

Secret
Millionaires
Club
Learn & Earn

Facilitator Guide





Introduction to the Secret Millionaires Club

The *Secret Millionaires Club* is an online, innovative animated series inviting kids to learn about fiscal responsibility with Warren Buffet and his fictional young friends.

Each *Secret Millionaires Club* cartoon features Club members Elena, Jones, and Radley resolving personal economic issues through real-life situations. The *Secret Millionaires Club* kids use know-how and tips from Warren to develop financial solutions to life's commercial problems. The culmination of each webisode teaches the viewer that there is always a sensible resolution to any problem that may arise.

The *Secret Millionaires Club* is now also a TV show on The HUB TV network. The first half-hour TV special, "Be Cool to Your School," features special guest star Jay-Z and can be viewed at www.SMCKids.com/learnandearn/teachers/webisode-activities. Be sure to download the associated activities to complete after you watch the show.

About the Secret Millionaires Club "Learn & Earn" Program

The *Secret Millionaires Club* "Learn & Earn" program builds upon lessons taught by the webisodes and television series and extends the lessons through engaging activities. All materials are offered FREE to educators and youth group facilitators and are available for download at www.SMCKids.com/learnandearn. Classroom-specific webisode-based activities are based on national core math and financial literacy standards, while additional activity guides are provided for parents and youth group facilitators.

A cornerstone of the Learn & Earn program currently in its fourth year, the SMC "**Grow Your Own Business Challenge**" launches on October 20, 2014! This entrepreneurial challenge gives kids 7–14 the opportunity to submit new business ideas for a chance to win terrific prizes, including \$5,000! Kids are asked to tell how they would give a portion of their profits back to their community—through a charity, their school, or in some other way. In addition to being eligible to win scholarships and prizes, kids and teachers can earn an opportunity to meet and celebrate with Warren Buffet!

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- How SMC Supports Junior Achievement Materials
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 - JA More than Money Alignment
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How the *Secret Millionaires Club* Supports Junior Achievement Materials

The financial and entrepreneurial lessons taught throughout the *Secret Millionaires Club* animated series can be used to enrich the Junior Achievement curriculum. There are parallels that can be made to each of the lessons, reinforcing key terms and ideas that enhance the information Junior Achievement provides for each grade level.

Junior Achievement facilitators choose when and how they want to incorporate the lessons provided on the *Secret Millionaires Club* website. As either an introduction or a conclusion, the subjects covered in the *Secret Millionaires Club* webisodes complement the lessons imparted in the Junior Achievement program. Junior Achievement facilitators are encouraged to view the webisodes prior to sharing them with their students in order to see how best they can be applied.

The *Secret Millionaires Club* webisodes are meant to act as a catalyst for, and expand discussion throughout, the Junior Achievement curriculum. Terminology that might be challenging for young learners to grasp is simplified by showing a webisode that not only explains the vocabulary, but also visually reinforces the concept.

Ideas for further use of the *Secret Millionaires Club* material:

- Role-play similar or personal situations after viewing a webisode.
- Discuss alternate ways to resolve an issue.
- Encourage learners to visit the *Secret Millionaires Club* website to play games and try new activities.

Incorporating the *Secret Millionaires Club* into Junior Achievement programs creates an enhanced fiscal education for all age groups. Adult situations and complications are simplified and explained in a language young learners can understand, appreciate, and make personal connections to.

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"Be Cool To Your School" Guide

The goal of the Junior Achievement program is to give students the tools they need to be successful in today's economic and business worlds. The *Secret Millionaires Club* and Junior Achievement have teamed up to teach and reinforce the necessary skills and concepts in language young learners can understand, utilize, and enjoy. The "Be Cool to Your School" TV special introduces Warren Buffett and the main characters, all of whom have fiscal experiences that correlate with the JA curriculum. While enjoying the cartoon special, students learn alongside Lisa, Elena, Jones, and Radley the ups and downs of starting, maintaining and profiting from a business venture.

