

Business: Lindenwood University

Dear President/CEO:

We look forward to your visit to *JA BizTown*.

Complete all the pages in this packet before you come to *JA BizTown*.

You may divide the work among your business employees. The CFO should complete the Business Costs Sheet.

Please use the checklist below to assure that all paperwork and tasks are completed.

_____ The Business Costs Sheet has been completed and checked for accuracy.

_____ The Loan Application has been completed and is ready to be taken to the *JA BizTown* Bank.

_____ The Promissory Note has been completed and is ready to be taken to the *JA BizTown* Bank.

_____ The Radio Ad has been written clearly and legibly.

_____ The Philanthropy Pledge Sheet has been signed, indicating your business' pledge to support charitable giving.

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

I look forward to seeing you soon,

Joy Germeroth, JA BizTown Program Manager
Junior Achievement of Greater St. Louis, Inc.

Our business has prepared each item: _____
President's Signature

Lindenwood University Business Costs Sheet

Student Name	Account #	Salary	Periods	Salary	Paid	
					1	2
President/CEO _____	242	\$9.00	X 2 =	\$		
CFO _____	243	\$8.50	X 2 =	\$		
Professor 1 _____	244	\$8.00	X 2 =	\$		
Professor 2 _____	245	\$8.00	X 2 =	\$		
Director of Recruitment 1 _____	246	\$8.00	X 2 =	\$		
Director of Recruitment 2 _____	247	\$8.00	X 2 =	\$		
Director of Admissions 1 _____	248	\$8.00	X 2 =	\$		
Director of Admissions 2 _____	249	\$8.00	X 2 =	\$		
Total of all Salaries				\$		

OPERATING COSTS

			Paid
Ameren	Electric	\$5.00	
Ameren	Recycling	\$4.00	
AT&T	Phone Service	\$5.00	
City Hall	Property Taxes	\$5.00	
Deloitte	Accounting/Legal Fees	\$4.00	
KJAR Radio	Advertising	\$4.00	
KPLR 11	Advertising	\$4.00	
Mastercard	Debit Payment Processing	\$4.00	
Professional Offices	Rent/Insurance	\$10.00	
Professional Offices	United Way Charitable Giving	\$1.00	
STL JA Wellness Center	Health Care	\$2.00	
Tech Mahindra	Web Page Maintenance	\$2.00	
Warehouse	Supplies	\$5.00	

* Note: You will receive an invoice from the IRS for payroll taxes, which are not listed here.

Total Operating Costs \$ _____

Total Business Costs (Salaries plus Operating Costs)

\$

Loan Amount ↑

BUSINESS INFORMATION

Business name: Lindenwood University Does your business provide a good or a service? _____

EMPLOYEE INFORMATION (See *Business Costs Sheet* for this information.)

Number of employees: _____

Total of all salaries: \$ _____

OPERATING COSTS INFORMATION (See *Business Costs Sheet* for this information.)

Total Operating Costs: \$ _____

TOTAL AMOUNT REQUESTED

(Add employee salaries and operating costs together.) \$ _____

TOTAL INTEREST AMOUNT

(Multiply 5% times the Total Amount Requested.) \$ _____

TOTAL AMOUNT DUE

(Total Amount Requested + Total Interest Amount) \$ _____

*As a representative of the above named business, I agree to repay the **Total Amount Due**, which includes both the amount requested and interest. I certify that the above information is correct to the best of my knowledge.*

(President Signature)

TO BE COMPLETED AT JA BizTown

Approved

Denied

(Bank CEO's Signature)

Date _____

The undersigned promises to pay First Bank the sum of \$ _____
(Total Amount Requested on Loan Application) plus interest at 5% per day on or before the close of
business on _____ .
(visit date)

The undersigned waives demand and notice and, in the event of failure to pay in full on time, will
pay all of the bank's costs of collection, including reasonable attorney's fee.

By: _____
President's Signature

Business Name

Verified: (signed at *JA BizTown*)

Attorney Signature
(The First Bank CEO will get the signature.)

Business Name: Lindenwood University

On the lines provided below, create a radio commercial for your business. A 30-second commercial is about 110 words. Print it clearly so that your advertisement can be read by the Disc Jockey.

Time: 30 seconds

Good citizens are people who accept their share of responsibility for making their community at *JA BizTown* a better place.

Across America, individuals may demonstrate their citizenship by donating their time, skills, and money to charitable organizations. Here at *JA BizTown*, student citizens have the opportunity to donate money to a worthy *JA BizTown* nonprofit organization.

