



**BIZ KID\$**  
**Episode 207: "The World is a Risky Place"**

**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.

**Today's pre-viewing questions:**

What are some risks you face everyday?

Think about what you do in the course of a day that may be risky.

Let's list some of your ideas.

(Call on all students who volunteer answers. Record student responses on a blank OHP Transparency.)

Suggestions might include such things as riding in a car, riding a bike, cooking, turning on hot water, skateboarding, sports, climbing to reach something, using electronics, not doing your homework on time, breaking a rule, and so forth.

Are there ways to moderate the risks involved in those activities?

(Again, list student responses on an OHP Transparency.)





Suggestions may include using safety devices such as seat belts, helmets, and safety equipment; taking precautions by following safe procedures; planning your time to ensure that you meet your obligations; and respecting rules, such as safe ways to use the Internet.

Today's episode of "Biz Kid\$" will raise your awareness of ways to protect yourself, your business, and your assets in this risky world.

**Show Episode 207: "The World is a Risky Place."  
Activity to follow viewing the program together:**

Encourage students to stand and stretch a minute, and then ask them to please be seated.

Let's focus on some "Risk Reducers" that business owners can use to protect their assets from risks they face.

What are some "tools" business owners use for protection that you saw in the program?

(List student responses on a blank OHP Transparency for further discussion.)

"Risk Reducers" may include:

- Insurance Coverage (Health, Life, Fire, Auto, Accident, Disaster, Legal, LLC, Property, General Liability...)
- A financial emergency fund or savings
- Proper equipment and maintenance
- Training in safe use of equipment for employees





- Alarm systems
- A Business Plan

Thank students for their attention and participation in today's session.  
Encourage them to list questions they may have for further discussion.