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Key Terminology:

Product
Marketing
Finance
Distribution
Management of
Human Resources

Activity:

Prior to viewing or showing the TV special, invite students to explain the meaning of the Buffett quote, "In the business world, the rear mirror is always clearer than the windshield." Suggest to students that they try to find the explanation while viewing the television episode. Provide a chance for discussion about how the quote applies to the life lessons students discover in the Junior Achievement program.

With facilitator guidance, students will be able to make a connection between the JA session and the TV special. By putting words into action, the *Secret Millionaires Club* and Mr. Buffett clarify the terminology used in order to be successful in business. Students can relate to school budget cuts, the importance of school trips, figuring out how to raise money to achieve success, learning what went wrong, and figuring out how to turn mistakes into solutions.

Junior Achievement encourages students to learn through personal experiences similar to those of the *Secret Millionaires Club* kids. Vocabulary used in the JA program comes to life in the television special. Words like incentive, alternative, marketing, and product are introduced and explained by the *Secret Millionaires Club* kids through their business ventures, with the help of Warren Buffett.





Problem solving, evaluating, developing ideas, and decision making are all part of the building of a business and are important concepts developed throughout the JA program. The *Secret Millionaires Club* kids venture is relatable to students by providing problems and solutions kids might face in the world today, and portraying how they can solve their issues with a little thought and creativity. Students learn that failure is important on the road to success, as it teaches that there is more than one way to solve a problem—and the focus should be on what did work rather than what didn't.

JA facilitators are encouraged to use the TV special to stimulate ideas for the “**Grow Your Own Business Challenge**.” Leading a discussion after watching the *Secret Millionaires Club* TV special offers facilitators the opportunity to discuss age-appropriate business ventures. Facilitators may propose the idea of alternative solutions using ideas that highlight the material presented in the TV special and the JA curriculum.

“Grow Your Own Business Challenge”

Do your kids have business know-how? It's time for them to show off their entrepreneurial acumen! The *Secret Millionaires Club* is looking for budding young entrepreneurs to come up with new business ideas! The contest kicks off on October 20, 2014 at 12:00pm (Noon) ET.

ELIGIBILITY: U.S. residents ages 7–14. Entries can be by individuals or by teams of 2–4 members.

DEADLINE: All entries must be submitted or postmarked by January 31, 2015 at 11:59 p.m. (midnight) ET.

PRIZES: Grand Prize (1 Individual, 1 Team): \$5,000 per person, a trip for two to the finals. Finalists (4 Individuals, 2 Teams): \$500 per person, a trip for two to the finals. Semifinalists (10 Individuals, 5 Teams): \$250 per person.

TEACHERS WIN, TOO!; Grand Prize Winners and Finalists will nominate the teacher/mentor who inspired their participation. Grand Prize Teachers/Mentors (2) win \$1,000 each and a trip to the finals. Finalist Teachers/Mentors (6) win \$250 each plus a trip to the finals.

RULES: For official rules, visit www.SMCKids.com/learnandearn.

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JA More Than Money Session 1: Money in the Bank

Students learn to manage a bank account and learn money-management skills to better understand the role and importance of money in their lives.

The following *Secret Millionaires Club* webisodes support this session:

The Trouble With Credit Cards: One way people spend money is by using a credit card. This webisode explains the potential pitfalls of taking on credit-card debt and encourages the practice of saving money.

Questions for Discussion:

1. How do you decide whether to spend your money on something?
2. Have you ever wanted to buy something that you could not afford? How could you get the money?
3. What are some good rules to follow about using a credit card?

Why Pay More: Sometimes a consumer must decide between two or more items to purchase. This webisode explains why some items cost more than others. Having this information helps a consumer weigh his or her purchase decision by identifying what they value most in a product.

Questions for Discussion:

1. Would you prefer to buy the name-brand cola or the generic cola? Why?
2. Why is it important to consider an item's cost—and how that cost was determined—when making a decision to buy?

Session 1 Objectives:

- Identify the role of money in everyday life.
- Explain the benefits of a personal bank account.





JA More Than Money Session 2: A Sense of Worth

Students identify businesses they can start or jobs they can perform to earn money. Activities focus on developing a positive work ethic.

The following *Secret Millionaires Club* webisodes support this session:

Learn, Baby, Learn: Successful business people need to constantly learn. Knowing how to learn is important for everyone. Learning takes time and work, but the payoff in knowledge is valuable, and it helps you be better at doing what you love.

Questions for Discussion:

1. Have you learned anything new recently? How did it make you feel when you understood the new information or mastered the new skill?
2. From whom can you learn new things?
3. What can you teach others about?

Are You Experienced?: Running a successful business requires more than passion. You also need business skills and know-how. A mentor is a person who shares their experience and knowledge with someone who is just starting out. Choosing the right mentors in life is important for success.

Questions for Discussion:

1. Why would it be important for an entrepreneur or business person to have a mentor?
2. What qualities do you think a good mentor would have?
3. What qualities should a person being mentored have?
4. Do you have a role model who inspires you or helps guide you through any of your activities? How does that person help you?

Session 2 Objectives:

- Identify several characteristics of a positive work ethic.
- Distinguish between working for someone and self-employment.
- Identify ways to earn income through jobs or small business.
- Practice personal money-management skills through business and ethical decision making.





JA More Than Money Session 3: Balancing Act

Students identify personal skills and interests and connect them to possible business opportunities.

The following *Secret Millionaires Club* webisodes support this session:

Gotta Dance: The key to success is to be passionate about what you do and to pursue your dreams. In this webisode, Akim was able to earn money by teaching other kids how to do what he was most passionate about and skilled at: dance.

Questions for Discussion:

1. What are you most interested in? What sorts of jobs are related to your passion, or what types of businesses could you start that are related to your passion?
2. Why is it important to love the work you do?
3. Sometimes, people are not able to find jobs that match their passions. What could they do in that case?

Sorry, I Can't Hair You: Successful business people must continually ask customers what they want and need. They must also listen to customers' input. One way businesses can do this is by running focus groups to ask a small group of potential customers what they like or dislike about a product or service.

Questions for Discussion:

1. Good communication skills including asking questions and listening to answers. How do you use these skills in your daily life?
2. Do you think a business can succeed without doing research about its customers' wants and needs? Why or why not?

Session 3 Objectives:

- Match personal skills with jobs and self-employment.
- Understand market research.
- Identify ways to share, save, and spend personal income.





JA More Than Money Session 4: Building a Business

Students explore their job skills and the types of businesses in which they are interested. They identify the basic steps for starting and operating a small business. Using this information, students develop a business plan.

The following *Secret Millionaires Club* webisodes support this session:

Walkin' the Dog: A business plan is a road map to success. Every business needs a plan to determine how it will operate from day to day, month to month, and year to year. If a business doesn't plan how to make and spend money, it could end up failing. People need plans and goals in life, too.

Questions for Discussion:

1. Every plan starts with a goal. What goals do you have?
2. What could you do if you find you are unable to follow a plan that you have set?

It Takes Two: Partnerships can have great advantages. Partners can share expenses and complement one another's skills. Having a partner you trust and work well with can make a job easier. Building good relationships is important in any business and in life.

Questions for Discussion:

1. Think about times when you have worked with a partner on a project. How well did you work together? What did you do to ensure that the partnership was successful and the work got done?
2. Some people are solo entrepreneurs; they do not have business partners. But do they truly work alone? Why would it be important for solo entrepreneurs to be able to work well with other people?

Session 4 Objectives:

- Define the basic steps in planning and starting a business.
- Calculate operating expenses and income for a small business.
- Develop a basic business plan based on job skills and interests.





JA More Than Money Session 5: Get SMART

Students learn to make SMART consumer decisions: **stop** and think; **make** a plan; **ask** questions; **review** information; **take** action.

The following *Secret Millionaires Club* webisodes support this session:

Lawn and Order: Businesses sometimes need to spend money to make money. A smart investment in your business can help it grow. However, it is also smart to save money (and not waste it) so that you have funds available to buy what is needed.

Questions for Discussion:

1. Why is it important to save money?
2. When is it important to spend money?
3. What could you do if you needed to buy something but did not have the money available?
4. Think of a business you would like to run. What kinds of things would be smart to buy to get the business running and thriving?

The Big Trade-Off: Sometimes we are faced with many options when making a decision about what to buy. Smart consumers weigh the pros and cons of each option. Often, a trade-off must be made: getting less of one thing to get more of another.

