



Introduction to Secret Millionaires Club

The financial and entrepreneurial lessons taught throughout the *Secret Millionaires Club* animated webisodes and prime-time special can enrich the Girls Inc. Economic Literacy® curriculum and programs, including Dollars, Sense, and MeSM. The *Secret Millionaires Club* materials allow girls to further explore and develop the concepts taught through the Girls Inc. programs. There are parallels that can be made to each of the lessons, reinforcing key terms and ideas that enhance the information Girls Inc. provides for each grade level.

Girls Inc. program 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* TV special and webisodes complement the lessons imparted in the Girls Inc. program. Program facilitators are encouraged to view the webisodes prior to sharing them with their girls in order to familiarize themselves with their content. Terminology that might be challenging for young learners to grasp is simplified by showing the TV special or a webisode that not only explains the vocabulary, but also visually reinforces the concept.

Since March 2013, viewers have been able to watch the *Secret Millionaires Club* TV series 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 episode.

About The "Learn & Earn" Promotion

The *Secret Millionaires Club* "Learn & Earn" program provides lessons in financial literacy, using relatable animated episodes and associated activities found on the *Secret Millionaires Club* website. The innovative animated series invites kids to learn about fiscal responsibility with Warren Buffett and his fictional young friends.

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Club members Elena, Lisa, Jones, and Radley resolve 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 entrepreneurial challenges. The culmination of each episode teaches the viewer that there is usually a sensible resolution to any problem that may arise.

The *Secret Millionaires Club* "Learn & Earn" program extends the lessons of the webisodes and television special with engaging character-building activities.

All materials are offered free of charge to program facilitators and educators and are available for download at www.SMCKids.com/learnandearn. The "Be Cool To Your School" TV-special guide and individual webisode guides are aligned by grade level to common core math and financial literacy standards, while additional guides are provided for parents and youth group facilitators.

A cornerstone of the SMC "Learn & Earn" program now in its fourth year, the "**Grow Your Own Business Challenge**" kicks off October 20, 2014 and runs through January 31, 2015. In this entrepreneurial challenge, kids 7–14 are asked to submit new business ideas to earn a chance to win up to \$5,000 and the opportunity to pitch their business idea to Warren Buffett! Entrants will be encouraged 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. Individuals and teams of 2–4 kids may enter the Challenge.

"Be Cool To Your School" TV Special & Girls Inc.

The goal of the Girls Inc. program is to give girls the tools they need to be successful in today's economic and business worlds. The *Secret Millionaires Club* and Girls Inc. 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 who have fiscal experiences that correlate with the Girls Inc. curriculum. While enjoying the cartoon special, girls learn alongside Lisa, Elena, Jones, and Radley the ups and downs of starting, maintaining, and profiting from a business venture.

Activity:

Prior to viewing or showing the TV special, invite girls 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 presented in Girls Inc programs.

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- Product
- Marketing
- Finance
- Distribution
- Management of Human Resources



The TV special will help students learn key financial concepts by simplifying the vocabulary necessary for understanding. By putting the words into actions, the *Secret Millionaires Club* and Mr. Buffett clarify the terminology used 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.

The *Secret Millionaires Club* is easy for girls to relate to, because it depicts problems and solutions kids might face in the world today, and portrays how kids can solve their issues with a little thought and creativity. Girls will 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.

Girls Inc. program facilitators may use the 30-minute “Be Cool to Your School” special to stimulate ideas for the “**Grow Your Own Business Challenge**.” The *Secret Millionaires Club* TV special provides plenty of content for girls to think about and incorporate in a discussion age-appropriate business ventures.

“Grow Your Own Business Challenge”

In the *Secret Millionaire's Club* TV special, Elena, Radley, Lisa, and Jones are inspired to help their school when budget cuts take away the much anticipated NY trip. The SMC kids come up with a product to sell so they can raise enough money to fund the trip. Similarly, the “**Grow Your Own Business Challenge**” encourages kids to create a business plan based on a product and/or service and including an overview of how their company will be structured. Entrants will be encouraged to describe how they will use their business success to help their community.



Challenge Details:

Do your kids have business know-how? It's time for them to show off their entrepreneurial skills! The *Secret Millionaires Club* is looking for budding young entrepreneurs with new business ideas. The contest starts on October 20, 2014 at 12:00 p.m. (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 and a trip to the finals.

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



How to Integrate *Secret Millionaires Club* Webisodes into the Dollars, Sense and MeSM Program

The suggested webisodes listed below are for discussion and support of the objectives in each of the sessions in Dollars, Sense, and MeSM for enrichment and extension purposes. Dollars, Sense, and MeSM enhances girls' understanding of economic and financial concepts and introduces topics and skills such as exchanging goods and services, investing in the stock market, entrepreneurship, budgeting, writing checks, and labor and management.

The *Secret Millionaires Club* recommends the program facilitator preview each of the webisodes prior to teaching the lesson to decide how to most effectively utilize the *Secret Millionaires Club* material. The webisodes can be viewed at www.SMCKids.com/learnandearn.

Session 1: Coins and Bills

Girls will learn it is important to make and follow rules and also learn the importance of respecting others.

SMC Webisode : "It Takes Two"

Girls will learn about working together, building good relationships, and having first-rate partners. Companies rely on one another for success (interdependence). Often people need to work together (partnerships) in order to be successful. Especially in this economy where many businesses can't afford to go it alone, related companies are merging to help defray costs in order to stay open and have success.

Questions for discussion:

1. How do you think the economy has changed over the years?
2. Can you think of companies with two names that may have once been two separate companies?
3. Why would they merge their two companies?



Session 2: Goods and Services, For Sale or Trade

Girls will learn about supply and demand; the greater the demand for an item, the higher the price.

SMC Webside: "The High Cost of High Demand"

The number or amount of an item available for sale is called the "supply," and the number of people willing to buy the item is called the "demand".

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 are some cell phones more expensive than others?
4. Is it fair for companies to charge so much more for the newest model? Why?

Session 3: Starting a Business

Girls will learn that successful businesses start with a plan.

SMC Webside: "Walkin' the Dog"

Managers need to develop a complete business plan to be successful. A city planner needs to put together an idea and then test it out before implementing any changes or new ideas. It takes careful thought and the help of many opinions to design an effective city.

Questions for Discussion:

1. 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 4: Buying and Selling Stock

Girls will learn there is always a risk when buying stock, but there are things you can do to lower your risk.

SMC Webside: "PC's and Understanding"

Managers of a great business have an ability to truly understand the industry. Builders and City Planners need to have a good working knowledge of their industry in order to create an active city. Flexibility, and adapting to the changing needs of the environment, allows for necessary changes in development.

Questions for Discussion:

1. Have you ever tried to do an assignment without first doing the research?
2. What happened?
3. Why do builders and city planners need to know every part of their industry before beginning to build?

Session 5: Choices in the Work We Do

Girls will learn that businesses need people, and people need businesses.

SMC Webside: "Learn, Baby, Learn"

Managers need to constantly learn about their customers, the marketplace, and the competition in order to stay in business. Success is not just based on the right location and having the necessary resources. Business owners also have to be on top of their game. Changes in the marketplace, new competition, and the varying needs of customers make it essential to know the new trends and needs of the consumer.

Questions for Discussion:

1. What does an entrepreneur need to know about the businesses in their area?
2. Why is it important for a business to know its competition?
3. Will a company remain successful if it "sticks with what works" and never makes updates or changes?



Session 6: Young People Give

Girls will learn that many people contribute money, goods, or services to help others in their community, and that young people can make a big difference.

SMC Webside: "Going Mental For Rental"

Economic success is defined by incorporating alternative ideas and being open to new suggestions.

Questions for Discussion:

1. Can you name a store in your community that went out of business?
2. Why did it go out of business?
3. What do you think the owner(s) could have done to save their store?

Session 7: Money in the Bank

Girls will learn that when you save your money at a bank, it earns even more money (called interest).

SMC Webside: "Lawn & Order"

Managers need to save so they can buy equipment to grow their company. Making smart decisions about what is needed to start up and maintain a business will result in future growth. A smart business manager needs to know when to spend and when to save.

Questions for Discussion:

1. Have you ever set up your own business (for example, a lemonade stand)?
2. Did you do this alone or with friends?
3. In business, who hires the employees, buys the necessary ingredients, and sets up a sales plan?



Session 8: Where Does the Money Go?

Girls will learn that you have to make hard decisions about your money.

SMC Webisode: "The Domino Effect"

Managers need to think about consequences when making decisions. Major decisions have an effect on the future.

Questions for Discussion:

1. Before setting up a business, what kinds of decisions does an entrepreneur have to make?
2. What happens if a bad decision is made?
3. What could be some of the consequences or results of making a bad decision?

Session 9: Labor and Management

Girls will learn that companies and consumers make decisions that can affect many people's lives.

SMC Webisode: "All Fall Up"

Successful businesses try new things. However, not all are successful, and people can learn from failure.

Questions for Discussion:

1. Do you have a favorite store? Why is it your favorite?
2. Have you ever noticed that sometimes the products change from month to month or even on a weekly basis?
3. Why do you think the shop changes some of the items but keeps others the same?



Session 10: Celebration

Girls learn that people will go out of their way to buy brands that make them happy regardless of the price.

SMC Webisode: "Why Pay More"

You can save money by making smart shopping choices. Smart shopping often means making compromises. The decision of how much to spend and where to cut costs is up to you, so decide wisely. Also, advertising the positive benefits or good experiences of a product (business) can encourage the public to want to share in the good feelings that the product or business may create. A well-written article or review can lead to great success.

Questions for Discussion:

1. When the building of a business is complete, what next?
2. How do you get customers?
3. What can you do to make the public aware of your business?



Suggested Discussion Questions for Webisodes

Webisode Title	Webisode Overview	Discussion Questions
<p>Lawn & Order</p>	<p>Managers need to save so they can buy equipment to grow their company. Making smart decisions about what is needed to start up and maintain a business results in future growth. A smart business manager needs to know when to spend and when to save.</p>	<ol style="list-style-type: none"> 1. Have you ever set up your own business (for example, a lemonade stand)? 2. Did you do this alone or with friends? Was one person in charge? How did you make decisions? 3. In business, who hires the employees, buys the necessary ingredients, and figures out a sales approach?
<p>All Fall Up</p>	<p>Successful businesses try new things. However, not all are successful, and people can learn from failure.</p>	<ol style="list-style-type: none"> 1. Do you have a favorite store? Why is it your favorite? 2. Have you ever noticed that sometimes the products change from month to month or even on a weekly basis? 3. Why do you think the shop changes some of the items but keeps others the same?
<p>Going Mental For Rental</p>	<p>Economic success is defined by incorporating alternative ideas and being open to new suggestions.</p>	<ol style="list-style-type: none"> 1. Can you name a store in your community that went out of business? 2. Why did it go out of business? 3. What do you think the owner(s) could have done to save their store?



Suggested Discussion Questions for Webisodes

Webisode Title	Webisode Overview	Discussion Questions
<p>It Takes Two</p>	<p>Working together, building good relationships, and having first-rate partners leads to success. Companies rely on one another for success (interdependence). Often people need to work together (partnerships) in order to be successful. Especially in this economy where many businesses can't afford to go it alone, related companies are merging to help defray costs in order to stay open.</p>	<ol style="list-style-type: none"> 1. How do you think the economy has changed over the years? 2. Can you think of companies with two names that may have once been two separate companies? 3. Why would they merge their two companies?
<p>Walkin' The Dog</p>	<p>Managers need to develop a complete business plan to be successful. A city planner needs to put together an idea and then test it out before implementing any changes or new ideas. It takes careful thought and the help of many opinions to design an effective city.</p>	<ol style="list-style-type: none"> 1. 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?
<p>PC's and Understanding</p>	<p>Managers of a great business have an ability to truly understand the industry. Builders and City Planners need to have a good working knowledge of their industry in order to create an active city. Flexibility and adapting to the changing needs of the environment allow for changes in development.</p>	<ol style="list-style-type: none"> 1. Have you ever tried to do an assignment without first doing the research? 2. What happened? 3. Why do builders and city planners need to know every part of their industry before beginning to build?



Suggested Discussion Questions for Webisodes

Webisode Title	Webisode Overview	Discussion Questions
<p>The Trouble with Credit Cards</p>	<p>Businesses often need to borrow money from banks in order to initially get their feet off the ground. Paying back the bank on a timely basis helps the bank to replenish the borrowed monies. Banks rely on the accountability of the client.</p>	<ol style="list-style-type: none"> 1. Have you ever wanted something, but did not have enough money to make the purchase? What was it? 2. If the item was really important to you, what could you do to get the money needed? 3. How do you think big businesses get the money they need to build and design their business?
<p>The High Cost of High Demand</p>	<p>The number or amount of an item available for sale is called the “supply,” and the number of people willing to buy the item is called the “demand”.</p>	<ol style="list-style-type: none"> 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 are some cell phones more expensive than others? 4. Is it fair for companies to charge so much more for the newest model? Why?
<p>Why Pay More</p>	<p>You can save money by making smart shopping choices. Smart shopping often means making compromises. The decision of how much to spend and where to cut costs is up to you, so make it wisely. Also, advertising the positive benefits or good experiences of a product (business) can encourage the public to want to share in the good feelings the business or product may create. A well-written article or review can lead to great success.</p>	<ol style="list-style-type: none"> 1. When the building of a business is complete, what next? 2. How do you get customers? 3. What can you do to make the public aware of your business?



