Biz Kid$ Episode Set Summaries

This starter set contains 17 episodes of the award winning Biz Kid$ program and touches upon all of the Virginia Economics and Personal Finance (EPF) Standards of Learning. Download lesson plans for these episodes at **www.bizkids.com/teachers**.

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| **Episode List** | **Virginia EPF Standards** |
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| **102: What is Money?**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. | **EPF9** |
| **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. | EPF2, EPF4, **EPF15** |
| **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. | EPF2, **EPF3,** EPF4, **EPF7**, EPF8, EPF11 |
| **\*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. | EPF1, EPF2, **EPF6**, EPF11, EPF12, EPF13, EPF17 |
| **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. | **EPF1,** EPF2, EPF11, EPF17, **EPF18** |
| **\*111: Don't Blow Your Dough**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. | EPF2, **EPF6**, EPF10, EPF12, EPF13, EPF17, EPF18 |
| **\*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. | EPF1, EPF2, EPF3, **EPF4**, EPF 11, EPF15, EPF17 |
| **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! | EPF1, **EPF2,** EPF11, EPF12, EPF13, **EPF17** |
| **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. | EPF1, EPF2, **EPF12**, **EPF13**, EPF17 |
| **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. | EPF1, EPF2, **EPF10**, EPF13, EPF17 |
| **120: The Global Economy**Go around the world with the Biz Kid$! Join us and you’ll follow the flow of imports and exports that make up the interconnected world economy. You’ll also see how several entrepreneurs have relied on the global economy to build a successful business. Meet the filmmakers for the movie 'Outsourced' and find out what it was like to bridge the distance between India and America. | **EPF9** |
| **121: Bulls, Bears, and Financial Markets**Kids and bulls and bears, oh my! The Biz Kid$ 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. | **EPF5** |
| **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. | **EPF13** |
| **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. | **EPF14** |
| **208: Economic Cycles**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. | **EPF5** |
| **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 sox, all handle their taxes. | EPF8**, EPF16** |
| **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! | **EPF11** |

\*Asterisked Items touch upon 7 Standards.

Bold type indicates it is a primary episode for that EPF. (Note how 105, 110, 114, and 115 all have two SOL emphasis for the episode.)