoming financially independent?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

In this episode, you have learned about the importance of developing your Million Dollar Mindset. Save and invest with your first \$100 and it can grow into \$1,000,000 with the power of compound interest.

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they’ve learned with their families.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- In this episode, we learned that Einstein most likely did not make the famous quote about compound interest that many people believe in. Using the internet or your local library, find out which books, websites, and other sources of information you can turn to in order to verify whether a quote from someone is true or false.

Mathematics

- If you have a savings account that will earn 1% in compound interest each year, and you deposit one penny each day for 365 days in a row, how much money will you have at the end of the year?

Economics

- Tiffany makes money by selling advertising space on her YouTube channel. Using the internet or your local library, do some research to find out how much money advertisers spend in the United States each year to promote their goods and services. Do different sources of information give different answers? Which answer do you believe is best and why?

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- Budget
- Compound interest
- Deposit
- Focus
- Frugal
- Interest
- Investment strategy
- Reinvest
- Savings account
- Stock

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. Buying _____ represents buying ownership of part of a company.
2. A _____ is where you deposit money to earn interest.
3. Money that you _____ goes back into your business to help make more money.
4. Interest paid on _____ already earned is called _____.
5. A _____ is a plan for how to use your money.
6. A specific _____ on saving and investing can help you become a millionaire.
7. A frugal _____ is one that has low risk.



Activity #2:

30 DOLLAR DECISION

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 6-10

Learning Objective:

Recognize how to maximize saving strategies.

Directions

In this episode, we meet Seymour. He gives his mom \$30 each month to invest in the stock market. Imagine that you have \$30 to invest this month in the stock market, and answer the following questions.

1. How will you decide which company to invest your money in?

2. Which stock did you decide on and why did you choose that company?

3. What is the price today for one share of stock in that company, and where did you find this information?

4. Which stock broker would you use to buy your \$30 share of the company, and why?

5. Does your stock broker charge any fees? How much have you actually invested in your stock after you subtract these fees from your \$30?

6. Now that you know what their fees are, would you switch to a lower fee stock broker, or will you stay with your first choice? Why or why not?

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



Activity #3:

MUFFIN'S INSTAGRAM

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 6-10

Learning Objective:

Learn how to develop a savings mindset.

Directions

In this episode, we meet Muffin the dog. Muffin's owner spends her money on dressing up Muffin for an Instagram photo. Muffin would prefer that her owner would save money instead of spending it.

1. What would you say to Muffin's owner to convince her to save her money instead of spending it on dog clothes?

2. Is there a less expensive way to make Muffin look interesting for an Instagram photo? Describe how you would photograph Muffin without spending any money on a costume.

3. Suppose the owner spent \$25 on the dog outfit. If that \$25 was put into a savings account at 1% interest for one year, how much money will be in the account at the end of the year? What if the interest rate was 5%?

4. Now think about the money that you spent this week. Is there one thing you bought which you might be able to give up next week? How much did it cost?

5. If you gave up the item in question #4 and you put that money into a savings account at 1% interest for one year, how much money will you have at the end of the year? What if the interest rate was 5%?

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



BIZ TERMS DEFINITIONS

- *Budget*: A financial plan to balance spending and saving.
- *Compound interest*: Interest that is paid on interest that you have already earned.
- *Deposit*: To place for safe keeping, especially in a bank.
- *Focus*: When your attention is concentrated on one specific issue, idea, problem, or goal.
- *Frugal*: To be careful with money, thrifty, a penny pincher.
- *Interest*: A fee charged for borrowing money.
- *Investment strategy*: A plan for putting your money to use in a way that has the potential for it to grow in value.
- *Reinvest*: To take money you have earned from your business, and put it back into your business to make it grow.
- *Savings account*: An account that is used for saving money and not spending it. These accounts usually earn interest on the money that is deposited in them.
- *Stock*: Shares representing ownership of part of a company.



Produced by: *Biz Kid\$* LLP

Funded by:



Co-Produced by:



Distributed by:

