



## Welcome to Your Volunteer Day at JA BizTown in Bank of America!

We appreciate all your assistance today in making this an outstanding learning experience for the students employees in Bank of America.

### Your Day

- Before the “JA BizTown citizens” arrive, a JA staff member will greet you and provide some hints for the day.
- When the citizens arrive, they will be seated in the common area. We encourage you to listen to the orientation that they receive. It will have many reminders for you.
- At the end of the orientation, the bank employees will report to you and you will cover all the points on pages 2-8. Then they will begin their work.
- The CFO gets started right away.
- Personal and business banking take place at the bank. Personal banking customers come into the bank. Businesses go to the Business Window.
- Important employee tasks to double-check throughout the day:
  - No one leaves the bank until the Opening Town Meeting.
  - The CEO approves all business loans and deposits.
  - The CFO handles the payroll and pays all bills. The CFO also helps the CEO approve business deposits.
  - Tellers accept deposits and give requested cash back.
  - There is a \$2.00 cash withdrawal maximum for each paycheck.
- This Volunteer Guide breaks out the day into its main parts:
  - **Business Start-up** – pages 2-8
  - **First Work/Break Rotation** – page 9
  - **Staff Meeting** – page 10
  - **Second Work/Break Rotation** – page 11
- Some general information is located on page 12.






## Deposit Ticket

(All workers should complete the following. They should have done this at school, but please check.)

- Name and account number should be on each deposit ticket.
- The first deposit ticket should have been completed at school. Students know how much they will be paid (*located on the Business Costs Sheet in the JA BizPrep envelope*). A payroll tax of 2% is deducted, so their paycheck will be 98% of their salary.
- If they want cash back (\$2.00 maximum per pay period), they must subtract \$2.00 from the paycheck amount. The “net deposit” will be the amount that is deposited in the bank. For example, if a worker is paid \$8.82 and wants \$2.00 in cash, the net deposit is \$6.82. They must sign the deposit ticket for cash back.
- They should **tear out** the deposit ticket BEFORE going to the bank.
- **They should have the deposit entered in their checkbook registers.**

DEPOSIT TICKET

Name \_\_\_\_\_



CASH	CURRENCY	
	COIN	.
LIST CHECKS SINGLY		8 82
		.
		.
<b>SUBTOTAL</b>		8 82
LESS CASH RECEIVED		2 00
<b>NET DEPOSIT \$</b>		6 82

Date \_\_\_\_\_ 20\_\_\_\_

Deposits may not be available for immediate withdrawal.

signature

Signature required for cash received.

Acct.# \_\_\_\_\_

**Go to next page to see deposit ticket answers for each job.**



## Deposit Ticket Answers for All Jobs

CASH	CURRENCY		.
	COIN		
LIST CHECKS SINGLY		<b>8</b>	<b>82</b>
			.
			.
<b>SUBTOTAL</b>		<b>8</b>	<b>82</b>
LESS CASH RECEIVED		<b>2</b>	<b>00</b>
<b>NET DEPOSIT \$</b>		<b>6</b>	<b>82</b>

Acct.# \_\_\_\_\_

**CEO**

CASH	CURRENCY		.
	COIN		
LIST CHECKS SINGLY		<b>8</b>	<b>33</b>
			.
			.
<b>SUBTOTAL</b>		<b>8</b>	<b>33</b>
LESS CASH RECEIVED		<b>2</b>	<b>00</b>
<b>NET DEPOSIT \$</b>		<b>6</b>	<b>33</b>

Acct.# \_\_\_\_\_

**CFO**

CASH	CURRENCY		.
	COIN		
LIST CHECKS SINGLY		<b>7</b>	<b>84</b>
			.
			.
<b>SUBTOTAL</b>		<b>7</b>	<b>84</b>
LESS CASH RECEIVED		<b>2</b>	<b>00</b>
<b>NET DEPOSIT \$</b>		<b>5</b>	<b>84</b>

