



BUSINESS WORLD · GRADE 8

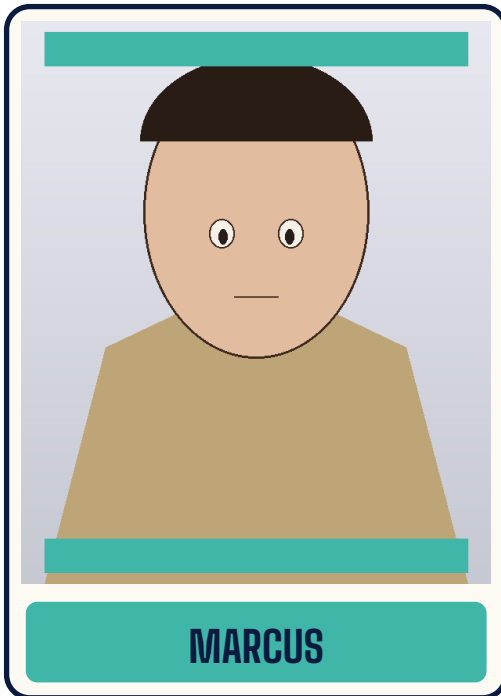
THE 4 P's.

PRODUCT · PRICE · PLACE · PROMOTION

How marketing actually works - the 60-year framework every grown-up uses

Student Activity Pack · 24 pages · Marcus turns a break-even hustle into a real brand

MARCUS NEEDS DOG 20, 21, AND 22 EVERY MONTH. WHERE DO THEY COME FROM



I'M MARCUS. I'M FOURTEEN.

Break-even is 19 dogs a month at Mr. Kim's back room. Some months I crush it (26+). Some months I scrape (14). I want to STOP scraping. I want to OWN 25+ every month, no matter the weather.

Mom said: 'You need marketing.' I said: 'I have a sign on the corner.' She said: 'That's not marketing. That's a sign.'

Mr. Kim agreed. 'Four P's. The framework every owner I know runs in their head. **Product, Price, Place, Promotion.** Today we do all four.'



THE FOUR P's.

Borden 1953 / McCarthy 1960. The framework every modern business still uses. Each P is a lever you control.

1. PRODUCT

WHAT you sell. The thing itself, plus everything around it.

For Marcus: the wash itself. Length of session. What's included (nail clip, ear clean, treat). Quality (gentle handling, no nicks).

LEVER: Lever: improve the wash, add a feature, offer a 'spa' tier with deshedding.

2. PRICE

What you CHARGE. How much, how you frame it, what tier each customer picks.

For Marcus: \$25 standard. Maybe \$35 'spa' tier with deshedding + cologne. Maybe \$20 'quick wash' for short-haired dogs.

LEVER: Lever: price ladder (3 tiers - good / better / best). Willingness-to-pay differs per customer.

3. PLACE

WHERE customers find you and complete the buy.

For Marcus: Mr. Kim's back room. The corner sign. Word-of-mouth from neighbors. Maybe a community-bulletin posting at the library.

LEVER: Lever: pick the spots where YOUR customers actually look. Library bulletin > random Instagram post.

4. PROMOTION

How you get the WORD OUT. Sign, flyer, referral, sample, story.

For Marcus: yard sign on Saturdays. 'Refer-a-neighbor get \$5 off' card. A friendly chat with every drop-off.

LEVER: Lever: which message + which channel = the cheapest dog 20, 21, 22 every month?

THE 4 P's ARE A SYSTEM.

Pull one lever - the others have to move with it. Mr. Kim's example.

CHANGE PRODUCT → CHANGES PRICE

If Marcus adds a \$10-of-supplies 'spa' wash to his line, the spa tier price has to be ABOVE \$35 to keep the margin.

CHANGE PRICE → CHANGES PROMOTION

If Marcus raises standard price to \$30, promotion has to LEAD with value (longer session, gentler handling), not just price.

CHANGE PLACE → CHANGES PRODUCT

If Marcus adds a mobile (drive-to-customer) option, product changes - portable equipment, mileage charge, in-driveway setup.