PHILANTHROPY PLEDGE

(Business Name)

**MY EMPLOYEES ARE AWARE OF THE MISSION OF THE
UNITED WAY OF GREATER ST. LOUIS AND ITS PURPOSES.
WE PLEDGE OUR FINANCIAL SUPPORT AND VOLUNTEER EFFORTS.**

President's Signature: _____

Employees' Signatures: _____

Business Overview: JA BizTown citizens will pay a fee to attend Lindenwood University and receive extra education and extra pay.

<p style="text-align: center;">PRESIDENT/CEO</p> <ol style="list-style-type: none"> 1. Prepares and gives speech at the Opening Town Meeting. 2. Signs all university payroll and expense checks. 3. Distributes payroll checks to university employees. 4. Distributes and collects direct deposit applications. 5. Obtains bank loan for university operations. 6. Signs Rental Agreement for business space. 7. Supervises employees and oversees university operations. 8. Issues checks for students who complete the educational training. 9. Assist with all university duties when employees are on break. 	<p style="text-align: center;">CFO</p> <ol style="list-style-type: none"> 1. Inputs employee payroll information. 2. Prints employee payroll checks. 3. Prints business expense checks. 4. Keeps all records of business expenses and payments. 5. Makes university deposits at Bank. 6. Signs university checks if CEO is not available. 7. Prepares business profit/loss report and gives speech at the Closing Town Meeting.
<p style="text-align: center;">PROFESSOR</p> <ol style="list-style-type: none"> 1. Receives training about the educational degree offered at the university. 2. Teaches the educational training to students. 3. Administers assessments to students. 4. Informs the Director of Admissions when students have successfully completed the educational training. 5. One professor prepares and gives on-air STEM TV interview. 	<p style="text-align: center;">DIRECTOR OF ADMISSIONS</p> <ol style="list-style-type: none"> 1. Greets and enrolls students interested in attending the university 2. Accepts tuition payments from students enrolling in the university. 3. Produces diplomas for students completing the educational training. 4. Issues checks for students who complete the training when President is unavailable. 5. Gives check, deposit ticket, and diploma to students who have completed the training.
<p style="text-align: center;">DIRECTOR OF RECRUITMENT</p> <ol style="list-style-type: none"> 1. Receives training about the educational degree offered at the university. 2. Meets with the Director of Admissions to determine how to market the university to JA BizTown employees. 3. Travels through JA BizTown to recruit employees to enroll in the university to receive training and increase their skills. 4. Surveys the CEOs of other businesses about the skills needed for their companies employees. 	

Each student deposit ticket should look like one of these according to salary level with date, signature, and account number. Students enter the **net pay** for their specific job. (Completed on page 64 of the Citizen Guide.) **Students take out \$2.00 in cash.** Calculate net deposit.

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			8 82
SUBTOTAL			8 82
LESS CASH RECEIVED			2 00
NET DEPOSIT \$			6 82
Acct.# _____			

Attorney, CEO, CIO, CPA, LU President,
Mayor, Realtor/Insurance Agent, United Way
Executive Director

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			8 33
SUBTOTAL			8 33
LESS CASH RECEIVED			2 00
NET DEPOSIT \$			6 33
Acct.# _____			

CFO, Town Treasurer

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			7 84
SUBTOTAL			7 84
LESS CASH RECEIVED			2 00
NET DEPOSIT \$			5 84
Acct.# _____			

All Other Workers

The check register should look like one of the following. [Enter deposit ticket transaction.](#)

Attorney, CEO, CIO,
CPA, LU President,
Mayor,
Realtor/Insurance
Agent, United Way
Executive Director

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	✓ FEE (IF ANY)	DEPOSIT/CREDIT (+)	\$	BALANCE
		(net) deposit			6 82		+ 6 82
							6 82

CFO, Town
Treasurer

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	✓ FEE (IF ANY)	DEPOSIT/CREDIT (+)	\$	BALANCE
		(net) deposit			6 33		+ 6 33
							6 33

All Other
Workers

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	✓ FEE (IF ANY)	DEPOSIT/CREDIT (+)	\$	BALANCE
		(net) deposit			5 84		+ 5 84
							5 84

Mid-day Banking Meeting - During the banking meeting, students will:

- Enter first break debit purchases.
- Write in LU higher education check deposit.
- Record second paycheck direct deposit transaction.
- Prepare \$1.50 check to First Bank in order to open savings accounts. Check entered into checkbook register.

