



Helpful Hints

Thank you for volunteering to assist the students at *JA BizTown*. The job you have today is very important. Please read and use the helpful hints listed below as you work with this business. If you have any questions or concerns, please ask a *JA BizTown* staff member.

1. Before the Pledge of Allegiance, the File Clerk will go to the Distribution & Delivery Center with the check to purchase supplies.
2. After entering the Loan Amount from the **Business Cost Sheet**, the CFO should print a \$5.00 check to the Distribution & Delivery Center for supplies, then enter the employee information and print payroll checks for Pay Period 1 and Pay Period 2.
3. Other checks to pay bills should be printed **only** after the CFO receives an invoice and the payment should be checked off the **Accounts Payable Checklist**.
4. During business start-up, the tellers will complete a DEBIT card for each citizen in JA BizTown to be used when they go shopping in Planet Earth and the Sports Shop only. This must be done before the Opening Town Meeting.
5. After the Debit cards have been completed, a *JA BizTown* staff member will work with Tellers to teach them how to use the computers. Tellers should wait for this instruction before beginning to use the computers.
6. Business CEOs will bring their **Loan Applications** and **Promissory Notes** to the Bank CEO. After the Bank CEO reviews and accepts the Loan Application, he/she will print off and give each business CEO a signed Loan Agreement.
7. All business deposits go to the Bank CEO, not to a Teller.
8. If there is only one Savings Officer, he/she should accept the \$1.50 and thank the customer. After customers have left the Bank, the Savings Officer will place a checkmark on the **Student Account Number Checklist** for each check received. If there are two Savings Officers, one can accept the \$1.50 check and the other should check off the customer's name from the checklist.
9. After doing #8 above, the Savings Officer(s) will go to the Restaurant to stamp each citizen's checkbook using the "Opened Savings Account" stamp during each lunch break.



Volunteer Manual Bank

10. At the beginning of each break, the Bank is very busy. A teacher will be at the Bank door to help check that each customer has an endorsed paycheck, their deposit slip, and the \$1.50 savings check before sending them to a Teller:
11. During the Lunch Breaks, the Tellers should not enter deposits into the computer while there is a line of customers at the Bank. Once the customers have left, Tellers should start with the first deposit received and carefully enter each deposit. A JA Staff person will train the Tellers once the customers have left.
12. No more than \$2.00 cash per break may be given to a customer.
13. Tellers, going on break, should have another Teller take their deposit, or stand in line with other customers.
14. During the second set of break, Tellers must immediately enter all personal deposits into the computer while the customer is at the window.
15. Students are required to open a savings account for \$1.50 during their first break (the lunch break); but do not do this during the second set of breaks.
16. Later in the day, the Bank CEO will become extremely busy entering business deposits. The CFO fills in for the CEO when he/she is on break in order to stay on top of these deposits. It is important to the individual businesses that their deposits be entered into the Bank CEO's computer.
17. Business checks and business deposit tickets are not to be filed in the folders with personal deposit tickets and personal checks. The Bank CEO will file them in his/her desk file drawer.
18. Business deposit tickets and checks will be bundled together with the loan application and placed in the white BizPrep Envelope to be taken back to school.
19. During Clean-Up time, two Tellers should visit each shop (one starting at the TV Station, and the other at the Restaurant) to collect any JA BizTown dollar bills and quarters from students. Be sure the Tellers understand that they do not collect business cash...that should be put on a business deposit ticket and brought to the Bank
20. At the end of the day, be certain that all student Simulation Folders and Volunteer Manuals remain in the business and are returned to the location where they were at the start of the day.



Facilitator Directions

START-UP TIME

(45 minutes)

Start-Up Time lasts a total of 45 minutes. This Start-Up time involves:

- **First 10-15 minutes is uninterrupted time for Staff Meeting #1.** This meeting allows time for the discussion listed below and time for students to read their own Job Simulation Folders.
- At the conclusion of this uninterrupted time, the Pledge of Allegiance signals that those students whose jobs take them out into *JA BizTown* may begin to perform their tasks. (Note: the only student who will be allowed to leave the business before the Pledge of Allegiance is the File Clerk. This person will go to the Distribution & Delivery Center with a \$5.00 check from the CFO to purchase supplies.)
- All employees remain in their business to continue with Start-Up tasks unless their job requires them to leave.
- At the conclusion of the 45 minutes, a *JA BizTown* staff member will request all employees to sit in front of their business for the Opening Town Meeting.

Staff Meeting #1

Gather your employees around you. Spend about 10 minutes to complete the following:

Introduce yourself and meet the business employees.

Ask the CEO to hand out each employee's name tag and personal checkbook, which are located in the white BizPrep Envelope they brought from school.

Ask students to introduce themselves and state their job title. Using the **Break Schedule Chart** on the shop bulletin board, give each employee the correct colored dot (red, yellow or green) to place on their name tag.

Assist students to prepare their checkbooks for the first trip to the Bank:

Ask students to open their checkbooks. Review their deposit ticket, \$1.50 check payable to the Bank for their savings account, and the entries written in the check register. There is no money in their account until they actually deposit the check.



Volunteer Manual

Bank

The first deposit ticket should show their net pay (see chart below) and \$2.00 cash back. The amount of the net deposit (net pay minus \$2.00 cash back) should be written on the first line of their check register.

Use this chart to confirm each employee's net pay.

Job Title	Gross Pay	Net Pay
CEO	\$9.00	\$8.82
CFO, Customer Service Manager	\$8.50	\$8.33
Savings Officer, File Clerk, Teller	\$8.00	\$7.84

If these steps have not been completed at school, help the student complete these tasks now. (Refer to the "Check It Out" Poster on the bulletin board.)