Questions for Discussion:

1. Have you ever had to make a decision between two items to purchase, as Elena's friend did in the webisode? How did you make the decision?
2. Would you have selected the same phone that Elena's friend did? Why or why not?
3. How could you gather information to help make your decision?

Session 5 Objectives:

- Practice using the SMART system to make consumer decisions.
- Identify the difference between personal and business spending.





JA More Than Money Session 6: What's the Catch?

Students learn to recognize deceptive advertising and the importance of ethical business practices.

The following *Secret Millionaires Club* webisodes support this session:

Car Wash Caper: Advertising is an important tool for businesses. But good advertising is honest, just as good business people are honest. As Warren Buffett notes, "Treat other people the way you would like to be treated. This is the best advertisement of all."

Questions for Discussion:

1. Have you ever had to advertise a business or event that you were involved in? What was the message?
2. What makes a good advertisement? What are some examples of ads you like?

Too Good to Be True: Sometimes an offer seems too good to be true. When weighing a spending decision, think rationally about the offer. Chances are that if it seems too good to be true, it is!

Questions for Discussion:

1. In the webisode, Jones and Radley spent their money on carnival games. In one case, there was little chance of winning an expensive prize; in the other, the reward was worth less than what was paid. Would you spend money on a carnival game? Why or why not?
2. Have you ever seen an advertisement for something that seemed too good to be true? What was it?

Session 6 Objectives:

- Recognize deceptive advertising.
- Apply money-management skills in a simulated business.
- Record and track financial gains and losses in a simulated business.





**JA Our City Session 1:
A Place Where People Live, Work, and Play**

Students identify the different zones used in city planning and apply the information to organize businesses.

The following *Secret Millionaires Club* webisodes support this session:

Lemons to Lemonade: Location, location, location! Where a business is set up will ultimately lead to its success or failure. Zoning plays an important role as to the location of where developers might want to build their businesses.

Questions for Discussion:

1. Have you ever tried to sell food or items with a homemade stand? Where did you set it up? Were you successful? Why or why not?
2. If you were to set up a food stand any place in your neighborhood, where do you think would be the best place, and why?
3. How does the location of a business affect its success?

Walkin' the Dog: Business plans are important to the success of any venture. A city planner needs to put together an idea and then test it out before implementing any changes or new ideas. It takes thought and the help of many opinions to design an effective city.

Questions for Discussion:

1. Do you live in a city? Or, have you ever visited a city? Where?
2. On your visit, did you see any stores or restaurants? Did they look busy?
3. When thinking about buying a space in the city for a business, what do you think the first steps should be?

Session 1 Objectives:

- Identify the zones found within a city.
- Describe the goods and services provided by businesses.
- Match local businesses to specific city zones.





JA Our City Session 2: A Place Where People Spend Money

Students examine the importance of money to a city and how people use different methods to pay for goods and services.

The following *Secret Millionaires Club* webisodes support this session:

The Big Trade-Off: When making any purchase, a consumer needs to weigh the pros and cons of the choices available and make a decision based on the information available and his or her needs. A trade-off means getting less of one thing in order to get more of something else.

Questions for Discussion:

1. Have you ever had to choose between buying two items? How did you make your choice?
2. Would you have made the same choice as Elena's friend about how to spend her gift card? Why or why not?
3. When you buy something, do you place more importance on what you need or what you want? Why?

The Trouble with Credit Cards: One way people pay for goods and services is with a credit card. However, it's important to understand how credit cards work and what your responsibility is in paying back a credit card debt.

Questions for Discussion:

1. Cities save for what they need by collecting taxes. Did you ever save money to buy something you wanted? How did that work out?
2. When might it be a good idea to use a credit card?
3. Do you think kids should be able to use credit cards? Why or why not?

Session 2 Objectives:

- Explain the importance of money in a city, including the role of taxes.
- Understand the difference between needs and wants.
- Examine the different ways that people pay for goods and services.





JA Our City Session 3: A Place Where People Bank

Students see the contributions of financial institutions to a city and how those institutions help businesses and people achieve their economic goals.