Suggested Discussion Questions for Webisodes

Webisode Title	Webisode Overview	Discussion Questions
<p>Special Delivery</p>	<p>A caring disposition wins over clients. Warmth and a good personality show the client you have respect for them and encourage the client to do (and keep doing!) business with you.</p>	<ol style="list-style-type: none"> 1. Who is more likely to be successful: a kind, warm person or a cold, indifferent one? 2. In the workplace, which kind of employer would you want? Why? 3. With whom would you like to do business? Why?
<p>Too Good to Be True</p>	<p>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.</p>	<ol style="list-style-type: none"> 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?
<p>Gotta Dance</p>	<p>Do a job that you like and follow your dreams to be successful. Turn a profitable talent into a business.</p>	<ol style="list-style-type: none"> 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 really don't know much about? 3. Why is it important to enjoy your job?



Suggested Discussion Questions for Webisodes

Webisode Title	Webisode Overview	Discussion Questions
<p>House of Cards</p>	<p>The job of a bank is to make good investments in companies that will be successful so that they can get their money back with interest. The bank needs to be thorough when checking out a business to make sure it is dependable, or else they run the risk of losing their money.</p>	<ol style="list-style-type: none"> 1. Have you ever visited a bank? What did you learn? 2. Why would a person or business need help from a bank? 3. Before the bank gives out a loan, what should it do to protect its interests?
<p>Debt of a Salesman</p>	<p>Loans can impact a business, so it is important to be careful when borrowing money. If the cash flow doesn't result, the loan cannot be paid back.</p>	<ol style="list-style-type: none"> 1. Have you ever borrowed money? Who from? 2. Did you have to pay back the money by an agreed upon time? 3. If you were not able to pay back the loan in a timely fashion, what happened?
<p>The Big Trade-off</p>	<p>City planners need to make important decisions as to what kinds of business would best suit their city and help the economy. It is important to know who you are doing business with to guarantee the business will be successful and in turn boost the economy.</p>	<ol style="list-style-type: none"> 1. When visiting a city, did you notice the many types of buildings? 2. What kind of businesses did you see in those buildings? 3. Who do you think helps to design the city, and why are those people and their positions important?



Suggested Discussion Questions for Webisodes

Webisode Title	Webisode Overview	Discussion Questions
<p>Car Wash Caper</p>	<p>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 people at a time.</p>	<ol style="list-style-type: none"> 1. Let's look at a large-scale business— for example, a supermarket. How do you get customers to come to your store? 2. What methods can you use to interest the public? 3. Can you have a successful business without advertising?
<p>Sorry, I Can't Hair You</p>	<p>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.</p>	<ol style="list-style-type: none"> 1. In the workplace, what is one of the most important qualities a person can possess? 2. Why is being a listener a good skill to have? 3. What are communication skills? 4. Are you good at talking to people? How would having this skill help you get a job? 5. Why is it a smart idea to tell people about these skills?
<p>Are You Experienced?</p>	<p>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.</p>	<ol style="list-style-type: none"> 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?



Suggested Discussion Questions for Webisodes

Webisode Title	Webisode Overview	Discussion Questions
<p>Cancel My Reputation</p>	<p>In conjunction with The Domino Effect, CMR deals with the importance of being an honest business group and looks at how reputation can affect the success or failure of a business.</p>	<ol style="list-style-type: none"> 1. If you wanted to open a business with a partner, what qualities would you want your partner to have? 2. Explain what is meant by someone's "reputation." 3. How can having a bad reputation hurt a business?
<p>Don't Just Say No</p>	<p>Your opinion is just one way of seeing things. Listening to the advice of others can increase productivity, cash flow, and ultimately lead to a prosperous business. A successful business venture is one that creates a positive environment and shows respect for others' suggestions and opinions.</p>	<ol style="list-style-type: none"> 1. Do you enjoy working alone or with others? 2. When working with a partner or group, do you like to be the boss or have everyone at the same level? 3. If you like to be the boss, do you listen to the suggestions of your workers or is it "your way or the highway"? 4. What type of a work environment do you think would be most productive?
<p>The Real Skinny</p>	<p>Knowing what the customer wants is important to maintaining a successful business. Listening to the likes and dislikes of a customer demonstrates that the owner respects the customer's opinions, and keeps the customer coming back.</p>	<ol style="list-style-type: none"> 1. What qualities do you think a successful business manager might need? 2. Are customers' opinions important to the success of the business? Why or why not?