



# KeyBank Volunteer's Role

## IMPORTANT POINTS TO REMEMBER

- Provide guidance and assistance to students.
- Use the Staff Meeting Script in this Manual
- All directions in the Volunteer Manual Staff Meeting Script can be read to students word for word.
- Make sure students pay attention to announcements and break schedules.
- Remind students to use time wisely during their breaks.

## LOCATION OF IMPORTANT INFORMATION

- Complete student job responsibilities are found in the Simulation Folders. Using the checklist in this manual, refer students to their own manuals to get detailed directions for tasks.
- Unanswerable questions or concerns should be referred to a JA BizTown™ staff member.

## PERSONAL INFORMATION

- Your breaks may be scheduled according to need.
- Please wear your nametag.
- At the end of the day, return the Volunteer Manuals and Student Simulation Folders to where you found them at the beginning of the day.
- This is a smoke-free facility. Please do not smoke on the property.

## STUDENT EXPECTATIONS

- Students must remain inside the *JA BizTown* area for the entire day.
- Food and drinks must remain in the eating area. This also applies to adults.
- No gum is allowed in *JA BizTown*.

## ITEMS INCLUDED IN UPS INVENTORY

Suggested Retail Price	Item Description	Quantity	Total Price	Sales Price	Item Reorder Price
\$0.00	KeyBank Red Bank Bags	25			\$0.00

- Students should confirm that all items are included in the inventory shipment.
- Other items needed for business are provided by other businesses (phones, bank bags, etc.)



## KeyBank Helpful Hints

Thank you for volunteering to assist the students at *JA BizTown*. The job you have here today is very important. Please read and use the helpful hints listed below as you work with this business. If you have any questions or concerns, please ask a *JA BizTown* staff member. As students ask for help during the day, remind them to check their simulation guide for their next steps.

1. The CFO has instructions of how much to enter into their computer for the bank loan amount.
2. The CEO should sign all checks. If they are not available, the CFO may sign in their absence. The CFO should only print checks as they receive invoices from other businesses.
3. After the National Anthem, the Savings officer will pick up supplies at UPS.
4. After the National Anthem, a *JA BizTown* staff member will teach tellers how to use the computers. Tellers should wait for this instruction before using the computers.
5. Business CEOs will bring their **Loan Applications** and **Promissory Notes** to the KeyBank CEO. The CEOs should return immediately to work and not wait to have the papers signed.
6. At the beginning of each break, KeyBank is very busy. Teachers will check citizens paperwork before sending them to a Teller:
  - a. The citizen has endorsed the back of his/her paycheck.
  - b. The deposit ticket is filled out correctly. Citizens should have the deposit ticket torn out of their checkbook. No more than \$2.00 cash can be taken out per deposit. This \$2.00 should be a combination of *JA BizTown* bills and coins.
  - c. The checkbook register is completed with the **Net Deposit** amount from the deposit ticket written in two places - the Transaction Column and the Balance Column.
7. Tellers going on break must stand in line with other customers to make their deposits.
8. All business deposits go to the Bank CEO, not to a Teller.
9. Business checks and business deposit tickets are not to be filed in the storage slots with personal deposit tickets and personal checks. Business checks and business deposits should be filed in the black file box behind the CEO.
10. Students are required to open a savings account for \$1.50 during their first break.
11. Encourage the CEO to delegate paper work deliveries and filing to other employees.



## KeyBank Volunteer Facilitator Directions

### START-UP TIME

(45 minutes)

- Start with 20 minutes of uninterrupted time for Staff Meeting #1. No Student should leave the business during this time unless they need to use the restroom. This meeting allows time for the discussion listed below and for students to read their own Job Simulations.
- At the end of these 20 minutes, the National Anthem will be played. At this time, only students whose jobs take them out into *JA BizTown* may begin to perform their tasks. All other employees will remain in their business to continue with Start-Up tasks.
- At the end of the 45 minute start-up period, a *JA BizTown* staff member will call all employees out of their business for the Opening Town Meeting.

### Staff Meeting #1

1. **Gather your employees into a small group. This is a time when you take charge of the group. Introduce yourself, greet the students, and review employee responsibilities. The CFO should already be at their desk working. As you identify which students are doing the different jobs, be sure to place their names on the break schedule. This will show which break period each student is on.**

ASK: *Who is the CEO?*

SAY: *You are responsible for the smooth operation of KeyBank. It is your job to issue loan contracts, and you will be responsible for accepting all business deposits from business CFOs. You will give a speech at the Closing Town Hall meeting to tell students about financial information your team collected during the day. Be certain all employees are familiar with their responsibilities and are courteous to customers.*

ASK: *Who are the Tellers?*

SAY: *You are responsible for accepting customer deposits and payroll checks, as well as neatly organizing all paperwork to assist the File Clerks. Be certain to provide customers with excellent and courteous service.*

ASK: *Who are the File Clerk(s)?*

SAY: *You are responsible for handing out money to the tellers and for filing hundreds of deposit tickets and checks. It is very important that you keep all filing up to date.*