Advise employees that they should have another Bank employee take their personal deposits. When it is time for their break, they will need to deposit their paycheck and receive their cash back before going to lunch.

Ask the employees to get their yellow **Job Simulation Folder** from the wall pocket and begin reading the information to become familiar with their job responsibilities.

Have the CFO begin working as soon as possible. Check with the CFO to be sure he/she has printed a \$5.00 check for business supplies and has begun entering the employee names and payroll information into the computer. Payroll checks for Pay Period #1 and Pay Period #2 should be printed and signed before the Opening Town Meeting.

All employees should begin working, but remind them that they may not leave the business until after the Pledge of Allegiance.

Opening Town Meeting

JA BizTown staff will instruct students to sit in front of their business for this meeting. Please remind students to be seated quickly and quietly.

Break Rotation #1

Students are divided into three groups and will rotate to take breaks. While one group is at break, the other two groups are to continue working. Remind students to check in with their boss (the CEO) before leaving for break or work-related duties. Also, remind



Volunteer Manual Bank

students going to break that they must go to the Bank to deposit their paychecks, open their savings accounts and eat lunch, before doing other activities.

Staff Meeting # 2

(10 minutes at the conclusion of Break Rotation #1)

Have the students meet with you in a group and **bring their checkbooks and pencils**. Please use the entire 10 minutes and these pointers to assure that you complete all necessary tasks.

Prepare for the second and final break:

Ask students to open their checkbooks and complete a new deposit ticket. (Be sure each student has not asked for more than \$2.00 in cash. Be sure students enter the net deposit, which is the bottom number on the deposit ticket, in their checkbook register. Have them add to get a new balance. Refer to the “Check It Out” Poster on the bulletin board.)

Check each employee’s check register to make sure he/she has opened their savings account. Any checks he/she wrote while on break should also be entered and subtracted from their balance.

Remind employees that this is their last chance to go shopping. Remind them to spend their money wisely...but to be sure to spend it, since they can’t take it with them. Be sure each employee knows how much money they have available.

If time allows, discuss the day so far by asking the following questions:

ASK: *Are we courteous to all of our customers?*

ASK: *Are we remembering to give no more than \$2.00 in cash?*

ASK: *Are Tellers checking that the name on the deposit ticket and check match?*

ASK: *Are the Savings Officer and File Clerk keeping up with their jobs?*

ASK: *Is each one of us doing our best?*

Break Rotation #2

Students are divided into three groups and will rotate to take breaks. While one group is at break, the other two groups are to continue working. Remind students to check in with their boss (the CEO) before leaving for break or work-related duties. Also remind



students going to break that they must go to the Bank to deposit their paychecks before going shopping.

Businesses are officially closed when Green Shopping Break is over.

Closing Staff Meeting and Clean-Up (20 minutes)

Have the students bring their checkbooks and pencils to again meet with you in a group. Remember, this is the final business staff meeting of the day. The time allotted for this Closing Staff Meeting and Clean-Up period is 20 minutes. All business activity is over, and it is time to reflect on the day.

Reflection

- Review with the students what they felt went well and what they believe they could have done better as a business team.
- Ask the students to share some of the things that they learned today, both as part of the business team and individually.
- Ask students to name some of the challenges they had today and what solutions they found successful.

Clean-Up – Have all employees do the following:

- Put all materials and supplies back in the original location.
- Check to make sure **all** student job folders and Volunteer Manuals are returned.
- **Do not** turn off the computers.
- Teachers may be interested in taking completed business paperwork back to school for follow-up, especially student checkbooks. Collect these items and place them in the Biz Prep Envelope. Give this envelope to a teacher.

Money Collection

- Collect **all** *JA BizTown* coins, dollar bills, and any other *JA BizTown* re-usable student materials from students and adults.
- Have two Tellers collect dollar bills and quarters from citizens in all businesses and place the money in the Bank safe.

Closing Town Meeting

Have students wait in their business until the announcement for the Closing Town Meeting. *JA BizTown* staff will instruct students to sit in front of their shop for this meeting. Please remind students to be seated quickly and quietly.



Volunteer Manual Bank

Dismissal

As you leave, please return the Facilitator Comment Form to the JA BizTown staff or leave it on the counter in your business.

Thank you for your assistance today. We couldn't have managed without you!!!



On-Task Checklist for Volunteers

*This check list is to help guide you throughout the day. A more detailed description of each item will be on the Citizen's **Detailed Job Instructions** (found in the yellow job folders in your business). Please refer to those instructions to help guide the citizens further.

During Business Set-up:

All Employees

- Reading the information in their yellow Job Simulation Folder

CEO

- Taking out **Business Costs Sheet** and giving it to the CFO
- Completing **Bank Charter**
- Receiving/entering all **Loan Applications/Promissory Notes** and printing **Loan Agreements**
- Signing **payroll checks** when CFO is done printing them.

CFO

- Entering \$3,000 starting balance amount first into the computer
- Printing \$5 Distribution Center check
- Entering Payroll information
- Printing Payroll checks for Pay Period #1 and Pay Period #2
- If the CEO is busy, signing payroll checks

Customer Service Manager

- Review the Student Accounting Help Form
- Help Tellers complete the Debit cards for all JA BizTown citizens
- Greet Business CEO's as they come into the bank for their Loan Approval

Tellers

- Verifying cash received from File Clerk
- Filling out Debit cards for all JA BizTown citizens
- Distributing Debit cards to all businesses/employees

Savings Officer(s)

- Distributing paperwork from BizPrep Envelope to agents from other businesses as requested
- Assisting Tellers in filling out Debit Cards.