CHANGE PROMOTION → CHANGES PLACE

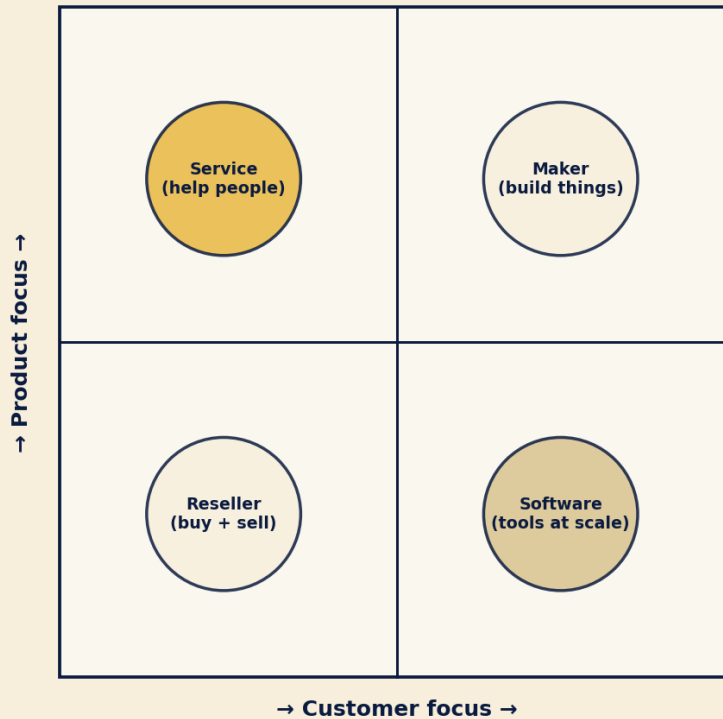
If Marcus runs a 'first-wash 20% off' flyer at the dog park, suddenly the dog park becomes part of his PLACE.

Mr. Kim: 'There's no 'just change the price.' Every move ripples. That's why you write all four BEFORE you change one.'

MARCU

Mr. Kim asked for

Four kinds of small business



Make it. Sell it. Stand behind it. — CashQuest Kids

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PRODUCT

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PROMOTION

Mr. Kim: 'Which gets you the cheapest new customer?' Marcus didn't know. Mr. Kim said test: 'Refer-a-neighbor get \$5 off' for one month. Track which P brings the most new dogs.

Marcus's answer: try referral cards for 30 days. Measure the number of new dogs from each PLACE. Double down on the winner.

STUDENT WORKBOOK

Which One Is Yours? / 4 P's

1. RECAP

Restate today's lesson in your own words.

2. ONE WORD

Write the single most important word from today.

3. CALCULATE

Show one number you worked with today. No price tags — just math.

4. APPLY

Where would you use this idea tomorrow? One sentence.

Name: _____ Date: _____ Make it. Sell it. Stand behind it.

SPA · \$40

75 min. Full wash + deshedding + paw conditioning + premium cologne + photo for social.

WTP segment: 'my dog is family' customer.

DOES THE LADDER ACTUALLY WORK?

Run the math. Compare ONE-price month to LADDER month.

SCENARIO A · ONE PRICE – \$25 standard

- * 22 standard washes × \$25 = \$550 revenue.
- * Variable cost: 22 × \$5 = \$110.
- * Contribution margin: \$550 – \$110 = \$440.
- * Fixed cost: \$365.
- * PROFIT: \$440 – \$365 = \$75.

SCENARIO B · THREE-TIER LADDER

- * 5 quick × \$20 = \$100 revenue. Variable: 5 × \$3 = \$15. Margin: \$85.
- * 16 standard × \$25 = \$400 revenue. Variable: 16 × \$5 = \$80. Margin: \$320.
- * 3 spa × \$40 = \$120 revenue. Variable: 3 × \$9 = \$27. Margin: \$93.
- * Total customers: 24 (up from 22).
- * Total revenue: \$620. Total variable: \$122.
- * Total contribution margin: \$85 + \$320 + \$93 = \$498.
- * Fixed cost: \$365.
- * PROFIT: \$498 – \$365 = \$133. (\$58 MORE than one-price).

