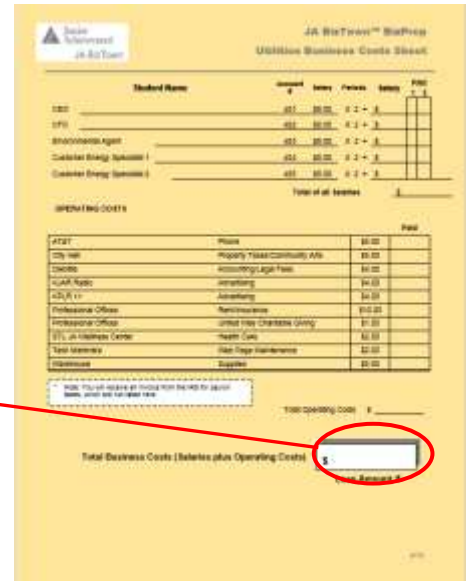


## Utilities CFO

### 1. Submit a Loan Request

- Use 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.



- Enter the amount of **Total Business Costs** in the box on the **Business Costs Sheet** next to **Loan amount** on the computer.
- If the amount has been entered correctly, click on the **Submit** button.
- If you entered a wrong number and clicked on **Submit**, then find a JA staff member to make any necessary change.
- **Turn the page** for instructions on your next step.

## 2. Enter Employee Names and Jobs

- After you submit the Loan Request, the following screen will appear.
- Using the **Business Costs Sheet**, complete the steps below.

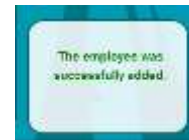
Enter the employee's account number found on the Business Costs Sheet.

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 will appear on the screen.
- Click on **Add Employee**. If everything is OK, you will see this box in the lower right-hand corner of the screen.
- The screen above will return and show the information about the employee added.



Acct	Employee	Job Title		
999	John Smith	CEO	<a href="#">Edit</a>	<a href="#">Delete</a>

- If you made a mistake, click on **Edit** and revise that employee information.
- Add all employees, and then **turn to the next page** for payroll directions.

## 3. Print Payroll Checks

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



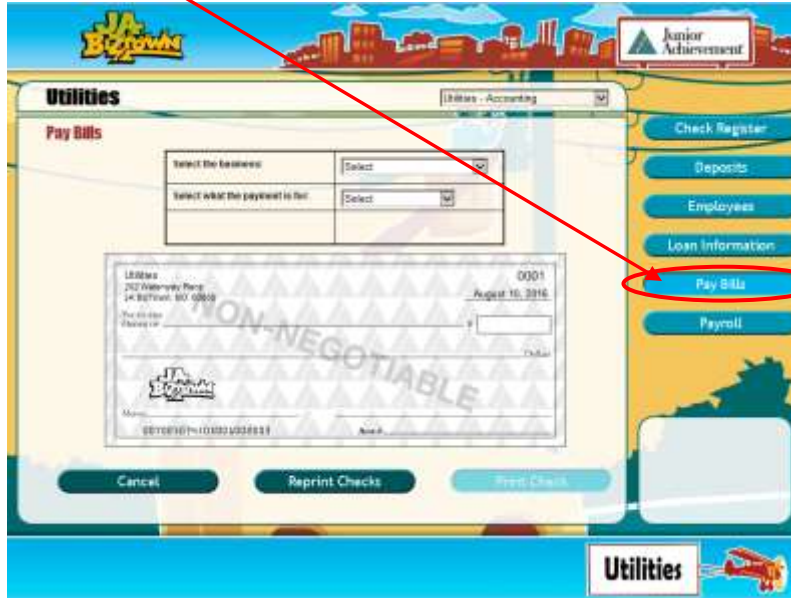
- The following screen will appear.