ASK: *Who is the Savings Officer?*

**SAY:** *You are responsible for purchasing supplies from UPS and for opening a savings account for each KeyBank customer today. Use your Savings Officer Checklist to be certain that every student's savings account has been highlighted.*

**SAY:** *Each of you need to read your Simulation Guide frequently to make sure you are handling all of your responsibilities correctly. After the Opening Town Meeting, our breaks will start. Let's make sure our paperwork will be ready for making personal deposits at KeyBank. Please find your first deposit ticket in your checkbook. Is it completed? Let's check to make sure that you have entered the correct amount on your deposit ticket. (Refer to the Gross/Net Pay Chart following.)*

<b>Job Title</b>	<b>Gross Pay</b>	<b>Net Pay</b>
CEO	\$9.00	\$8.82
CFO	\$8.50	\$8.33
File Clerk, Teller, Savings Officer	\$8.00	\$7.84

**ASK:** *Have you decided how much cash you will be requesting at the bank? (Be sure each student has completely filled out a deposit ticket and has not asked for more than \$2.00 in cash. Remember, cash can only be used for purchases at the Café, the Business Journal, or for personal philanthropy donations at the Humane Society.)*

**SAY:** *Has your first deposit been entered into your checkbook register? (Students have been taught to use a double entry system for recording entries in the checkbook register. Be sure students enter the net deposit, which is the bottom number on the deposit ticket, in the deposit column as well as in the balance column of their checkbook register. Have them add to get a new balance.)*

**SAY:** *Next, we need to be sure you are ready to open your savings account when you go to KeyBank. Have you written your \$1.50 check to KeyBank for opening your savings account and recorded your check in the payment/debit column and in the balance column? After you have completed that, subtract and put the answer on the gray line.*

**SAY:** *When it's time for your break, you will get your paycheck from the CFO and endorse it. Then you'll need to take your paycheck, your completed deposit ticket, your \$1.50 check written to KeyBank, and your completed checkbook register to KeyBank.*

**SAY:** *Now, before each of you begin reading your Simulation Guide, let's quickly talk about our business goals for the day. What do you think some of our goals should be? (Students should discuss teamwork, customer service, cooperation, repayment of KeyBank loan, and making a profit.)*

**SAY:** *Now you need to go to your work area, read your Simulation Guide, become familiar with your job responsibilities, and begin to work. Remember, you may not leave our business. Once the National Anthem plays, the employees who need to work outside of the business can leave.*

## Opening Town Meeting

J<sub>A</sub> BizTown staff will instruct students to sit in the middle of the Town Square. Please remind students to be seated quickly and quietly.

### Break Rotation #1

Students are divided into three groups and will rotate to take breaks. Refer to your break schedule to see which rotation students are on. While one group is at break, the other two groups should be working. Remind students to check with their boss before leaving for break or work-related duties. Also, remind students starting their break to eat lunch and go to KeyBank to deposit their paychecks.

### Staff Meeting # 2

(10 minutes at the conclusion of Break Rotation #1)

Have the students bring their checkbooks and pencils to meet with you in a group. This is again a time when you must take charge of the group. Please use the entire 10 minutes to discuss the two scripted point below to assure that you complete all necessary tasks. **No telephones should be used during these 10 minutes.**

#### 1. Prepare for second and final break:

*SAY: Please turn to your next deposit ticket and let's complete it.*

(Be sure each student completely fills out a deposit ticket and has not asked for more than \$2.00 in cash. Be sure students enter the net deposit [the bottom number from the deposit ticket] in the deposit column as well as the balance column of their checkbook register. Have them add to get a new balance.)

*SAY: Did anyone make any purchases on the last break? Did you record the checks you wrote in your checkbook register?*

(Compare registers with purchased items to be certain that employees are recording each purchase. If not, bring the registers up-to-date.)

*SAY: This next break is your last chance to go shopping, so use your time carefully. Spend your money wisely, but spend it before leaving J<sub>A</sub> BizTown; you cannot take it with you.*

(Be sure students know what time they are to be back from break and how much money they need to spend during this final break.)

#### 2. Discuss the first production period by asking the following questions:

*ASK: Are we courteous to all of our customers?*

*ASK: Are we remembering to give no more than \$2.00 in cash?*

*ASK: Are Tellers checking deposit tickets and payroll checks for accuracy?*

*ASK: Is the File Clerk keeping up with the filing of deposit tickets?*

*ASK: Do we have too many customers standing in line? If so, how can we eliminate this problem?*

## **Break Rotation #2**

Remind students to check in with their boss before leaving for break or work-related duties. Also, remind students starting their break that they must first go to KeyBank to deposit their paychecks.

### **Closing Staff Meeting and Clean Up**

(20 minutes)

Have the students bring their checkbooks and pencils to again meet with you in a group. Remember, this is the final business staff meeting of the day. Please use this entire 20 minute period to clean up and hold the Closing Staff Meeting in the manner most suitable for your business. All business production is over, and it is time to reflect on the day and discuss whether the business was successful.