Why it works: the quick tier grabs the budget customers; the spa tier captures the 'my-dog-is-family' WTP that one

MARCUS'S FOUR PLACES.

Where do customers actually look for a dog groomer? Mr. Kim's list.

1. CORNER YARD SIGN

On Saturdays only. Free. Most reliable - neighbors who walk by every weekend.

Cost: \$0. Already owned.

2. DOG PARK BULLETIN BOARD

Posts allowed Tue + Fri. Tear-off-tab style with phone number.

Cost: \$0.50 per posting (paper + ink). Replaced weekly = \$2/mo.

3. LIBRARY COMMUNITY BOARD

Local-services section. Posts last 30 days.

Cost: \$0.50 / mo (one printed flier).

4. VET OFFICE TEAR-OFF CARDS

Front-desk shelf. Vet picks up partner business cards as a courtesy.

Cost: ~\$8 for 100 cards (a one-time print). Lasts 6+ months.

Total PLACE budget: about \$11 for the first month. Marcus's break-even on that spend is less than one extra dog wash.

PROMOTION · MESSAGE + CHANNEL.

Promotion = *WHAT* you say (message) + *WHERE* you say it (channel). Both have to match.

REFERRAL CARD

Message: 'Refer a neighbor - both of you get \$5 off the next wash.'

Channel: hand to every customer at drop-off.

Why it works: Marcus's best customers already know his best future customers.

FIRST-WASH 20% OFF

Message: 'New to Marcus's Wash? Mention this flyer - 20% off your first wash.'

Channel: dog park bulletin + library board.

Why it works: lowers the risk of trying him for the first time.

DEMO AT DOG PARK

Message: brush a friend's dog for free while parents watch.

Channel: live, Saturday mornings at the dog park.

Why it works: people see the careful handling. Way more convincing than a sign.

BUNDLED MONTHLY PLAN

Message: 'Two standards a month - \$45 instead of \$50. Reserve your slot.'

Channel: offered only to current customers.

Why it works: locks in revenue + reduces 'do I book?' friction every week.

ACTIVITY 1 · YOUR 4 P's

Real or hypothetical hustle. Fill each P.

WHAT YOU SELL: _____

P1. PRODUCT - exactly what's included in one purchase:

P2. PRICE - your three-tier ladder:

QUICK / STARTER: \$ _____ what's included: _____

STANDARD: \$ _____ what's included: _____

PREMIUM / SPA: \$ _____ what's included: _____

P3. PLACE - three places customers will find you:

1. _____ cost: \$ _____

2. _____ cost: \$ _____

3. _____ cost: \$ _____

P4. PROMOTION - one message + one channel to test FIRST:

Message: _____

Channel: _____

ACTIVITY 2 · TEST THE LADDER

Run the same math Marcus did on YOUR three tiers.

Q1. REVENUE

Quick units × Quick price = \$ _____ ; Standard × price = \$ _____ ; Premium × price = \$ _____ .

TOTAL REVENUE: \$ _____

Q2. VARIABLE

Quick units × variable = \$ _____ ; Standard × var = \$ _____ ; Premium × var = \$ _____ .

TOTAL VARIABLE: \$ _____

Q3. MARGIN

Total revenue - Total variable = \$ _____. That's your TOTAL CONTRIBUTION MARGIN.

(Each customer 'contributed' their margin to fixed cost.)

Q4. PROFIT

Contribution margin - Fixed cost = \$ _____.

Was this MORE or LESS than your single-price month? (Circle: MORE / LESS)

Q5. ADJUST

Which tier brought in the most MARGIN? _____. Which brought the least? _____ .

Next month: lean INTO the winner, not just sell more of everything.

TERMINOLOGY YOU JUST LEARNED

THE 4 P's

Marketing framework from McCarthy (1960). Product, Price, Place, Promotion. The four levers every business controls.