File Clerk(s)

- Going to Distribution Center to purchase supplies
- Counting out money and completing **Cash Out Tickets** for each Teller drawer



At some point in the day:

CEO

- Completing Bank CEO Checklist (*starts during Business Start-up but may not finish until later in the day*)
- Preparing **Merit Award Certificates** for each business. (*Filling these out when not busy saves time at the end of the day when JA Staff will help determine which ones are paid.*)

- Signing the **Rental Agreement** when the Leasing Agent brings it
- Having the Philanthropy Pledge Sheet, Newspaper Ad, Radio Ad, TV Ad and Web Page Ad ready when someone from that business comes for them

During First Break Rotation: (lunch)

CEO

- Receiving and verifying business deposits

CFO

- Filling-in for Bank CEO when CEO goes on break.
- Printing checks to pay bills only as bills come due. (*Bills are due when the CFO receives an invoice.*)
- Using the **CFO Accounts Payable Checklist** to keep track of which bills have been paid

Tellers

- Greeting customers and providing their cash back, but **not** entering deposits until there are no customers in line.
- Processing personal deposits according to instructions provided by a JA Staff Member
- Helping File Clerk as needed and as time allows

Customer Service Manager

- Verify that the Tellers have entered all citizen deposits, then give to the File Clerk.
- Assisit any customers that may have problems with their account.

Savings Officer(s)

- Opening Savings Accounts for customers
- Helping File Clerk as needed and as time allows

File Clerk(s)

- Filing personal deposits paperwork in the file cart

During Second Break Rotation: (shopping)

CEO



-
- Receiving and verifying business deposits

CFO

- Filling-in for Bank CEO when CEO goes on break.
- Printing checks to pay bills only as bills come due. (*Bills are due when the CFO receives an invoice.*)
- Using the **CFO Accounts Payable Checklist** to keep track of which bills have been paid

Tellers

- Processing personal deposits quickly and accurately **while** customers are in line
- Helping File Clerk as needed and as time allows

Savings Officer(s)

- Verifying that all citizens have opened a savings account
- Helping File Clerk as needed and as time allows

File Clerk(s)

- Filing personal deposits paperwork in the file cart.

End of Day (Business Clean Up):

CEO

- Finishing entering and verifying all business deposits.
- Completing **Closing Town Meeting Speech Guideline** and practicing with adult volunteer
- Finalizing **Merit Awards**. (*JA Staff will assist with names of business that paid loan.*)
- Assisting with clean-up as needed.

CFO

- Helping Bank CEO to finish entering and verifying all business deposits if needed.
- Printing **Business Accounting Report** and placing it in the BizPrep Envelope.

Tellers

- Collecting JA BizTown dollar bills and coins from citizens in each shop
- Helping File Clerk prepare paperwork to be given to teachers. (*JA Staff will instruct.*)
- Helping with clean-up as needed.

Savings Officer(s)

- Completing **Closing Town Meeting Speech Guideline** if not already completed and practicing with adult volunteer.
- Helping with clean-up as needed.

File Clerk(s)



Volunteer Manual Bank

Helping CEO bundle business paperwork for teachers (*JA Staff will instruct.*)

Adult Volunteer Facilitator(s)

- Gathering all of the paperwork and checkbooks for the day and placing them in the BizPrep Envelope to be returned to school.
- Helping CEO bundle business paperwork for teachers (*JA Staff will instruct.*)
- Checking to make sure students are **NOT** taking home any JA BizTown money or coins.
- Assuring that citizens take home the products they bought while on their breaks.
- Filling out Volunteer evaluation when a JA BizTown Staff Member brings one by. Return it to a Staff Member or leave it on a counter in your business.



Job Descriptions

<p>CEO</p> <ol style="list-style-type: none">1. Processes all business Loan Applications and Contracts.2. Prepares and gives speech at Town Meeting.3. Signs all business payroll and expense checks.4. Signs Rental Agreement for business space.5. Meets with personnel from other businesses when they visit.6. Supervises employees and business operations.	<p>CFO</p> <ol style="list-style-type: none">1. Inputs employee payroll information.2. Prints and distributes employee payroll checks.3. Prints and distributes business expense checks.4. Keeps all records of business expenses and payments.5. Signs business checks if CEO is not available.6. Assists with other business duties when employees are on break, and if time is available.
<p>TELLER</p> <ol style="list-style-type: none">1. Greets customers as they open personal accounts.2. Processes paychecks and accepts personal deposits.3. Disburses maximum of \$2 cash per pay period to customers.4. Records customer personal account transactions in computer.5. Assists File Clerk with filing, when necessary.	<p>FILE CLERK</p> <ol style="list-style-type: none">1. Purchases supplies at Distribution Center.2. Delivers Bank bags to all businesses.3. Files personal checks and deposits by account number received from tellers.4. Issues cash to Tellers and completes cash-out tickets as needed.5. Assists CEO with filing, as needed.
<p>SAVINGS OFFICER</p> <ol style="list-style-type: none">1. Greets customers as they open a personal savings account.2. Collects savings account checks from customers.3. Records/stamps customer checkbook register, indicating deposit to savings account.4. Assists File Clerk as necessary.	

JA BizTown™

Bank CEO

You are responsible for the operation of the Bank. You will lend money to businesses, assist customers, and supervise the staff. It is important that customers are happy with the Bank's services. You also will have the responsibility of signing checks after they have been printed by the CFO.