Acct.# \_\_\_\_\_

**Teller**  
**Savings Officer**  
**Customer Service Manager**

**Go to next page.**





## Checkbook Register

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	✓	FEE (F AN)	DEPOSIT/CREDIT (+)	\$	BALANCE
		<b>deposit</b>				<b>6 82</b>		<b>+ 6 82</b>
								<b>6 82</b>
<b>001</b>		<b>Bank of America</b>	<b>1 50</b>					<b>- 1 50</b>
								<b>5 32</b>

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	✓	FEE (F AN)	DEPOSIT/CREDIT (+)	\$	BALANCE
		<b>deposit</b>				<b>6 33</b>		<b>+ 6 33</b>
								<b>6 33</b>
<b>001</b>		<b>Bank of America</b>	<b>1 50</b>					<b>- 1 50</b>
								<b>4 83</b>

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	✓	FEE (F AN)	DEPOSIT/CREDIT (+)	\$	BALANCE
		<b>deposit</b>				<b>5 84</b>		<b>+ 5 84</b>
								<b>5 84</b>
<b>001</b>		<b>Bank of America</b>	<b>1 50</b>					<b>- 1 50</b>
								<b>4 34</b>

- Is correct **net** deposit entered?
- Is the check to Bank of America entered?
- Are new balances on the gray lines accurate?
- *Go to next page.*

## Paycheck

- Have the CEO sign the first set of paychecks printed by the CFO.
- The pay stub should be cut from the paycheck.
- Tell the CEO to pass out the checks with their pay stubs to the employees.
- BEFORE GOING TO THE BANK, EMPLOYEES SHOULD:
  - **ENDORSE** their paychecks!
  - **TEAR OUT** the deposit ticket and \$1.50 check to Bank of America.
- AT THE BANK, EMPLOYEES WILL:
  - **TAKE** the endorsed paycheck, deposit ticket, and \$1.50 check to the Bank. (It is not necessary to bring the checkbook register and pay stub.)
  - **WAIT** in line for the next available teller. (Bank of America employees must do this as well.)



Employees must endorse their paychecks!

- *Go to next page.*



8. Explain that all workers should now read their **job descriptions** in their Employee Manuals. Make sure that they understand their jobs before the day begins. This is very important!
9. Explain that a JA staff member will arrive to conduct training for the Tellers, Customer Service Manager, and Savings Officer. **(Please listen to the presentation to receive the training as well, so you may help the employees throughout the day.)**
10. Have employees begin their tasks according to their job descriptions. The CEO has a speech at the opening town meeting. Have the CEO read it to you to practice.
11. The Customer Service Manager should begin counting cash for the Tellers (according to the Employee Manual).
12. When the supplies come from the **Warehouse**, distribute them as follows.
  - The **envelopes and stamps** go to the **CFO** to mail two payments.
  - The **Savings Certificates** go to the **Savings Officer**.
  - The **bank bags** go to the **Customer Service Manager**.
14. All Bank of America employees remain in the business until it is time for the **Opening Town Meeting**. (They may go to the restroom.)
15. **Please Remember:** You will assist the employees during the day. You ensure that they are doing their jobs. You do not complete their tasks for them. Continually remind them to refer to their Employee Manuals to complete all work, using words such as “How are you coming on ....,” “Let’s look at your manual and check how you are doing,” or “Have you finished all these tasks? What’s on the next page?” (Note: If you ask them if they’re finished for the day, many employees will say yes, even though they are not. They may be unaware that there is more because they have quit looking at the manual or haven’t turned the page.)

**You will use the next page for information on the first work/break rotation.**



## **GUIDE TO THE FIRST WORK/BREAK ROTATION**

- JA staff members will check the customers' work before they enter the bank.
- Personal banking customers will come into the bank and stand behind the red line to wait for an available Teller.
- Each business will bring a Loan Application Form and Promissory Note to the Business Window. The Customer Service Manager (CSM) will take these to the CEO. (If you have only one CSM, the CEO should cover the window while the CSM is on break during the first break.)
- Personal banking customers make their deposit and then give the \$1.50 check to the Savings Officer.
- When Tellers are no longer busy and have nothing to do, they may help the CSM file deposit tickets and paychecks on the wall.
- The CEO should approve all business loans on the computer.
- Some businesses may begin to make deposits. The deposits are made at the Business Window. The CSM should give these to the CEO.
- The CEO should approve all deposits on the computer.



