

# Bank – STAR Financial BizPrep

## Welcome Letter

Business CEO:

We are looking forward to your school's visit to *JA BizTown* and hope that you and your team are as well. We know you are learning a lot about operating your own business and handling your own finances. Before long, you will be able to put your knowledge to work and, hopefully, see success for both yourself and your business.

You will find many important papers in this BizPrep Packet. All pages must be completed before coming to *JA BizTown* and must be brought with you on the day of your onsite visit. There are also several tasks to be completed in preparation for your visit. **Please use the checklist below to assure that all paperwork and tasks are completed and checked for accuracy.**

\_\_\_\_ Business Cost Sheet

\_\_\_\_ Newspaper Ad

\_\_\_\_ Radio Ad

\_\_\_\_ Philanthropy Pledge Sheet

\_\_\_\_ Employee Checkbooks\*

\_\_\_\_ Employee Name Tags (optional)

*\*Completed checkbooks should be placed in the BizPrep envelope with the other paperwork.*

**Note: The Bank does not complete a Loan Application.**

Your signature at the bottom of this page indicates that your business team is ready for business. Thank you for handling this responsibility!

We look forward to seeing you soon,



Lena Yarian  
President, JA of Northern Indiana

Our business has prepared each of the  
above items:

\_\_\_\_\_  
CEO'S Signature

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## Business Cost Sheet

### SALARIES

Student Name (First and Last Name)	Account #	Break	Salary	Periods	Total Salary
CEO _____	<u>101</u>	Yellow	\$9.00	X 2 = _____	
CFO _____	<u>102</u>	Red	\$8.50	X 2 = _____	
File Clerk _____	<u>103</u>	Green	\$8.00	X 2 = _____	
Savings & Loan Officer _____	<u>104</u>	Yellow	\$8.00	X 2 = _____	
Security Officer _____	<u>105</u>	Red	\$8.00	X 2 = _____	
Teller 1 _____	<u>106</u>	Red	\$8.00	X 2 = _____	
Teller 2 _____	<u>107</u>	Yellow	\$8.00	X 2 = _____	
Teller 3 _____	<u>108</u>	Green	\$8.00	X 2 = _____	
Teller 4 _____	<u>109</u>	Green	\$8.00	X 2 = _____	

NOTE: The above assigned account number MUST be the same account number written on the front of the citizen checkbook.

**Section A: Total Salaries \$ \_\_\_\_\_**

### OPERATING COSTS

Advertising	(\$6 to Newspaper, \$6 to Broadcast)	\$12.00
Healthcare	(\$5 to Healthcare)	\$5.00
Leadership Development	(\$3 to Leaders Institute)	\$3.00
Taxes	(\$5 to City Hall)	\$5.00
	- Personnel Taxes, Property Taxes	
Professional Services	(\$12 to Professional Office)	\$12.00
	- Building Lease, Insurance, Accounting, Commercial Auto Lease	
Philanthropy	(\$2 to Science & Industry)	\$2.00
Staff Enrichment	(\$4 to Sports Marketing, Entertainment, or Retail)	\$4.00
Supplies	(\$7 to Supply Center)	\$7.00
	- First Supply Order \$5, Supply Reorders up to \$2	
Utilities	(\$5 to Utility Company)	\$5.00

**Section B: Total Operating Costs \$ \_\_\_\_\_**

**TOTAL BUSINESS COSTS:**  
(Salaries plus Operating Costs)

\$ **A + B**

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## Newspaper Advertisement

Your business needs to create a business advertisement for the *JA BizTown* newspaper. On the day of the visit, the newspaper staff will collect this advertisement from your business. The newspaper editor may need to edit your ad to fit into the newspaper.

Using no more than **10-15 words**, write a descriptive advertisement for your business. Be creative!

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**Note:** You may not know what products/services you are providing until you arrive at *JA BizTown*. Take this opportunity to advertise the quality characteristics of your business. Let people know what a great staff/business you will be running so they know why they should visit your business.