1. You should have brought from school your completed **BizPrep Booklet**. Give the **Business Costs Sheet** to the CFO. Keep the other pages until someone from the other businesses comes to collect them.
2. Remain in the bank until after the Pledge of Allegiance to help with business start-up. Your business needs everyone's help before it opens.
3. During business start-up time, take the money and cash boxes out of the safe for the File Clerk. The file clerk will distribute cash to the tellers.
4. Locate the **Bank Charter** in the yellow folder. Complete the information requested and keep it on your desk until the Attorney comes and asks for it.
5. Complete the **CEO Opening Town Meeting Speech Guideline** and practice your presentation with your Volunteer Facilitator. You will give the speech at the Opening Town Meeting.
6. After the pledge of Allegiance, welcome the other business CEOs when they visit you for a business loan. Ask them for their **Loan Application and Promissory Note**.
 - a. Using the **Bank CEO'S Checklist**, check off that you have received each business's loan application.
 - b. Using your computer's "Loan Approval" screen, select the business from the drop down box.
 - c. Verify that the "Loan Amount Requested" matches the Loan Application, and then click the "**Approve Loan**" button. (If it does not match, tell them to go back to their business and see a JA Staff person to correct it)
 - d. Print the **Loan Agreement** by clicking on the "**Print Loan Agreement**" button.
 - e. Give the **Loan Agreement** to the business CEO for his/her record.
 - f. File the **Loan Application** in the correct business folder in your desk drawer, and put the **Promissory Note** in the marked folder on your desk.
7. Give the **Promissory Notes** to the Attorney for his/her signature when he/she comes for them. When the Attorney returns them, file them in the correct business folder in your desk drawer.
8. Sign the **Rental Agreement** when the Leasing Agent delivers it to your business.
9. Give the Attorney the **Case #1 Clue Envelope** when he/she comes to collect it.

JA BizTown™

10. Allow the Non-Profit Director to place a container for individual contributions at your business. Give him/her your **Philanthropy Pledge Sheet**. Encourage your employees to contribute. The Non-Profit Director will return later for the container. Remember, this container is for **your** employees to use when making a contribution, if they wish to do so.
11. Welcome the business CFOs when they visit you for a business deposit. (They should bring a printed deposit ticket and checks and/or cash in a bank bag to you).
 - a. Be sure that the checks are stapled to the deposit ticket, with the deposit ticket on top.
 - b. Enter the deposits into the computer by clicking on the “**Business Deposits**” button found on the right side of the computer screen.
 - c. Select the appropriate business from the drop-down box.
 - d. Select the deposit number that matches the number found on the printed deposit ticket.
 - e. Verify that the deposit ticket amount and the amount shown on the computer screen are the same.
 - f. Click “**Accept Deposit**” to finalize the transaction.
 - g. File the deposit ticket and checks in the file drawer in your desk
 - h. Return the empty bank bag to the business CFO.
12. Any cash deposited should be placed in the bank safe.
13. Meet with the Energy Scientist when he or she comes to talk with you about ways your business can conserve energy/water.
14. Prepare a **Merit Award Certificate** for each business in *JA BizTown* by writing the name of each business on a certificate and signing where indicated. (Note: Do not distribute these certificates until the Closing Town Meeting.)
15. Complete the **CEO Closing Town Meeting Speech Guideline** and practice your presentation with your volunteer facilitator. You will give this speech at the Closing Town Meeting.
16. Click on the **Business Overview Report** button. All businesses that have a “0” (or are within \$10.00) in the **Loan Pay Off Balance** column, stamp “Loan Paid” on the **Merit Award Certificates** for those businesses.
17. You will share the results at the final Town Meeting.
18. Supervise your staff to be certain that schedules are followed, that everyone does his/her job, and works together as a team.
19. Assist with business clean up at the end of the day.



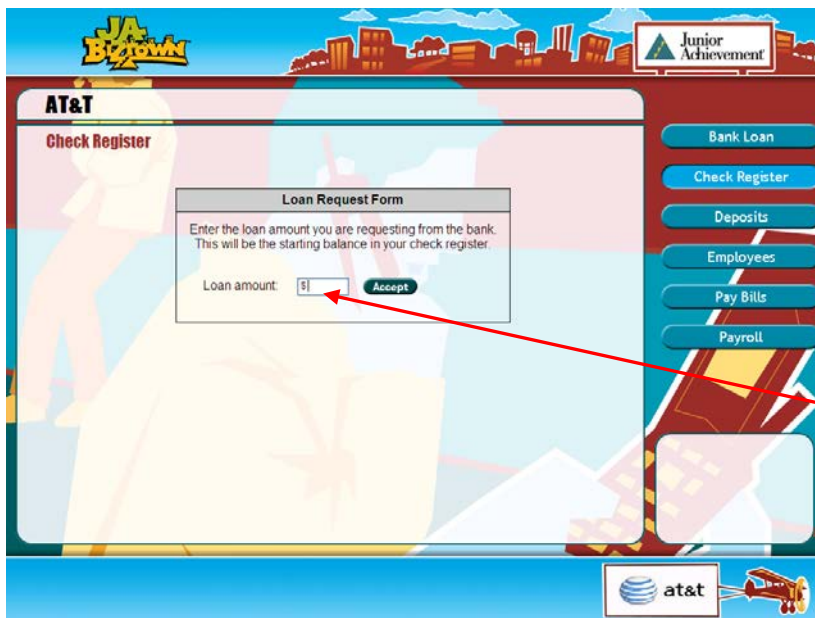
Bank CFO

Using the computer at your desk, you will print payroll checks and checks to pay bills. The CEO will sign all checks. If the CEO is not available, you may sign them yourself.