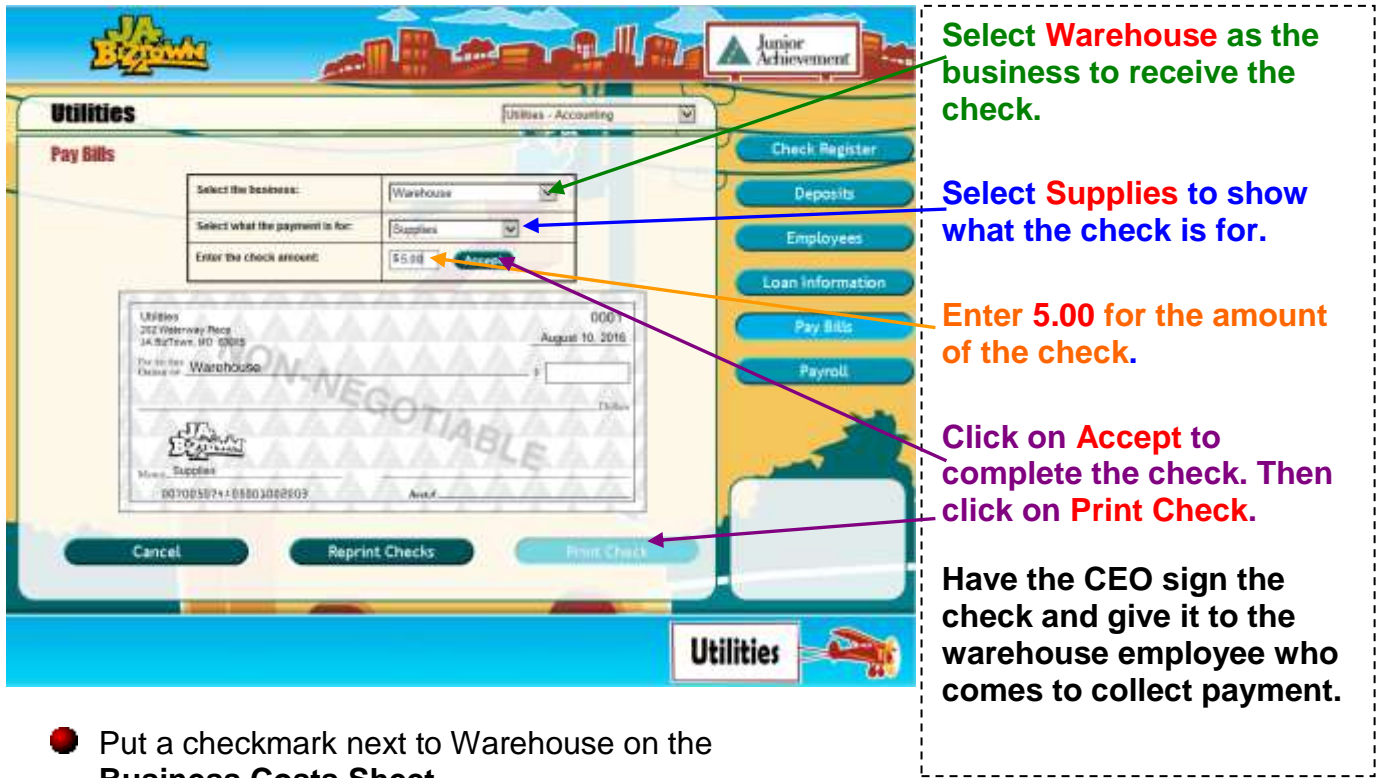
- **Select pay period 1 and select an employee.** Check will be completed automatically, and the **Print Check** button will be lighted.
- Click on **Print Check**. Continue by selecting each employee's name until all Pay Period 1 payroll checks have been printed for all employees. The CEO signs, cuts and distributes.
- Write a checkmark under pay column 1 on the **Business Costs Sheet**.
- Print payroll checks for **Pay Period 2. Follow the same process that you used for Pay Period 1.**
- Write a checkmark under pay column 2 on the **Business Costs Sheet** and give checks to CEO for processing.

## 4. Pay Bills (Invoices)

- Click on **Pay Bills**.



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



Select **Warehouse** 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**.

Have the CEO sign the check and give it to the warehouse employee who comes to collect payment.

- Put a checkmark next to Warehouse on the **Business Costs Sheet**.
- Turn to the next page for more on paying bills.

## 4. Pay Bills (Invoices)

- Follow the instructions that you used for writing a check to the Warehouse 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 the check will print.
- Use the **Business Costs Sheet**, placing a checkmark next to bills that have been paid.