#### **1. Reflection**

**ASK:** *How many of you remember what our business goal was today at JA BizTown?*  
(Review with students that paying off the business bank loan was the business measure of success for the day.)

**ASK:** *Did we meet that business goal?*  
(Ask the CFO to give a brief report about loan repayment if necessary. If the KeyBank loan was repaid, discuss how that repayment spelled success and review the term "profit." If the KeyBank loan was not repaid, discuss why and what could have been done differently to ensure business success.)

**ASK:** *What are some things that you learned today about how a business becomes successful?*  
(Briefly review and discuss how the success of a business relies on teamwork, individual job responsibility, proper pricing, advertising, etc.)

**ASK:** *How many of you feel that you were personally successful today? Why or why not?*  
(Discuss the importance of being an effective business team member, and help them to recall and review the importance of circular flow.)

**SAY:** *Name some of the challenges/benefits of keeping a personal checkbook register.*

**ASK:** *Why is it important that we each lend a hand to clean up our JA BizTown business before we attend the Closing Town Meeting?*  
(Discuss what needs to be done to effectively clean up the business and oversee clean-up completion by the students.)

#### **2. Clean-Up**

- Put all supplies and materials, including the Simulation Guides and Volunteer Manuals, back in the original location. If you have extra inventory, place it back in the UPS supply box for *JA BizTown* staff to pick up later.
- Pick up everything on the floor.
- **Do not** turn off the computers.

- Teachers may be interested in taking completed business paperwork back to school for follow-up, especially student checkbooks. Collect these items and place them back into the manila envelope the students brought from school and give it to the CEO to take back to school.

### **3. Money Collection**

- Collect all *JA BizTown* coins, dollar bills, and any other *JA BizTown* reusable materials from students and adults. Give them to a *JA BizTown* staff member or leave them in the business.

**SAY:** *When you feel our business is cleaned to our best, please gather your personal materials and stand by the doorway until we are called by the JA BizTown staff to attend the Closing Town Meeting.*

(Be certain that students leave no personal items behind. Replace all uniforms or materials belonging to *JA BizTown*.)

### **Closing Town Meeting**

Have students wait in their business until the announcement for the Closing Town Meeting. *JA BizTown* staff will instruct students where to sit for this meeting. Please remind students to be seated quickly and quietly.

### **Dismissal**

As you leave, please fill out a Facilitator Comment Card located on the counter next to the girls' restroom.

**Thank you for your assistance today. We couldn't have operated without you!!!**



## KeyBank Volunteer Checklist

### Before National Anthem

- ✧ Hold 1<sup>st</sup> Staff Meeting
- ✧ All students need to read their simulation guides
- ✧ CFO enters all employees in the computer, completes all payroll checks, and passes out first payroll check to employees

### After National Anthem - before Opening Town Hall Meeting

- ✧ CEO - Begin to approve business loans
- ✧ CFO - Print UPS check  
- Pay invoices as they arrive
- ✧ Savings Officer - Pick up supplies from UPS  
- Deliver bank bag to every business
- ✧ Teller - Participate in training by *JA BizTown* staff
- ✧ File Clerk - Participate in training by *JA BizTown* staff and hand out money to tellers

### During 1<sup>st</sup> break rotation

- ✧ CEO - Continue to approve business loans  
- Begin to accept business deposits  
- Pick up health vouchers at Community Wellness Center  
- Give specific promissory notes to Attorney
- ✧ CFO - Print checks as invoices are received
- ✧ Savings Officer - Pick up Savings Deposit checks from teller row and compare with account sheet
- ✧ Teller - Accept citizen deposits as they visit KeyBank
- ✧ File Clerk - File citizen deposit paperwork and fill in for tellers as needed  
- File business deposit paperwork for CEO

### During 2<sup>nd</sup> Staff Meeting

- ✧ CFO should pass out second payroll check
- ✧ Help students complete second payroll deposit

### During 2<sup>nd</sup> break rotation

- ✧ CEO - Continue to accept business deposits  
- Practice or assign Closing Town Hall Meeting speech
- ✧ CFO - Print checks as invoices are received  
- Assist CEO with business deposits
- ✧ Savings Officer - Finish collecting savings account checks
- ✧ Teller - Accept citizen deposits as they visit KeyBank
- ✧ File Clerk - File citizen deposit paperwork and fill in for teller as needed  
- File business deposit paperwork for CEO



(KeyBank Volunteer checklist continued)

**After 2<sup>nd</sup> set of breaks – before Closing Town Hall Meeting**

- ✧ Hold 3<sup>rd</sup> staff meeting
- ✧ Collect any unused cash or coins from students to return to *JA BizTown* staff
- ✧ Return all simulation guides to black holder
- ✧ Collect personal belongings, and attend Closing Town Hall Meeting when announced