The following *Secret Millionaires Club* webisodes support this session:

Lawn and Order: It is important to save for what you need instead of spending for what you want. Businesses need smart managers to decide when to spend and when to save. Businesses and individuals can save their money in a bank.

Questions for Discussion:

1. Warren Buffet says, “A penny saved is a penny invested in your future.” What does that mean?
2. Why is it important for businesses to save money?
3. Have you ever wanted something, but did not have enough money to make the purchase? What was it?
4. If the item was really important to you, what could you do to get the money needed?

Debt of a Salesman: One way people use banks is to borrow money from them to build a business. This can be a good thing, but only if the correct amount of money is borrowed. Taking on too much debt can be overwhelming, and can set up a business for failure.

Questions for Discussion:

1. Why would a person or business need help from a bank?
2. Why did Elena’s brother want to borrow money? Do you agree with his decision about borrowing? Why or why not?
3. How else do people get the money they need to grow their businesses?

Session 3 Objectives:

- Summarize the contributions of financial institutions to a city.
- Manage a personal bank account.





JA Our City Session 4: A Place Where People Dine

Students learn the role of an entrepreneur by exploring the process involved in starting one type of business: a restaurant. They learn how businesses promote a healthy economy within a city.

The following *Secret Millionaires Club* webisodes support this session:

Why Pay More: Advertising the positive benefits or good experiences of a product or service can encourage the public to want to share in the good feelings that the product or service may provide. A well-written article or review can lead to great success.

Questions for Discussion:

1. How does advertising help a product succeed?
2. Have you ever taken part in an event that needed to be advertised? How did you advertise? Was it effective?
3. What advertisements have you seen that you like? Why do you like them?

The Real Skinny: Knowing what consumers want is important to maintaining a successful business. Listening to the customers' likes and dislikes demonstrate that the owner respects consumers' opinions. This is what keeps the customers coming back.

Questions for Discussion:

1. What qualities do you think a successful business manager might need?
2. Are consumers' opinions important to the success of a business? Why or why not?

Session 4 Objectives:

- Define consumer, producer, and entrepreneur.
- Explore the role of a business owner by operating a business.
- Apply money management strategies to a business account.





JA Our City Session 5: A Place Where People Communicate

Students learn the importance of news media to the financial well-being of a city.

The following *Secret Millionaires Club* webisodes support this session:

Car Wash Capers: Promotion of a product is the best way to make the public aware that your business exists. Using the media to advertise lets people know you have a service that they might want or need. Through advertisement, a business can reach many consumers at one time.

Questions for Discussion:

1. Let's look at a large-scale business, such as a supermarket. How would you get customers to come to your store?
2. What methods could you use to interest the public?
3. Do you think it is possible to have a successful business without advertising?
4. Have you ever taken part in an event that needed to be advertised? How did you advertise it? Was it effective?

Sorry, I Can't Hair You: Good communication is important to the success of a business. Businesses need to ask consumers what they want and listen to what consumers tell them. This way, a business can take care of their customer, and the customer will take care of them.

Questions for Discussion:

1. Today, it's easy for consumers to share their opinions of a business's product or service in an online review. Should business owners pay attention to online reviews? Why or why not?
2. Elena communicated her opinion of the hair salon owner's service with her friends. Do you think Elena's experience influenced her friends' decisions about where to get a haircut? Do you listen to friends' opinions about a business or product?

Session 5 Objectives:

- Explain the role of news media in a city.
- Describe how news is delivered in various formats, including print, electronic, and human sources.
- Recognize the importance of the news media and technology in a community.





JA Our Region Session 1: Am I an Entrepreneur?

Students explore well-known businesses, their origins, and the traits common to the entrepreneurs who started them.

The following *Secret Millionaires Club* webisodes support this session:

Gotta Dance: Do a job that you like and follow your dreams to be successful. Turn a profitable talent into a business.

Questions for Discussion:

1. Do you have a special talent? What do you do well that could be turned into a career?
2. Is there a field you are interested in, but don't really know much about? What field is that?
3. Why is it important to enjoy your job?

Are You Experienced?: When you decide to start a new business, try to find a mentor to teach you how a successful business is run. Learn to benefit from others' experience.