### NEWSPAPER EDITOR:

Type this advertisement on  
Layout Page 4.

\_\_\_\_\_ Completed

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## Radio Advertisement

Create a 30-second radio commercial for your business. On the day of the visit, the Broadcast staff will collect this advertisement from your business so that it can be read on air by the DJ.

Time: 30 seconds (approximately 110 words)

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**Note:** You may not know what products/services you are providing until you arrive at *JA BizTown*. Take this opportunity to advertise the quality characteristics of your business. Let people know what a great staff/business you will be running so they know why they should visit your business.

**BROADCAST DJ:**

\_\_\_\_\_ Read On Air

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## Philanthropy Pledge

Good citizens are people who accept their share of responsibility for making their community a better place. Citizens can help by donating their time (volunteering), talent (skills), and treasure (money) to charitable organizations.

JA BizTown citizens have the opportunity to give back as individuals and as a business group to a worthy JA BizTown non-profit organization. On the day of the visit, the Non-Profit Director will collect this pledge sheet and invoice your business for \$2.00 in financial support.

### PHILANTHROPY PLEDGE

\_\_\_\_\_  
(Business Name)

***My employees are aware of the mission of  
non-profit organizations and their role in the community.  
Our business pledges \$2.00 to support a non-profit organization.***

CEO's Signature: \_\_\_\_\_

Employees' Signatures: \_\_\_\_\_

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

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## Business Overview

Leading financial institution in the town provides business loans and personal checking and savings services for citizens.

<p><b>CEO</b></p> <ol style="list-style-type: none"> <li>1. Prepares the Bank Charter.</li> <li>2. Processes Business Loan Applications.</li> <li>3. Oversees business operations and makes business decisions.</li> <li>4. Opens Utility Account.</li> <li>5. Distributes business supplies.</li> <li>6. Signs Insurance Policy and Lease Agreement.</li> <li>7. Completes Investment Application.</li> <li>8. Prepares and gives speech at the Opening Town Meeting, if time permits.</li> </ol>	<p><b>CFO</b></p> <ol style="list-style-type: none"> <li>1. Places supply order.</li> <li>2. Inputs employee payroll information.</li> <li>3. Processes business payroll.</li> <li>4. Prepares direct deposit enrollment paperwork.</li> <li>5. Makes business expense payments.</li> </ol>
<p><b>FILE CLERK</b></p> <ol style="list-style-type: none"> <li>1. Prepares teller cash drawers and completes associated paperwork.</li> <li>2. Ensures tellers have consistent supply of cash for citizen withdrawals.</li> <li>3. Electronically files citizen and business banking paperwork.</li> <li>4. Fills in for Savings and Loan Officer, if necessary.</li> </ol>	<p><b>SAVINGS &amp; LOAN OFFICER</b></p> <ol style="list-style-type: none"> <li>1. Fills out banking certificates.</li> <li>2. Accepts business loan applications for processing by the Bank CEO.</li> <li>3. Delivers business deposit bags.</li> <li>4. Assists customers as they open a personal savings account.</li> <li>5. Accepts and approves business deposits.</li> </ol>
<p><b>SECURITY OFFICER</b></p> <ol style="list-style-type: none"> <li>1. Provides Bank security.</li> <li>2. Reviews laws to be enforced at <i>JA BizTown</i>.</li> <li>3. Issues tickets to citizens in violation of laws.</li> <li>4. Manages the collection of fines.</li> <li>5. Investigates theft case.</li> </ol>	<p><b>TELLER</b></p> <ol style="list-style-type: none"> <li>1. Greets customers as they visit the bank.</li> <li>2. Accepts citizen's checking deposits and hands appropriate cash back.</li> <li>3. Records customer's banking transactions in computer system.</li> <li>4. Accepts business direct deposit paperwork.</li> </ol>