Remain in your business until the Opening Town Meeting to help with business start-up. Your business needs everyone's help before it opens.

1. Opening Your Business Account

- Ask the CEO for the **Business Costs Sheet** found in the JA BizPrep envelope.
- The opening screen on your computer should look like this. If it doesn't, please find a JA staff member.



JA BizTown™ BizPrep
AG Edwards Business Costs Sheet

Student Name	Account #	Salary	Periods	Salary
CEO		\$0.00	X 2 =	
CFO		\$8.00	X 2 =	
Financial Consultant 1		\$8.00	X 2 =	
Financial Consultant 2		\$8.00	X 2 =	
Financial Consultant 3		\$8.00	X 2 =	
Financial Consultant 4		\$8.00	X 2 =	
Total of All Salaries				\$

OPERATING COSTS		
Advertising	\$4 to St. Louis Post-Dispatch, \$4 to KSLR Radio, \$4 to CW11	\$12.00
Taxes	\$5.00 to City Hall (property taxes)	\$5.00
Health Care	\$2 to St. Louis Children's Hospital	\$2.00
Professional Services	\$2 to Deloitte (accounting), \$2 to Bryan Cave (legal services), and \$2 to American Family Insurance (insurance)	\$6.00
Rent	\$5 to Realty Office	\$5.00
Supplies	\$5 to Warehouse	\$5.00
Philanthropy	\$2 to Junior Achievement (nonprofit organization)	\$2.00
Utilities	\$5 to American and Pubbody Energy (electric), \$5 to AT&T (phone), and \$2 to American and Pubbody Energy (water)	\$12.00
Recycling	\$2 to City Hall	\$2.00
Total Operating Costs		\$
Total Business Costs (Salaries plus Operating Costs)		\$

- The Bank will not need to borrow money. The Bank has \$3,000 to start the day.
- In the box next to **Loan amount** on the computer, enter **\$3,000** (instead of your "Total Business Costs") Click on the **Accept** button.
- If you entered a wrong number and clicked on **Accept**, then find a JA staff member to make any necessary change.
- Do **NOT** click on the **Print Accounting Report** button – you will do that later.
- Turn the page for instructions on your next step.

2. Write a Check to Distribution & Delivery Center

- Click on **Pay Bills**.

AT&T

Check Register

Loan Amount Owed: \$210.00

Number	Transaction Description	Payment / Debit (-)	Deposit / Credit (+)	Balance
	Bank Loan		\$200.00	\$200.00

Balance: \$200.00

Print Accounting Report

at&t

- After you click on **Pay Bills**, you will see the screen below. Complete these steps,

AT&T

Pay Bills

Select the business: Warehouse

Select what the payment is for: Supplies

Enter the check amount: \$ 5.00

AT&T 000
103 Revenue Row
JA BizTown, MO 63005
October 22, 2007

PAY TO THE ORDER OF Warehouse \$ _____ Dollars

Memo: Supplies
007005074+05001002003

Cancel Reprint Checks Print Check

at&t

Select **Distribution & Delivery Center** as the business to receive the check.

Select **Supplies** to show what the check is for.

Enter **5.00** for the amount of the check.

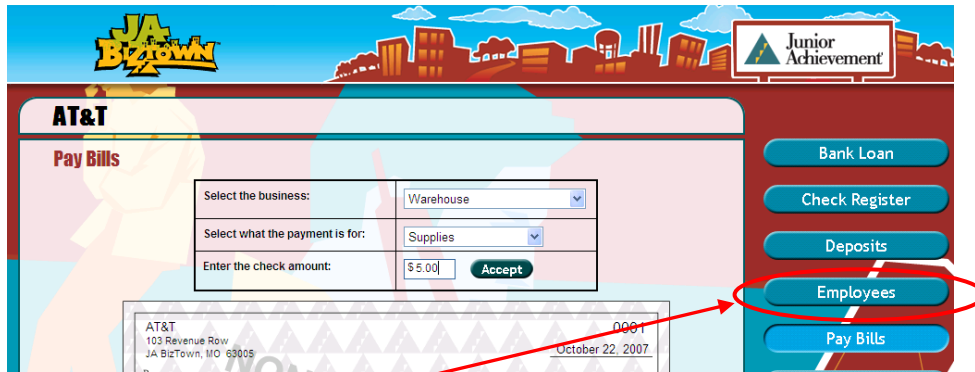
Click on **Accept** to complete the check. Then click on **Print Check**.

Remove & throw away the bottom part of the check

Have the **CEO** sign the check and give it to the employee who goes to the **Distribution & Delivery Center**.

- Put a checkmark beside **Distribution & Delivery Center** on the purple **Accounts Payable Checklist**.
- Turn to the next page to learn about payroll.

3. Enter Employee Names and Jobs



● Click on the **Employees** button, and you will see the screen above.

● Using the **Business Costs Sheet**, complete the steps below.

Enter the employee's account number found on the Business Costs Sheet.

Enter the first name like this: John.

Enter the last name like this: Smith.

Click on the down arrow to click on the employee's job title.

● The salary and tax amounts appear on the screen! Be sure that the salary on the computer matches the **Business Costs Sheet**.

● Click on **Add Employee**, then click on **OK** if all is correct, and the following box will appear on the screen.

Acct	Employee	Job Title		
999	John Smith	CEO	Edit	Delete

● If you made a mistake, click on **Cancel** and start over for that employee.

● Add all employees, and then turn to the next page for payroll directions.

