



BIZ KID\$

Episode 111: Don't Blow Your Dough

Episode 111 Synopsis:

Biz Kid\$ 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.

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Biz Kid\$ Curriculum Package #111



BIZ KID\$

BIZ TERMS

Episode 111: Don't Blow Your Dough

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|-------------------------------------|--|
| 1. "ATM" (Automated Teller Machine) | 12. mail mixing |
| 2. "BBB" (Better Business Bureau) | 13. password |
| 3. browser | 14. personal information |
| 4. check | 15. phishing |
| 5. credit card | 16. "PIN" (Personal Identification Number) |
| 6. debit card | 17. scams |
| 7. dumpster diving | 18. shredding documents |
| 8. expired | 19. "SSN" (Social Security Number) |
| 9. fraud | 20. spam |
| 10. identity | 21. theft |
| 11. identity theft | 22. unsecured web site |

Suggestions for using Biz Terms include:

- Have students research and write dictionary definitions.
- Discuss the use of these terms in the episode of "Biz Kid\$".
- Have students construct sentences using these terms.
- Have students write paragraphs, stories, dialogs, "raps", or lyrics.



Episode 111 How to Achieve Your Financial Goals

Equipment/Materials/Prep needed:

Day One and Day Two:

- TV or projection system
- DVD player
- DVD of Episode 111

Day Two only:

- Student copies of the "Family Activity Sheet".
- Student copies of the "Biz Terms" Sheet.
- Paper, pens, pencils, color markers, and highlighters for students making ads and posters.
- Computers for students to explore web sites listed.
- Guest speaker to be greeted and directed to the correct location for the session.

Preparation:

- Check to be sure needed equipment is available and operational prior to the sessions.
- Gather listed materials.
- Make an appropriate number of copies of the "Biz Terms" Sheet and the "Family Activity Sheet".
- Invite guest speaker from the local community regarding fraud and how to prevent being scammed.



Episode 111: Don't Blow Your Dough

Day One

Previewing Questions:

Day One Introduction

Welcome students/youth to "**Biz Kid\$**" and introduce yourself, giving your name and job title.

Explain that "**Biz Kid\$**" is a program to help people become financially educated, learn work-readiness skills, and to even become entrepreneurs...Biz Kids!!! They can view the program "**Biz Kid\$**" with their families on Public Television stations all over the country, and also participate by using the "**Biz Kids**" web site. Today, they get to see an episode with you.

1. How do you keep your money safe???
2. Has anyone in the group ever had a piggy bank?
3. How about a secret hiding place?
4. Ever stuff anything valuable under the mattress?

Today's episode of "**Biz Kid\$**" is going to introduce the topic of **financial protection**. It will give you some safety tips on protecting your money and, just as importantly, protecting your personal information.

How many of you know the way your family stores and uses money? Some families deposit money in bank accounts to keep it safe, and take out or withdraw the money when they need to use it. People can access and use



money by withdrawing it from an ATM, by writing checks, and by using credit or debit cards.

We're going to watch today's episode titled **"Don't Blow Your Dough"**, and continue this discussion afterwards.

Show Episode 111: "Don't Blow Your Dough"

Activity to follow viewing the program together:

Say to the students, "The message of this episode is that people need to be careful to protect their personal finances and identity information."

Please raise your hand if you can give me an example of how people can lose their money, or "blow their dough"! Call on student volunteers and record their responses on a blank overhead transparency.

Lead a discussion of some of the methods dishonest individuals use to prey on other people's finances, such as:

- **Internet phishing scams**
- **Dumpster diving**
- **Phone scams**
- **Mail theft**

Ask the students to suggest ways in which people can protect their money and identity. Record student responses on a blank overhead transparency.

Suggestions may include:

- Keeping passwords or ATM personal identification number (PIN) numbers private.



- Not providing personal information over the phone or to unknown individuals.
- Keeping careful track of important documents that contain personal information, such as a driver's license, passport, or birth certificate.
- Shredding trash that contains personal information (such as addresses, dates of birth, Social Security numbers, etc...).
- Not making purchases from unsecured web sites. (A secure web site will have an address that begins with "https," and/or should display an image of a small lock in the lower right corner of the browser.)
- Not accessing emails or links sent by unknown senders.
- Not accepting email offers for free money or material goods.
- Locking your computer when you step away from it.
- Logging out of any web site where you have provided personal or financial information.