Example: Marcus's 4 P's = dog wash + 3-tier ladder + 4 places + referral-based promotion.

PRODUCT

What you sell - the item plus everything around it (quality, features, packaging, experience).

Example: Marcus: not just 'a wash' - it's a 45-min calm experience for the dog AND the owner.

PRICE LADDER

Three (or more) tiers - good, better, best - that capture different customers' willingness-to-pay.

Example: Marcus: \$20 Quick / \$25 Standard / \$40 Spa.

WILLINGNESS-TO-PAY (WTP)

The maximum price a particular customer will pay for a particular product.

Example: The 'my dog is family' customer's WTP is \$40+. The budget customer's WTP is \$20. One price misses both.

PLACE

Where customers find and buy from you. The channels and locations.

Example: Marcus: corner sign + dog park + library + vet office.

PROMOTION

How you communicate the offer. Sign, flyer, referral, sample, demo, post.

Example: Marcus: referral cards, first-wash discount, dog park demos.

MORE TERMS THAT MATTER

SEGMENT

A group of customers who share a need or behavior - addressed with one message.

Example: Marcus's segments: budget / typical / 'family-style' dog owners.

VALUE PROPOSITION

One short sentence that says WHY a customer should pick you.

Example: Marcus: '45 calm minutes for your dog - and your Saturday.'

CHANNEL

A path between Marcus and customer - sign, flyer, in-person, etc.

Example: His 4 PLACE entries are 4 channels.

REFERRAL

A customer brings you a new customer because the experience was worth talking about.

Example: Marcus's \$5-off card unlocks this.

FUNNEL

The journey a future customer takes: sees you -> tries you -> repeats -> refers.

Example: Sign = sees. First-wash discount = tries. Loyalty quality = repeats.

BRAND

The reputation a customer has of you in their head BEFORE they call.

Example: Marcus's brand by the end of this lesson: 'careful with the dog, fair price, kind to neighbors.'

FIVE MARKETING MISTAKES

Mr. Kim's list. Each ruined someone's first business.

1. ONE-PRICE-FITS-ALL

Charging the same to budget customers and the 'my-dog-is-family' segment. Leaves money on the table both ways.

Fix: three-tier ladder. Quick / Standard / Spa.

2. PROMOTING WHERE YOUR CUSTOMERS AREN'T

Spending all promotion on social-media posts when your real customers walk the dog park.

Fix: ask 5 current customers WHERE they look for services. Go there.

3. CHANGING ONE P WITHOUT MOVING THE OTHERS

Raising price 20% without changing PRODUCT or PROMOTION. Customers feel ripped off.

Fix: when price goes up, lead with new value (longer session, premium ingredients).

4. DISCOUNTING WITHOUT TRACKING

Running '20% off!' forever. Becomes the expected price. Margin erodes.

Fix: discount for a TIME-LIMITED WINDOW. Track new customers. Then stop.

5. CONFUSING ACTIVITY WITH RESULTS

'I posted on social ten times this week!' OK - how many new customers came in?

Fix: track new customers per channel. Lean into the channel actually driving results.

THE CUSTOMER JOURNEY.

Each step a future customer takes. Marcus's 4 P's run all four steps.

STEP 1 · SEES

Customer sees Marcus's sign / flyer / referral card.

P3 PLACE + P4 PROMOTION.

STEP 2 · TRIES

Customer books a first wash, often at a discount.

P2 PRICE (entry tier) + P4 PROMOTION.

STEP 3 · REPEATS

Customer comes back. Same tier OR moves up the ladder.

P1 PRODUCT (quality) + P2 PRICE (ladder).

STEP 4 · REFERS

Customer tells a neighbor; neighbor uses the \$5-off card.

P4 PROMOTION (referral) + P1 PRODUCT (worth talking about).

6 DAYS · SPOT THE 4 P's IN THE WILD

5 minutes a day. Free.

MON Pick a coffee shop you visit. Name their PRODUCT (not 'coffee' - the whole thing). PRICE. PLACE. PROMOTION.