Questions for Discussion:

1. In your opinion, which of your skills and talents will help you run a business?
2. Which areas of running a business might you need help with or have questions about?
3. What qualities and personality traits would you look for in a good mentor?

Session 1 Objectives:

- Recognize the impact entrepreneurs have on a community or a region.
- Apply traits common to successful entrepreneurs to their own skills and abilities.





JA Our Region Session 2:
Regional Resources: Tools for Entrepreneurs

Students are introduced to resources and how entrepreneurs use resources to offer products and services in a region.

The following *Secret Millionaires Club* webisodes support this session:

Lemons to Lemonade: Where your business is located—and the resources that are available to you there—are essential elements of business success.

Questions for Discussion:

1. If you ran a lemonade stand, where (specifically) would you locate it, and why?
2. What might be the benefits and challenges of running a business in the country? What about in a city?
3. How does the Internet fit into the idea of “location, location, location”?

Don’t Just Say No: Sometimes your best resources are your employees. Be willing to listen to all employee ideas and consider them with an open mind. This will help you continue to improve and grow your business.

Questions for Discussion:

1. What does it mean to say, “Successful people look for alternatives”?
2. How could different experiences and ideas contribute to the development and growth of a business?
3. What does it mean to be respectful of others’ opinions? Give an example.

Session 2 Objectives:

- Recognize natural, human, and capital resources.
- Analyze products and services that can be offered by using resources.





JA Our Region Session 3: Hot Dog Stand Game

Students learn about the fundamental tasks performed by a business owner and play a game that allows them to see money coming in and going out of a business.

The following *Secret Millionaires Club* webisodes support this session:

Car Wash Capers: Certain fundamental, or basic, tasks must be completed to allow a business to make money. One of these fundamental tasks is advertising. Advertising costs money, but usually it's necessary to spend some money to make more money.

Questions for discussion:

1. How does advertising fit in with business revenue and expenses?
2. Do you think it is possible for a business to generate revenue without advertising? If so, how?
3. If you were running a car wash, what would be some of the basic tasks you would have to complete to make it successful?

Lawn and Order: Saving money isn't always appealing or easy, but it usually works out better than spending all the money you make. Creating a successful business involves saving money and investing earnings wisely.

Questions for Discussion:

1. What are the pros and cons of spending versus saving? Give an example.
2. Why does it make sense to set a little money aside each time you earn some?
3. If you have a part-time job or an allowance, do you save all of your money? Do you spend it all? Or do you set some aside? Explain why.

Session 3 Objectives:

- Explain the importance of keeping an accurate account of a business's financial information.
- Track the revenue and expenses of a business.
- Recognize the fundamental tasks required to run a business.





JA Our Region Session 4: Entrepreneurs Are Problem Solvers!

Students journey through the complex world of business problem solving by weighing potential risks and rewards and tracking the outcome of their choices.

The following *Secret Millionaires Club* webisodes support this session:

The Big Trade-Off: Usually business decisions involve compromises. Weighing potential risks and rewards is an essential part of business know-how.

Questions for Discussion:

1. Have you ever weighed potential risks and rewards when doing something? Describe the situation.
2. What are the potential risks and rewards of spending whatever you want, whenever you want to?
3. What are some trade-offs you make after school or on weekends?

All Fall Up: Failure can be good for you. If you learn from your mistakes—and the mistakes of others—you’ll become a good problem-solver and benefit from experience.

Questions for Discussion:

1. Can you provide an example of learning from mistakes?
2. How does persistence play a role in problem solving?
3. What is the difference between “falling down” and “staying down”?

Session 4 Objectives:

- Apply the business problem-solving process.
- Recognize that there are potential risks and rewards to business decisions.





JA Our Region Session 5: My Region in the World

Students demonstrate the supply chain through a hands-on manufacturing and trade experience.

The following *Secret Millionaires Club* webisodes support this session:

It Takes Two: Businesses sometimes benefit from joining together and helping each other with supplies and experience. Having great partners and strong relationships helps businesses—and people—become more successful.