4. Print Payroll Checks

- Now that employees have been entered. Click on the **Payroll** button.

The screenshot shows the 'AT&T Employees' management interface. On the left, there are input fields for employee details: 'Enter the employee's account number:', 'Enter the employee's first name:', 'Enter the employee's last name:', 'Select a job title:' (with a dropdown menu), 'Gross pay amount:', 'Payroll tax amount:', and 'Payroll check amount:'. In the center, there is a table of employees:

Acct	Employee	Job Title		
990	Susan Stanton	Sales Associate	Edit	Delete
992	Robert Carlton	Installation Specialist	Edit	Delete
993	Jane Doe	CFO	Edit	Delete
999	John Smith	CEO	Edit	Delete

On the right side, there is a vertical menu of buttons: 'Bank Loan', 'Check Register', 'Deposits', 'Employees', 'Pay Bills', and 'Payroll'. The 'Payroll' button is circled in red.

- The following screen will appear.

The screenshot shows the 'AT&T Payroll' screen. At the top, there are two dropdown menus: 'Select pay period:' (set to '1') and 'Select an employee:' (open, showing a list of names: Susan Stanton, Robert Carlton, Jane Doe, John Smith). Below these is a check form with the following fields: 'Pay to the ORDER OF:', 'Dollars', 'Memo:' (with the number 00700507 05003002003), and 'Acct.#'. At the bottom, there are two buttons: 'Create Batch' and 'Print Check'. The 'Print Check' button is highlighted with a blue glow. A large watermark 'NON-NEGOTIABLE' is overlaid on the check form.

- Select pay period 1** and **select an employee**. The check will be filled out automatically.
- Click on **Print Check**. Continue by selecting each employee's name until all payroll checks have been printed for all employees.
- Put a checkmark next to First Pay Period on the purple **Accounts Payable Checklist**,
- Have the CEO sign all of these payroll checks. Do not detach the pay stub. Place all checks in the black **Payroll Folder** (in the pocket labeled Payroll #1).
- Go to the next page for more instructions on payroll.

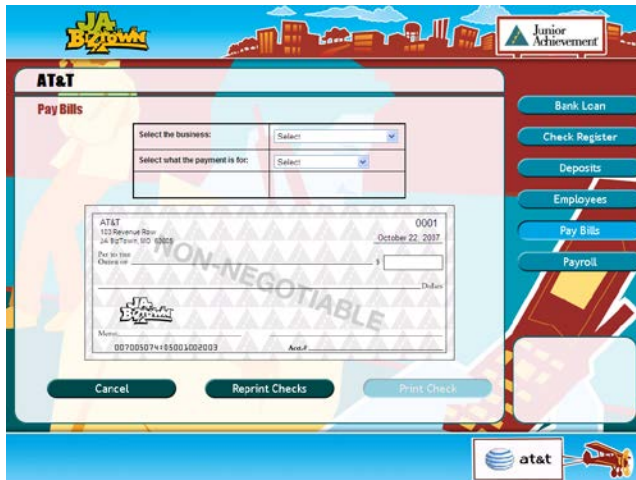
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4. Print Payroll Checks

- Print payroll checks for Pay Period 2. Follow the same process that you used for Pay Period 1.
- Write a checkmark next to Second Pay Period on the **Accounts Payable Checklist**
- Be sure all payroll checks are printed **before** the Opening Town Meeting.
- Put all completed payroll checks in the **Payroll Folder**. The CEO will distribute the checks for Pay Period #1 right after the Opening Town Meeting.
- The CEO will distribute payroll checks for Pay Period #2 after all the lunch breaks are over, during the 2nd staff meeting.

5. Pay Bills (Invoices)

- Sometimes you will see the word “invoices.” This is another word for “bills.”
- Follow the instructions that you used in section 2, “**Write a Check Distribution**” to complete the rest of your bills.



- Select the business to be paid.
- Select the word to describe what the check is for.
- Enter the amount to be paid and click “**Print Check**”.
- Use the **CFO Accounts Payable Checklist**, placing a checkmark next to bills that you have paid.

- Print checks to pay bills **ONLY** when you receive an invoice. Print the check and place it in the return envelope that was provided with the invoice (postage is already on the envelope) along with the bottom portion of the invoice. Mail the envelope back to the business by placing it in the Brown box in Town Square.
- Turn to the next page for instructions on how to make bank deposits for money that comes into your business.

6. Final Step

- At the end of the day, put 3 pieces of plain paper into your printer and click on **Check Register**.
- Print the **Accounting Report** for your business.
- Put the report into the JA BizPrep envelope to be taken back to school.
- This report will show if your business successfully repaid its loan and if it earned a profit.
- Assist with business clean-up.

**Congratulations on a job well
done!**

JA BizTown™

Bank Teller

You are responsible for greeting customers, handling money, and entering deposit amounts into the computer. You must be alert to see that deposit tickets and checks are completed correctly. The reputation of the Bank depends on you being pleasant, courteous, and accurate.

