

**Business: Professional Offices**

Dear Attorney:

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: \_\_\_\_\_  
Attorney Signature

**Professional Offices Business Costs Sheet**

Student Name	Account #	Salary	Periods	Salary	Paid	
					1	2
CFO _____	306	\$8.50	X 2 =	\$		
Attorney _____	307	\$9.00	X 2 =	\$		
Deloitte CPA _____	308	\$9.00	X 2 =	\$		
United Way Executive Director _____	309	\$9.00	X 2 =	\$		
Realtor/ Insurance Agent _____	310	\$9.00	X 2 =	\$		
<b>Total of all Salaries</b>				<b>\$</b>		

**OPERATING COSTS**

				Paid
Ameren	Electric	\$5.00		
Ameren	Recycling	\$4.00		
AT&T	Phone Service	\$5.00		
CITY Hall	Property Taxes	\$5.00		
KJAR Radio	Advertising	\$4.00		
KPLR 11	Advertising	\$4.00		
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 ↑**



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: \_\_\_\_\_

CFO's Signature

\_\_\_\_\_

Business Name

Verified: (signed at *JA BizTown*)

\_\_\_\_\_

Attorney Signature

(The First Bank CEO will get the signature.)



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  
UNITED WAY OF GREATER ST. LOUIS AND ITS PURPOSES.  
WE PLEDGE OUR FINANCIAL SUPPORT AND VOLUNTEER EFFORTS.**

Attorney's Signature: \_\_\_\_\_

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



**Professional Offices**

Business Overview: Professional Offices provide legal services, insurance policies and claim management, accounting services, and real-estate management.

<p style="text-align: center;"><b>ATTORNEY/CEO</b></p> <ol style="list-style-type: none"> <li>1. Signs business checks, including payroll.</li> <li>2. Files bank loan requests.</li> <li>3. Reviews legal documents.</li> <li>4. Distributes and collects direct deposit applications.</li> <li>5. Investigates criminal case(s) and determines the outcome.</li> <li>6. Prepares and gives speech at the Closing Town Meeting.</li> <li>7. Prepares and gives on-air STEM TV interview.</li> </ol>	<p style="text-align: center;"><b>CFO</b></p> <ol style="list-style-type: none"> <li>1. Inputs employee payroll information.</li> <li>2. Prints and distributes employee payroll checks.</li> <li>3. Prints business expense checks.</li> <li>4. Prepares billing invoices.</li> <li>5. Keeps records of all business expenses and payments.</li> <li>6. Makes business deposits at Bank.</li> <li>7. Signs business checks if the Attorney is unavailable.</li> <li>8. Prepares business profit/loss report and gives speech at the Closing Town Meeting.</li> </ol>
<p style="text-align: center;"><b>DELOITTE CPA</b></p> <ol style="list-style-type: none"> <li>1. Prepares invoices for accounting services.</li> <li>2. Conducts payment audits of <i>JA BizTown</i> businesses.</li> <li>3. Collects payments for accounting services.</li> </ol>	<p style="text-align: center;"><b>REALTOR/INSURANCE AGENT</b></p> <ol style="list-style-type: none"> <li>1. Handles rental agreements and insurance policies with businesses.</li> <li>2. Conducts property appraisals.</li> <li>3. Prepares billing invoices</li> <li>4. Collect payments.</li> </ol>
<p style="text-align: center;"><b>UNITED WAY EXECUTIVE DIRECTOR</b></p> <ol style="list-style-type: none"> <li>1. Prepares Opening Town Meeting speech.</li> <li>2. Visits with businesses and citizens about community needs and how United Way helps.</li> <li>3. Collects, tracks and posts pledges.</li> <li>4. Collects philanthropy pledge sheets.</li> <li>5. Prepares and delivers appreciation certificates.</li> <li>6. Announces charitable giving at Closing Town Meeting.</li> </ol>	

## Professional Offices

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			<b>8 82</b>
SUBTOTAL			<b>8 82</b>
LESS CASH RECEIVED			<b>2 00</b>
NET DEPOSIT \$			<b>6 82</b>
Acct.# _____			

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

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

CFO, Town Treasurer

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			<b>7 84</b>
SUBTOTAL			<b>7 84</b>
LESS CASH RECEIVED			<b>2 00</b>
NET DEPOSIT \$			<b>5 84</b>
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 (-)	<input checked="" type="checkbox"/>	FEE (IF ANY)	DEPOSIT/CREDIT (+)	\$	BALANCE
		<b>(net) deposit</b>				<b>6 82</b>		<b>+ 6 82</b>
								<b>6 82</b>

CFO, Town  
Treasurer

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	<input checked="" type="checkbox"/>	FEE (IF ANY)	DEPOSIT/CREDIT (+)	\$	BALANCE
		<b>(net) deposit</b>				<b>6 33</b>		<b>+ 6 33</b>
								<b>6 33</b>

All Other  
Workers

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	<input checked="" type="checkbox"/>	FEE (IF ANY)	DEPOSIT/CREDIT (+)	\$	BALANCE
		<b>(net) deposit</b>				<b>5 84</b>		<b>+ 5 84</b>
								<b>5 84</b>

**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.