Thank students for their participation and attention!



Episode 111

Don't Blow Your Dough

Day Two

Day Two

Introduction

Play part of the theme music for "Biz Kid\$" from the episode intro to motivate and engage the students. Then stop the music, welcome the students/youth to today's session, and introduce yourself.

Review and Connect with the Previous Session

Episode 111 of "Biz Kid\$", "Don't Blow Your Dough", showed how people can be separated from their money or identity by dishonest people or "con artists". The clear message was to be careful with your personal and financial information!

If possible, show the OHP Transparency from the previous session listing ways in which people can protect their money and identity. Otherwise, ask for students to volunteer ways in which to protect their financial and personal information.

Ask if anyone has ever experienced being "**scammed**". Allow about five minutes for students to share their personal experiences if they wish to do so.

Activity

Explain to the students that they will now play "**The Safe Squad Game**" in which they will answer questions about protecting their money.

Separate the class into four relatively equal teams. Appoint a **Reader** and **Money-Maker** for each team.



Distribute a stack of **"Keep It Safe Cards"** to each team's **Reader**. The Readers will be responsible for reading the questions and validating responses.

Distribute a sheet of 11 x 17-inch paper to each team's **Money-Maker**. Also provide each Money-Maker with a complete set of **"Dollar Features."** Explain that when a team answers a question correctly, that team's appointed Money-Maker will tape one of the **"Dollar Features"** on the paper. When all of the **"Dollar Features"** are in place, the 11 x 17-inch paper will look like a U.S. dollar bill.

Display the **"Dollar Bill Overhead Transparency"**, and direct the class Money-Makers to reference this through the game.

Readers and **Money-Makers** are the only students allowed to view the **"Keep It Safe Cards."**

Explain the game directions to all students.

The Safe Squad Game Instructions:

Object: Is to be the first team to answer six questions correctly, and complete **"The Safe Squad Dollar Bill."**

Game Play:

Each team must select a player to roll a die to determine which team will start the game play. The team with the highest roll will answer the first question and will be known as **Team One**.

Play will move in a clockwise motion following the team with the highest roll (Teams Two, Three, and Four).



Direct the **Reader** from Team Four to read a question to Team One.

Team One should confer and one representative from the team should answer the question.

Team Four's Reader will validate whether or not the question was answered correctly.

If the question was answered correctly, Team One's Money-Maker will tape one "Dollar Feature" to its 11 x 17-inch paper.

If the question was answered incorrectly by Team One, Team Two will have the chance to answer correctly.

If Team Two answers correctly, its Money-Maker will tape one "Dollar Feature" to its sheet of paper.

If Team Two answers incorrectly, game play for this question will end.

Game play will continue in a clockwise motion, with Team One reading for Team Two, Team Two reading for Team Three, etc...

The first team with a complete Dollar Bill wins.

- Answer any student questions, but assure them that once play begins they'll understand how the game works.
- Allow approximately 15 minutes for game play.
- Declare a winner and end the game.

Collect the dice from the teams.

Summary and Review

Conduct a brief discussion based on **"The Safe Squad Game"**.



- Prior to viewing the program, were they familiar with any of these methods of protecting themselves?
- Did they learn any new ways to protect their money and identity? If so, what are they?

Distribute the **"Family Activity Sheet"** and the **"Biz Terms Sheet"** for Episode 111 to all students/youth.

Thank students for their attention and participation in today's session!



Episode 111 Don't Blow Your Dough

Family Activity Sheet

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Family Activities:

- *Plan a family shredding event. Show your child the importance of shredding old financial documents once they are no longer needed.*
- *Remember to shred unsolicited mail offering credit cards you didn't request, as they contain personal information.*

Using your personal computer or a computer at a public library, show your child the **Federal Trade Commission's** online **Identity Theft Quiz** at http://onguardonline.gov/quiz/idtheft_quiz.html. See what you know and what you can learn.

Discuss with your child the importance of being extremely careful with personal information, for individuals and for your family.