Questions for Discussion:

1. Which companies or groups might be stronger if they joined together? Explain why.
2. Who and what do you depend upon to help you be successful?
3. What sorts of supplies and resources does your school depend upon to be successful?

The High Cost of High Demand: An essential element of the supply chain is the concept of supply and demand. Lower demand + higher supply = lower price. Higher demand + lower supply = higher price.

Questions for Discussion:

1. What does it mean to be in demand?
2. What are some products or services you can think of that are in low demand? In high demand?
3. Are there any human, natural, or capital resources that might affect supply and demand? Explain your answer.

Session 5 Objectives:

- Recognize the interdependence of resource providers, businesses, and consumers.
- Apply the supply chain to a manufacturing example.





JA Our Nation Session 1: What's Your Big Idea?

Students will learn about the term entrepreneur and how to turn an idea into a business.

The following *Secret Millionaires Club* webisodes support this session:

Gotta Dance: Do a job that you like and follow your dreams to be successful. Turn a profitable talent into a business.

Questions for Discussion:

1. Do you have a special talent? Is there something you do well that could be turned into a career?
2. Is there a field you are interested in but don't know much about?
3. Why is it important to enjoy your job?

Car Wash Capers: Advertising is the key to success. Keep it positive and honest. Gain recognition for a job well done.

Questions for Discussion:

1. Where is your favorite place to shop?
2. How did you learn about this business?
3. What is it about the store that makes shopping there so enjoyable?
4. How could the business reach a larger audience to build clientele?

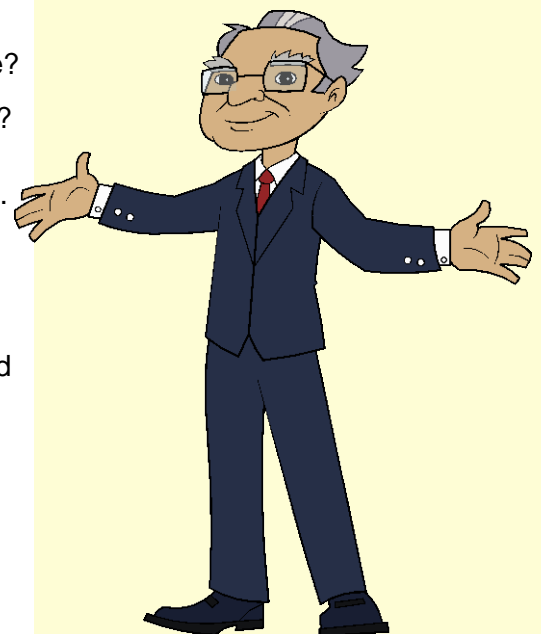
Walkin' the Dog: In order to be successful, every business needs a plan. Entrepreneurs also need to be prepared and try to be ready for whatever may come their way.

Questions for Discussion:

1. When starting a project for school, do you work out the details and draw up an outline, or do you just "wing it"?
2. When you presented a recent project, did anything go wrong? How did you fix it? Did you have a back-up plan?

Session 1 Objectives:

- Identify human and capital resources.
- Explain scarcity and opportunity costs.
- Describe how technology is a capital resource.





JA Our Nation Session 2: What's Your Resource?

Students will learn about the term entrepreneur and how to turn an idea into a business. They will also see how resources relate to workers and technology.

The following *Secret Millionaires Club* webisodes support this session:

Design for Success: How companies treat both their workers and their clients reflects on how successful a company they are. Creating a pleasant work environment as well as treating customers with respect and consideration makes workers more productive and clients eager to spend money. A company that appears customer-friendly on the outside will be customer-friendly on the inside.

Questions for Discussion:

1. Why is it important to make an employee feel valued and appreciated?
2. What can a manager do to make a work environment more pleasant?
3. How should a business treat its customers? Why?

Too Good to Be True: Be careful who you listen to and what advice you take. If the advice sounds too good to be true, then it probably is. Invest in good opportunities and use technology to boost appeal.

Questions for Discussion:

1. In today's market, who do you think would be more successful: a 25-year-old drugstore run by a family that has not made any changes to the way they do business, or a big chain computerized pharmacy?
2. What advice would you give to the drugstore owners?
3. What should you do before taking someone's advice on how to run your business?