1. Remain in your business until after the Pledge of Allegiance to help with business start-up. Your business needs everyone's help before it opens.
2. A *JA BizTown* staff member and the volunteer facilitator will assist with your computer training during start-up time. Please do not use the computer until an adult tells you to do so.
3. During the Business Start-Up time, you will work with the other Tellers at the Bank to distribute a **DEBIT Card** to each citizen who will be a customer of the Bank.
4. A *JA BizTown* staff member will give you a list of citizen names and the business each one works in. Divide the list of businesses among the tellers. Using this information, complete a **DEBIT Card** for every citizen who will be a customer of the Bank today.
5. When all **Debit Cards** are completed, group them by business and deliver them to each business CEO. Be sure to tell the CEO to give the **Debit Cards** to the employees to be used when they go shopping at Planet Earth and the Sports Shop **ONLY**. Tell them they have to fill in their account number and signature on the card of the card. Be sure to explain that the Debit Card is not activated until the back is complete.
6. All Bank **Debit Cards** must be completed and delivered **before** the start of the Opening Town Meeting.
7. **You are not to accept business deposits.** All business CFOs should visit the Bank CEO to do their business banking. (Note: the Bank CFO will take care of business deposits when the CEO is on break).
8. During **Lunch Breaks**, greet customers politely and courteously as they approach your counter. **DO NOT** enter any of the deposits into the computer until after customers have left the Bank.
9. Accept each customer's paycheck and deposit ticket. **No one is allowed to receive more than \$2.00 in cash from each paycheck.** Follow these steps:
 - a. Ask the Citizen for their payroll check and deposit ticket.
 - b. Check each deposit ticket for an account number.
 - c. Give the customer the amount of cash back requested on the deposit ticket (**no more than \$2.00**).
 - d. Ask the customer to **visit the Savings Officer's desk** to give him/her the \$1.50 savings check.
 - e. **Thank the customer** for visiting the Bank.
10. Place the deposit ticket **on top** of the payroll check keeping the two items together on a pile.

(continued)

JA BizTown™

(Bank Teller continued)

11. When there is no longer a line of customers at the teller windows, begin entering the deposits into the computer. Do the following: (A JA Staff person will train you on how to do this, please wait until you have been trained before you begin entering)
 - a. Begin with the first deposit that you received.
 - b. Type this citizen's account number in your computer and click "GO" or "ENTER" key..
 - c. Be certain the name that appears on the computer screen matches the name on the deposit ticket and the check.
 - d. At the Deposit Type drop down arrow, select "Payroll Check"
 - e. Enter the amount of **Cash Back** requested on the deposit ticket.
 - f. Click on the "Accept Deposit" button.
 - g. Staple the Deposit ticket on top of the payroll check.
 - h. Place the completed deposit next to your work station and go on to your next deposit.
12. Give the completed checks and deposit tickets to the Customer Service Manager for verification.
13. **Remember, you are not to accept business deposits.** All business CFOs should visit the Bank CEO to do their business banking. (Note: the Bank CFO will take care of business deposits when the CEO is on break).
14. During the **Afternoon Shopping Breaks**, you must enter all deposits **while** the customer is at your Teller window, so the customer will have money in their account for shopping. Follow the procedure above for giving cash back and entering the deposit into the computer. Remember that this is now Pay Period 2. No one can take out more than \$2.00 in cash back.
15. During the second break rotation (pay period 2), customers **do not** give the Savings Officer a check for \$1.50 for their savings account.
16. If a customer has a problem with their account, inform the Customer Service Manager.
17. At the end of the day, return all money to the safe.
18. Assist with business clean up at the end of the day.



Bank Teller Helpful Hints

Pay Period 1 (Lunch Break)

1. Ask the customer for their **Payroll Check** and **Deposit Ticket**. (The Savings Account check goes to the Savings Officer)
2. Verify that the Payroll Check is signed on the back.
3. Keep these two items together. Do NOT enter into the computer or staple, at this time.
4. Give the customer \$2.00 cash back. Move on to the next customer.
5. **Once all the customers have left the bank, wait for the JA BizTown staff person to train you on the computer entry BEFORE you go any further.** Once trained, you may continue.
6. Type the student's account number (found on the bottom of the deposit ticket).
7. Click GO
8. Be certain the name is correct on the screen and matches the name you are working with.
9. Use the drop down arrow and click on "**Payroll Check**".
10. Verify that the pay period indicates Pay Period 1.
11. Enter **\$2.00** on the **CASH BACK** line.
12. Click on Accept Deposit.
13. Verify that the Net Deposit matches what you just entered on the deposit ticket.
14. Staple the Payroll Check to the Deposit Ticket. (The staple indicates this has been entered)
15. Place the completed deposits in the basket and move on to the next one.

Pay Period 2- (Shopping Break)

1. Follow the same directions as in Pay Period 1 **EXCEPT** this time you **WILL** enter the customer information while the customer is with you.
2. Again, ask the customer for their **Payroll Check** and **Deposit Ticket**.
3. **THIS TIME**, look very closely at **two** lines on the deposit ticket....the top where it says **CASH** and the bottom where it says **LESS CASH RECEIVED**. In most cases a customer will have one or the other filled in, NOT both.

IF THEY HAVE CASH INDICATED AT THE TOP, PROCEED TO #4. IF NOT, SKIP TO #8.

4. At the top where it says **CASH** indicates that the customer would like to deposit cash into their checking account. Ask the customer for the cash amount (CURRENCY AND/OR COINS).

Highlight **CASH** on the **deposit type**.
5. Enter the cash amount that the customer wants to deposit on the CASH line.
6. Click on **ACCEPT DEPOSIT**. Place the cash in the cash drawer.
7. Enter the customer account number AGAIN. Now you must deposit their **payroll check**.
8. Click on Payroll Check. Verify that the screen indicates Payroll #2. **
9. Look at the **LESS CASH RECEIVED** line on the deposit ticket. Verify with the customer what they have written. (It can be anything from \$0 to \$2.00). NO MORE THAN \$2.00 CAN BE GIVEN.
10. Enter the amount of cash given to the customer on the **CASH Back** line.
11. Click on **ACCEPT DEPOSIT**.
12. Staple and place in the basket.

