



NOTE: These episodes were created for public television stations, and because of scheduling the episode numbers may not necessarily correspond with the season number. For example, for public television stations, Biz Kid\$ Season 1 is 26 episodes. But many credit unions consider those episodes seasons 1 and 2.

Episode Descriptions

SEASON ONE

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 Kids.

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 business celebrities, including Amazon.com founder Jeff Bezos, as they talk about their very first jobs. The Biz Kids 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 Kids and you'll ponder the merits of spending, saving, donating, and investing money. Visit the New York Stock Exchange, get tips from the author of *Not Buying It*, and learn to avoid compulsive shopping. You can also learn how to create a financial diary and track spending. Meet an ambitious teen who opened a candy store at age 15 and, in the process, fulfilled a dream and revived an ailing business district in her small town.

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



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 seeking investors for his successful corporation.

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.

109 – Cash and Credit

You'll learn about the power and pitfalls of credit, which is essentially using someone else's money temporarily (for a price). Meet a young entrepreneur who used credit to start a successful bath salts business and another who launched a successful design firm. And, as a cautionary tale, we talk to a young woman who had fun buying with credit until she found herself in bankruptcy.

110 – How to Achieve Your Financial Goals

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

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 Washington State's Attorney General Rob McKenna and the Better Business Bureau. You'll also see young people who did blow their dough, and find out what that experience has taught them.

112 – Introducing Entrepreneurs

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

113 – The Biz Kids Challenge

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

114 – How to Be a Smart Consumer

Get the most for your money. Join the Biz Kids 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 successful entrepreneurs.

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

117 – Understanding Business Ethics

Do the right thing! You'll learn with the Biz Kids 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 several entrepreneurs who are successful on all levels.

118 – Saving and Investing for Your Future

You'll learn along with the Biz Kids 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.

119 – A Closer Look at Careers

When is a job more than a job? The Biz Kids look at what it takes to find your true calling. You'll learn ways to start exploring careers. The kids talk to several celebrities and find out how they got their start and how they keep achieving their dreams. From glass blowing to firefighting, you'll see the range of possibilities is endless.

120 – The Global Economy

Around the world with the Biz Kids! Join us and you'll follow the flow of imports and exports that make up the interconnected world economy. You will discover who makes the many things we use every day that come from all over the world. You'll also see how several entrepreneurs have made a success of their businesses, despite the pressures of the world economy.

121 – Bulls, Bears, and Financial Markets

Kids and bulls and bears, oh my! The Biz Kids examine stocks, bonds, commodities, and the markets where each of them are traded. You will discover various ways young people can get involved with the transactions, aim for profit, and avoid risk. Meet some successful entrepreneurs along the way.

122 – Sell, Sell, Sell (The Science of Sales)

All sales final. Join the Biz Kids in sales training as they explore philosophy and sales techniques. Discover the traits common to all good salespeople. You'll meet several entrepreneurs who demonstrate superior sales skills!

123 – Understanding Income and Expenses

Go with the cash flow. The Biz Kids watch the ebb and flow of income and expenses. Join them and you'll learn proven methods for getting expenses under control while growing income with new ideas, smarter work habits, and innovation. Meet some entrepreneurs who have seen success with cash low and more!

124 – Building and Growing a Business

From start-up on up! Follow the Biz Kids as they learn the necessary steps for organizing, staffing, training, and building a new business. You will see how effective communication increases morale and makes the business grow. As always, you'll meet some individuals who have successfully built their businesses.

125 – Understanding Your Paycheck

What's on your stub, bub? The Biz Kids use a modern American pay stub to explore various social movements of the last century. From unions to social security and from workman's compensation to the 401(k) plans of today—it's all there on the stub. Plus, you'll meet entrepreneurs and explore how they started their businesses.



126 – Social Entrepreneurs

Join the Biz Kids and you'll meet social visionaries who use the same tools as profit-oriented entrepreneurs. Yet instead of building companies and large profits, these people create thriving organizations and powerful movements for social change.

SEASON TWO

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 who markets self-defense kits.

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 meet students who are helping to save the environment.

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. See the success of a young graphic designer, a nine-year-old who sells bath salts, and two teens who built a social networking site.

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.

205 – How Credit Affects Your Life

Did you know that your credit score could make the difference in whether or not you get into the college of your dreams? Your credit score could even impact whether or not you get the job you're applying for. Join the Biz Kids, and you'll learn about building good credit and how the credit laws affect your life.

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 movie memorabilia online.

207 – The World Is a Risky Place

Taking risks in life is important, but you want to be smart about those risks. Learn the things you can do to protect your business, your assets, and yourself. Meet two young tennis coaches and the owner of "Small Town Skateshop."

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

Trends in the economy go up and down. Learn how trends 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 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. Find out about "The Big Green Bus" and "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 on your business product or service, how will you promote it? Let the Biz Kids help you understand your target market and learn about the four P's of business success: product, price, promotion, and placement. Learn how "Exclusive Cuts" barber services, "Wow, Take a Bow" dog grooming, and other businesses market their services and products.

212 – Hidden Careers

You don't have to be perfect at your passion to build a career in it. If you love baseball, but don't have the skills of a super athlete, you will see there are many different roles you can play behind the scenes. Learn about "behind the scenes" careers in sports, music, entertainment, art, and even aviation.

213 – Learning From Failure

Have you ever made a decision you regret? Let the Biz Kids show you how several well-known companies overcame failures. You'll also discover how mistakes can make you stronger by looking at the work of Albert Einstein, Steve Jobs, and the kid businesses of "You're on Deck" custom cards and "Big Quill Enterprises" oyster sales.

SEASON THREE

301 – Are You Financially Literate?

Understanding how to manage your money before you get to high school will make you even more successful when you head to college or move out on your own. Explore the skills of goal setting, budgeting, saving, and money management that make you financially literate!

302 – Wheel of Misfortune

Find out how to avoid common money mistakes and learn the importance of following a financial plan. Explore both short- and long-term goals.

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.

304 – Where is My Allowance?

Discover how different families work out "allowances." Even basic financial planning starts now—learn how to manage your monthly income and expenses for vacations, education, and more.

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.



SEASON FOUR

401 – A World Without Taxes

Explore how taxes impact your life. Find out about the importance of federal, state, and local taxes and learn what they pay for. Meet young business owners who sell lacrosse socks and others who serve as swimming instructors and hear how they handle 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 have both learned how to manage debt.

403 – Your First Big Purchase

You'll want to understand the important steps to take before your first big purchase, whether you're buying the latest computer, a new smart phone, or a car. You will learn about budgeting, researching, negotiating, and more. Find out how a teen photographer upgraded his camera and a 15-year-old aviator purchased an old airplane!

404 – What's Up With The Stock Market?

Learn the language of the stock market and how these terms apply to your life. Meet an 11-year-old who created an application for the iPhone that helps teach other kids about the stock market.

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. You'll learn how to refine your ideas, make a business plan, identify funding sources, find a market, and of course, sell your service or product. Find out how two teen girls developed a \$2 million business out of magnetic bottle caps.

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 make, and saving, saving, saving. Meet a 16-year-old with a fashion recycling 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 identify theft, pyramid schemes, and more.

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 Chinese yuan, the Japanese yen, or the euro? Learn why the value of the dollar is important in your life.

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.