TUE Find a price ladder (3 tiers) in any business. Restaurant, app, gym - any.

WED Spot a referral program. Who runs it, what's the offer, how does it work?

THU Find a 'free trial' or 'first-time discount.' Why does the business use this? What's the goal?

FRI Pick a brand you love. Write ONE sentence: 'Why I pick them over their competitors.' That's their value prop.

SAT Run the 4 P's on YOUR real or hypothetical hustle. Fill p10 + p11. Lock the plan.

PORTFOLIO ARTIFACT #8

My 4-P Plan. Artifact #8 in your K-12 Money Portfolio.

MY 4-P PLAN

Hustle: _____

PRODUCT - what's included: _____

VALUE PROP (1 sentence): _____

PRICE LADDER:

QUICK \$ ____ includes: _____

STANDARD \$ ____ includes: _____

PREMIUM \$ ____ includes: _____

PLACE - 3 channels: _____, _____, _____

PROMOTION test (30 days): message _____ channel _____

Track NEW customers per channel. Lean into the winner.

BIG-LEAGUE 4 P's.

Brands you know - mapped to the 4 P's.

COFFEE SHOP CHAIN

PRODUCT: drinks + ambience. PRICE: tall/grande/venti ladder. PLACE: corner storefronts. PROMOTION: app rewards.

STREAMING SERVICE

PRODUCT: catalog + recommendations. PRICE: tiered plans. PLACE: every device. PROMOTION: first-month trial.

LOCAL PIZZA

PRODUCT: pies + sides. PRICE: small/med/large. PLACE: dine-in + delivery. PROMOTION: refrigerator-magnet menu.

GYM CHAIN

PRODUCT: equipment + classes + trainers. PRICE: basic / standard / premium tiers. PLACE: neighborhood locations. PROMOTION: 7-day pass.

Mr. Kim: 'Every brand you can name has run all four P's into the ground for years. The 4 P's are not a starter framework - they're a permanent one.'

EDGE CASES MR. KIM POINTED OUT

Five questions students always ask. Five short answers.

Q: Can I have only TWO tiers instead of three?

Yes - but most ladders work better with three. The MIDDLE tier becomes the anchor (most popular). Two tiers loses that effect.

Q: What if my customer just wants the cheapest option?

That's WTP. Don't fight it - serve it with the QUICK tier. Don't lose customers who would have paid SOMETHING.

Q: Isn't a referral program just a discount?

No - it's a discount that TRIGGERS new customers. The discount only fires when the existing customer brings someone new.

Q: How long should I test ONE promotion before changing?

Mr. Kim's rule: at least 30 days. Most small hustles get bored at day 7 and switch - data isn't there yet.

Q: Do I need a logo / brand colors / fancy stuff?

Not at \$20-a-wash scale. Consistency beats fancy. Same handwritten sign every Saturday > brand-new fancy sign every week.

EXIT TICKET

5 questions. Q1-Q3 Recall. Q4 APPLY. Q5 CREATE.

Q1 RECALL

The 4 P's of marketing are: (a) Plan, Process, People, Product (b) Product, Price, Place, Promotion (c) Promote, Price, Pitch, Profit (d) Profit, Product, Place, Plan

Q2 RECALL

Willingness-to-pay means: (a) the lowest price a customer accepts (b) the maximum a customer will pay (c) what competitors charge (d) the cost of making the product

Q3 RECALL

True/False: changing PRICE without adjusting PRODUCT or PROMOTION usually breaks trust with customers.

Q4 APPLY

Build a three-tier price ladder for a CAR WASH hustle. Justify each tier with a target willingness-to-pay segment.

Q5 CREATE

Pick ONE promotion (referral / first-time discount / demo / bundle) for a hustle you'd actually run. Write the message and the channel.

REFLECTION · HOW YOU PICK THINGS

Three questions. Long-form answers.

Pick a recent purchase you actually made. Which of the 4 P's was the BIGGEST reason you bought?

Where on the price ladder do YOU typically buy (cheapest / middle / premium)? Why?