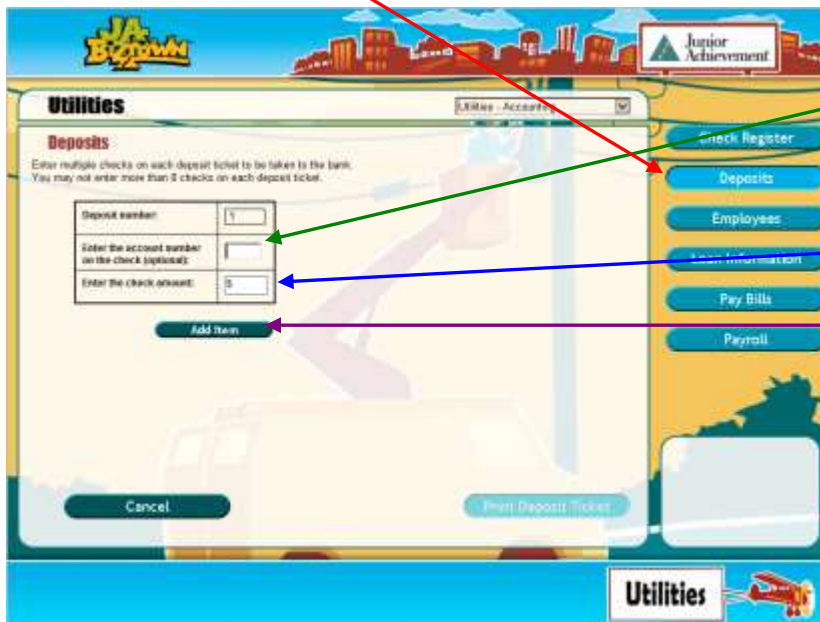
- You must **wait for the IRS Agent** to bring an invoice for the **exact tax** bill before you can print the check. The check is payable to IRS and select Payroll Taxes for the payment subject.
- Address an envelope for “**STL JA Wellness Center**” and another for “**Professional Offices**”. Place the invoice and signed check into the envelope for STL JA Wellness Center. The envelope for Professional Offices will contain the checks for Rent/Insurance, United Way Charitable Giving, and Deloitte – Accounting/Legal Fees. Put in the mailbox on the wall in front of the Warehouse.
- Place all other printed business checks in red folder. When invoices are received from the businesses, attach the printed check to the invoice. An employee from the business will come and pick up the check. **DO NOT DELIVER these checks.**
- **Turn to the next page** for instructions on how to make bank deposits for money that comes into your business.



## 5. Business Deposits

- During the day, you will receive checks from businesses for their utilities. The business check amounts are entered in the computer to make a deposit ticket.
- As you receive business checks, mark them off on the **Accounts Receivable Checklist** and enter them on a Deposit Ticket on the computer.  
**You do not have to endorse the business checks.**
- Click on the **Deposits** button, and the screen will appear. The first box tells you which deposit you are making.

Put more than one check in a deposit!



Enter account number on check. This is optional but is useful in keeping track of checks.

Enter in check amount.

Hit Add Item.

Hit Print Deposit Ticket when all checks are entered or ticket is full (after you have entered up to 8 checks).

- Enter each check into a deposit. **You may enter up to 8 (eight) checks into a single deposit ticket.**
- Click on **Print Deposit Ticket** when all checks are entered or ticket is full. Place the checks and deposit ticket in the blue zippered bag you received from the bank. Take the bag to the **First Bank Business Window, not to the tellers.**
- Repeat the procedure until all checks you receive are deposited so that your business can pay off its loan and have some money left over for a profit.
- **Go to the next page** to learn about your check register.

## 6. Check Register and Loan Balance

- Because your business takes out a loan, use the following procedure to determine your current loan balance recorded by First Bank.
- When you make a business bank deposit, the deposit is entered into the business check register. Click on the **Check Register** button and you will see the **deposit** (and any bills that you have paid).



- Note: an **automatic withdrawal** or **payment** of that deposit toward your business loan balance occurs. With each deposit you are repaying your business loan.
- Click on the “**Loan Information**” button. You will see the business loan amount, interest, and a list of all payments (your deposits).
- If your total deposits for the day are equal to (=) or greater than (>) the amount of your loan, you have successfully paid off your loan!
- Deposits are marked **pending** until the First Bank CEO approves them in the bank’s records. The dollar amount is included in your check register balance regardless of pending status.

## 7. Final Step

- At the end of the day, click on **Check Register** to print the **Accounting Report** for your business. This report will show if your business successfully repaid its loan and if it earned a profit or had a loss.



- Complete the **Blue Business Report** in the back of this binder. **You will read the report at the Closing Town Hall Meeting.**
- Put the printed **Accounting Report** into the **JA BizPrep** envelope and give it to the CEO who is responsible for taking the **JA BizPrep** envelope back to school.

**Congratulations on a job well done!**