



Product Approval Process for Students

JA Company Program is covered by the program insurance that your JA Area purchases. All JA student companies must have their business ideas approved by USI Insurance Services.

Due to legal and insurance-related issues, JA companies should refrain from providing products or services that are illegal or potentially unsafe. The following will in all likelihood be denied: babysitting services, the creation and distribution of homemade food items, manufacturing and selling of fireworks, manufacturing and selling of skin products, digital apps that use GPS, and distribution of copyrighted material (including visual images or audio recordings).

If a third party is manufacturing the product, you may be required to obtain a certificate of insurance. There are additional guidelines in the Product Approval Form for apps and websites created by JA Companies. Additional risk management conditions may be required prior to product approval being granted. JA reserves the right to reject any product that it deems inappropriate or misaligned with the stated learning objectives of the program.

Product Approval Process

1. For each of the products or services still being considered, download a copy of the Business Research Form.
2. Complete one Business Research Form for each remaining product or service by investigating each of the tasks in the document prior to committing company resources to a new business venture, starting in Meeting Four. Remember, this is not the actual Business Plan, so the results can be approximated. But the results should be accurate enough to help the company make a final decision about whether to move forward with each possible product or service.
3. After completing the Business Research Form(s), decide on which business idea(s) to pursue. 4. Complete the Product Approval Form and submit to the contact listed on the document. It may be emailed to jacompanyprogram@usi.com.
5. You will receive a response within 24 to 48 hours, either approving or rejecting your JA company product.

Junior Achievement's official policy for intellectual property (IP) in JA Company Program is:

"Upon conclusion of the JA Company Program, the student company must liquidate all assets and close down. By participating (or allowing student participation) in the JA Company Program, students, their parents/guardians, and volunteers agree that any commercialization of a student company business (a) may only occur following conclusion of the program and liquidation of the company, (b) will be wholly separate and apart from JA Worldwide, Junior Achievement USA, the members of the JA global network, and their respective personnel (collectively "JA"), (c) will not display or otherwise use the names "Junior Achievement," "JA Worldwide," "JA," or any other brands, logos, trademarks, trade names, copyrighted material, or other proprietary property used by the JA global network in any manner, (d) will be undertaken at their sole risk without any representations, warranties, or assurances whatsoever by JA, and (e) may implicate the rights of others and should be undertaken with assistance from competent legal counsel."

- Junior Achievement does not assert any claim to the intellectual property on products or services that are created by JA student companies. IP ownership would fall into public regulation and be looked at by the legal system in the same manner as any IP dispute. This means that the person claiming ownership must prove that they should own it.
- JA Company Program stipulates that upon conclusion of the program, the student company must liquidate all assets and close down the company. Upon liquidation, if there are students who wish to separate from JA and continue to run the company or a variation of the company, they must do so within the same legal framework that applies to any business operating within the United States.