## **VOLUNTEER GUIDE TO STAFF MEETING**

1. This meeting occurs between the two work/break rotations.
2. All business stops. All employees should be in the Bank.
3. Have them sit on the floor.
4. The CEO should distribute signed, green paychecks to all employees (with the pay stub cut apart).
5. Each employee should:
  - a. **endorse** the paycheck,
  - b. **decide** if s/he wants any cash back,
  - c. **prepare** a second deposit ticket, and
  - d. **enter** the transaction into the checkbook register.
6. Check employee checkbook registers for accuracy for all transactions. Sometimes, employees think that they have more money in the bank than they do because they haven't entered all transactions into the checkbook register.
7. Remind employees that during the second break they:
  - a. have **30 minutes** for the break,
  - b. will **eat lunch** at The Smokehouse Market, where they will use JA BizTown cash to purchase a drink. (You may eat now as well.)
  - c. will have their **final opportunity to spend** their money, and
  - d. must **return to work** at the end of the break.

Go to the next page for instructions on things to look for during the second work/break rotation.



## **GUIDE TO THE SECOND WORK/BREAK ROTATION**

- During the second set of breaks, businesses will make a lot of deposits.
- The CSM must be sure to get these to the CEO.
- The CEO **MUST APPROVE** the deposits on the computer.
- When the CEO is on break, the CFO should approve deposits.
- Business deposits will come in very quickly at the end of the day, so the CEO and CFO must be sure that all deposits are approved.
- Businesses will not be able to repay their loans unless the CEO approves the deposits!
- Make sure that the Savings Officer has prepared his/her Closing Town Meeting speech.
- When Tellers are no longer busy and have nothing to do, they may help the CSM file deposit tickets and paychecks on the wall.
- When the end of the day is announced, employees should hang their T-shirts on the wall.

## **END OF DAY – CLEAN UP**

- Business papers should be placed in the JA BizPrep envelope (especially the printed Accounting Report) for the CEO to return to school.
- Employees should make their workstations look like they did at the beginning of the day.
- The Employee Manuals remain at JA BizTown.
- Thank you once again for your help! We can't do it without you! We will e-mail a survey so you may provide feedback to us about your day.
- Thanks for making this day unforgettable for the kids!



## JA BizTown Volunteer Basics

**Student Illness:** Please contact a JA staff member or a teacher, if a child should become ill. We have first-aid supplies and a private area where an ill child can rest. A JA staff member will work with classroom teachers to determine if parents need to be called. Band-aids may be obtained from a JA staff member.

**Medication:** Student medications must be administered by classroom teachers. Medicine needing refrigeration will be kept in the refrigerator in the training room, and it must be clearly marked for a specific child.

**Dismissal:** Students are dismissed immediately following the Closing Town Meeting.

**Weather Emergency:** In the event of a weather emergency, a JA staff member will provide immediate verbal directions to all students, teachers, and volunteers. If this should occur, please make sure all students are quiet in your business and are listening to evacuation instructions. Students will likely move to another location in the building, and you will need to assist in an organized evacuation.

**Restrooms:** Restrooms are located inside JA BizTown in the hallway between CW11 and Bank of America. Please remind students that they should use these restrooms and must remain in JA BizTown at all times.

**Student Photographs:** If students have a symbol on their nametags (e.g. star), this means that those students are not allowed to be photographed or on TV.

**Lost and Found:** Please see a JA staff member, if a student is missing an item. We have a lost and found area, and a JA staff member will assist you.

**Lost Lunch:** If a student is missing or has forgotten a lunch, please see a JA staff member, and we will do our best to provide something for the student.