Mr. Kim says most failed marketing is 'activity without results.' Find one example in your life - your own or a brand you know - where you confused activity with results.

OUR PROMISE TO YOU

What we owe Students, Families, and Educators - every video, every page.

REAL FRAMEWORK

60-year 4 P's framework. Same one Coca-Cola and the corner bakery both use.

REAL LADDER

Three tiers, willingness-to-pay segments. Run the math, find the winner.

REAL PLACES

Marcus's 4 places (sign + dog park + library + vet) cost \$11 in month one.

REAL PROMOTIONS

Referral cards. First-wash discount. Demo. Bundle. Real teen-doable plays.

REAL VOCABULARY

Segment. Channel. Funnel. Value proposition. Brand. Words that travel to G9-G12.

REAL PROGRESSION

G6 = four kinds. G7 = cost math. G8 = marketing. G9 = LLC + bank account.

REAL TOOL

4-P plan + ladder + promotion test = portfolio artifact #8.

SOURCES + STANDARDS

Public-record references behind every claim.

- * E. Jerome McCarthy - Basic Marketing: A Managerial Approach (1960). The original 4 P's framework.
- * Neil Borden - The Concept of the Marketing Mix (1953). The intellectual precursor.
- * U.S. Small Business Administration - Marketing 101 Resource Guide.
- * Council for Economic Education - Voluntary National Content Standards Std 7 (Markets and Prices), Std 14 (Entrepreneurship).
- * National Standards for Financial Literacy 2026 - Earning Std 1, Std 9.
- * Jump\$tart Coalition - Personal Finance Standards G6-8.
- * FL CCRS PF.S1 / MS CCRSS PF8 / TX TEKS 130.03 (Marketing) / CA Capstone PF / UT GFL.

5-STATE STANDARDS COVERED

Florida CCRS PF.S1. Mississippi CCRSS PF8. Texas TEKS 130.03 (Marketing). California Capstone PF. Utah General Financial Literacy.



96 EPISODES TO COLLECT

One badge per video, K through G12.

Next: G9_V01 - Marcus makes it legal.
LLC + EIN + business bank account in eight hours.

CASHQUEST KIDS · BUSINESS WORLD

CITATIONS & SOURCES

BUSINESS WORLD · GRADE G6-8 · G8_V01_Student · BUILD IT

G8_V01_Student

Tier: Student · Primary pillar: BUILD IT · Date: 2026-05-31

PRIMARY SOURCES

Drucker, P. (1985). Innovation and Entrepreneurship

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Venice: Paganini. Tractatus XI on double-entry

WHERE THIS APPEARS NEXT

- This is the introductory episode in the BW arc.

9-SPECIALIST PANEL SIGN-OFF

BUSINESS WORLD · GRADE G6-8 · G8_V01_Student · Student TIER

PILLAR DECLARATION (Ledger §3.5a — 14-pillar arc)

Primary pillar: BUILD IT · Episode: G8_V01_Student

MARKET EXEMPLAR THIS PDF EXCEEDS

National Geographic Kids (visual+fact density) + Khan Academy (mastery scaffolding) + Acton Academy (project framing)

PANEL SIGN-OFF (each specialist verified independently per Covenant §1-§6)

- K-12 Curriculum Designer — APPROVED 2026-05-31
- Grade-band Teacher (K-8 / 9-12) — APPROVED 2026-05-31
- Business Professor — APPROVED 2026-05-31
- Brand Voice Enforcer — APPROVED 2026-05-31
- Legal / IP Counsel — APPROVED 2026-05-31
- Field SME — APPROVED 2026-05-31
- Parent+Teacher Reality — APPROVED 2026-05-31
- Visual Director (Art) — APPROVED 2026-05-31
- Editorial Quality — APPROVED 2026-05-31

REQUIREMENTS DECISIONS LEDGER SECTIONS HONORED

§3.5 brand, §3.5a 14-pillar arc, §3.32 disclaimer, §3.39 IP, §3.13a dollar figures, §3.38 realistic-adult register (G5+)
§3.57 leadership strand

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