Session 2 Objectives:

- Identify human and capital resources.
- Explain scarcity and opportunity costs.
- Describe how technology is a capital resource.





JA Our Nation Session 3: Job to Job?

Students will examine the skills needed for high-demand jobs in a free enterprise system that has high needs.

The following *Secret Millionaires Club* webisodes support this session:

The High Cost of High Demand: Understanding the concept of high demand: the more demand for a product, the more a business can charge. Customers know that they should expect to pay more for a desirable product.

Questions for Discussion:

1. In today's market, which cell phone is the most popular? What makes it so popular?
2. How much does this cell phone cost?
3. Why is this cell phone more expensive than other cell phones?
4. Is it fair for companies to charge so much more for the newest model? Why?

Tough Cookies: Employees who are well-versed and accomplished will instill confidence in a client. The right skills can make an individual highly qualified for a position and be very desirable to companies who would be willing to pay more for their expertise.

Questions for Discussion:

1. Have you ever applied for a job? Did you get it? Why or why not?
2. What can you do to stand out and set yourself apart from others who also are interested in the same job?
3. How does a company benefit from choosing someone with the most experience?

(Session 3 Continued on Next Page)

Session 3 Objectives:

- Recognize the skills needed for a high-growth, high-demand workplace.
- Examine how students' personal skills fit into the workplace.





JA Our Nation Session 3: Job to Job?

(Session 3 Continued)

Are You Experienced?: Mentoring is a great way to promote success within an organization. When the potential is there but the experience is not, a mentor can make all the difference.

Questions for Discussion:

1. What is a mentor? Have you ever had or been one?
2. Why is mentoring important in the workplace?
3. Can you think of a position that would not benefit from a mentor?

Session 3 Objectives:

- Recognize the skills needed for a high-growth, high-demand workplace.
- Examine how students' personal skills fit into the workplace.





JA Our Nation Session 4: A Cluster of Skills

Students will define the term “job clusters” and what is needed for each particular job. Students will learn to create a basic resume.

The following *Secret Millionaires Club* webisodes support this session:

Sorry, I Can’t Hair You: Two of the most important qualities an individual can possess are the ability to listen and the ability to communicate. On a resume, these are key skills an employer would look for.

Questions for Discussion:

1. In the workplace, what is one of the most important qualities a person can possess?
2. Why is being a good listener important?
3. What are communication skills?
4. Are you an effective communicator? How would having this skill help you attain a job?
5. Why is it a smart idea to list these skills on your resume?

Special Delivery: A caring personality wins over clients. Warmth and a good personality are important qualities that show the client you respect them and encourage the client to do (and keep doing!) business with you.

Questions for Discussion:

1. What does it mean to have no personality?
2. Who is more likely to be successful: a kind, warm person or a cold, indifferent one?
3. In the workplace, which kind of employer would you want? Why?
4. Who would you like to do business with? Why?

Session 4 Objectives:

- Identify job clusters.
- Create a resume.





JA Our Nation Session 5: Worldwide Connections

Students will learn about competition and specialization in the global business market and make connections between the US and the rest of the world.

The following *Secret Millionaires Club* webisodes support this session:

Car Wash Caper: Knowing your competition, whether local or on a global level, is important to any company’s success. Technology is key to creating a global presence. Using the Internet can launch any trade worldwide and also allows the business to scope out its competition to see what needs are not being met.

Questions for Discussion:

1. Why is technology so important in the business marketplace?
2. For a business to be successful worldwide, how can it utilize technology?
3. Before starting up a business, knowing the competition is vital. Why?

Cancel My Reputation: Having a good reputation, one which produces references and write-ups, confirms qualifications and good business practice. On a world-wide scope, it is these recommendations that will set the company apart from others.

Questions for Discussion:

1. Why is a good reputation important when growing and maintaining a business?
2. Describe some ways a business can let the world know how successful it is.
3. If a business doesn’t “grow with the times” in regard to technology, what will the end result be?

Session 5 Objectives:

- Describe specialization and competition.
- Explain how technology has contributed to free enterprise.
- Introduce the effect of specialization and technology on global demands.