** If you try to enter the Payroll Check and it goes straight to the Cash Amount screen, it means that Payroll #1 was deposited twice. Please ask a BizTown staff person for assistance.

JA BizTown™

Bank Savings Officer

You are responsible for opening savings accounts for *JA BizTown* citizens. It is important that you work carefully and keep accurate records for yourself and for your customers.

1. Remain in your business until after the Pledge of Allegiance to help with business start-up. Your business needs everyone's help before it opens.
2. During business start-up time, you will assist Tellers with completing the Debit Cards.
3. As you open each customer's account during the first set of work/break rotations, do the following:
 - a. Accept each customer's personal check and place it in the gray box provided. Be sure that the check has been written to the Bank in the amount of \$1.50 and is signed by the citizen.
 - b. Be sure to thank each customer as he/she leaves.
 - c. After all customers have left the Bank, use the **Student Checklist**, making sure to "√" off names for each savings check you have received.
 - d. While citizens are eating lunch, stamp the customer's checkbook register with the stamp labeled "**Opened Saving Account**" on the transaction line to show that \$1.50 has been transferred from their checking account into their savings account.
4. Give the completed savings checks to your File Clerk for filing.
5. During the second set of break rotations, take your **Student Checklist** and begin visiting each business to locate any citizens who have not been "checked" off your list. Collect their check for savings and stamp their checkbook register. Continue until you have completed all names on your checklist.
6. Assist the Customer Service Manager if any records may be needed to help a customer.
7. Assist the File Clerk, as needed.
8. Help with business clean up at the end of the day.

JA BizTown™

Bank Customer Service Manager

You are responsible for maintaining a good relationship between the bank and the customer. If a customer has a question or problem pertaining to their checking or savings account, it is your job to determine what may be the problem. You will oversee that the Tellers have entered the citizen deposits correctly, hopefully preventing any problems from occurring. You will also support the Tellers if help is needed. The reputation of the Bank depends on you being pleasant, and courteous.

1. Remain in your business until after the Pledge of Allegiance to help with business start-up. Your business needs everyone's help before it opens.
2. A *JA BizTown* staff member and the volunteer facilitator will assist with your computer training during start-up time. Please do not use the computer until an adult tells you to do so.
3. During the Business Start-Up time, you will support and help the Tellers at the Bank to complete and distribute a **DEBIT Card** to each citizen who will be a customer of the Bank.
4. A *JA BizTown* staff member will give you a list of citizen names and the business each one works in. Divide the list of businesses among the tellers. Using this information, complete a **DEBIT Card** (name and business line ONLY) for every citizen who will be a customer of the Bank today.
5. When all **Debit Cards** are completed, have the Tellers deliver the Debit Cards to the business/citizens that they completed to each business CEO. Be sure to tell them that the CEO should give the **Debit Cards** to the employees to be used when they go shopping at Planet Earth and the Sports Shop ONLY. Tell them they have to fill in their account number and signature on the back of the card. Be sure to explain that the Debit Card is not activated until the back is completed.
6. All Bank **Debit Cards** must be completed and delivered **before** the start of the Opening Town Meeting.
7. After the Debit Cards have been completed, a JA Staff person will instruct you on how to use the computer and the screens that you will use to understand how to problem solve to help a customer.
8. During **Lunch Breaks**, greet customers politely and courteously as they enter the bank. Ask them to have the proper paperwork ready for the Tellers. (i.e. Paycheck endorsed and signed on the back, deposit ticket and savings account check torn out of their checkbook.) If they are prepared it will help the lines at the bank move faster.

JA BizTown™

(Customer Service Manager continued)

9. If help is needed as a Teller, fill in to help so that the lines can move faster. (Customers do not like to wait in long lines.) Accept each customer's paycheck and deposit ticket. Follow these steps:
 - a. Ask for the Customer's Payroll check and Deposit Ticket
 - b. Check each deposit ticket for an account number.
 - c. Give the customer the amount of cash back requested on the deposit ticket (**no more than \$2.00**).
 - d. Ask the customer to **visit the Savings Officer's desk** to give them the \$1.50 savings check.
 - e. **Thank the customer** for visiting the Bank.

10. When there is no longer a line of customers at the teller windows, begin entering the deposits into the computer. Do the following: (**A JA Staff person will train you on how to do this, please wait until you have been trained before you begin entering**)
 - a. Begin with the first deposit that you received.
 - b. Type the citizen's account number in your computer and click "**GO**" or press the "**ENTER**" key.
 - c. Be certain the name that appears on the computer screen matches the name on the deposit ticket and the check.
 - d. From the drop down arrow at Deposit type, select "**Payroll Check**"
 - e. On the Cash back line, enter the amount of **Cash Back** requested on the deposit ticket.
 - f. Click on the "**Accept Deposit**" button.
 - g. Staple the Deposit ticket on top of the payroll check.
 - h. Place the completed deposit next to your work station and go on to your next deposit.

11. After Lunch breaks have started, this is when customers may have problems with their accounts. If you are helping as a Teller and a customer has a problem, stop what you are doing, ask another Teller to help you complete the remaining citizen deposits, and you help the customer with their problem. Customers should never have to wait if there is a problem. If you are not able to assist the customer with their problem, ask a JA Staff person for help.

12. The CFO will cover for you when you go to lunch. Make sure to explain the screen that you use to the CFO and how the CFO will help customers that may have a problems with their account.

13. Throughout the day, remind employees of the importance of good customer service. Lead by example: make sure to greet customers with a friendly hello and thank them for visiting the Bank.

14. Assist with business clean up at the end of the day