



# Umpqua Bank Volunteer's Role

## IMPORTANT POINTS TO REMEMBER

- Provide guidance and assistance to students.
- Conduct scheduled Staff Meetings using the script in this manual - all directions for these meetings 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 and to eat and shop.
- Assist students as needed, but remember, it is their job to get everything done. Please do not tell them what to do.
- It is OK if students do not do everything right. They will learn from those mistakes.

## 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

- Take your breaks as needed.
- 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

Product Name	Quantity	Suggested Retail Price
Umpqua Bank Bank Bags	8	\$0.00
Umpqua Bank Merit Certificates	8	\$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.)

# Umpqua Bank 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. Umpqua Bank is in charge of two types of Banking – *Business Banking and Personal Banking*. Business Banking will be taken care of by the CEO and CFO. Personal Banking will be taken care of by the Teller and Savings Officer. The File Clerk helps to file both.
2. The CFO has instructions of how much to enter into their computer for the starting balance as Umpqua Bank does not open a loan.
3. The CEO should sign all checks. If they are not available, the CFO may sign in their absence. The CFO should only pay bills as they receive bills from other businesses.
4. After the National Anthem, the Savings officer will pick up supplies at The UPS Store.
5. 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.
6. After the National Anthem, Business CEOs will bring their **Loan Applications** and **Promissory Notes** to the Umpqua Bank CEO. The visiting CEOs should return immediately to work and not wait to have their loan approved.
7. At the beginning of each break, Umpqua Bank is very busy. Teachers will check citizens' paperwork before sending them to a Teller:
  - a. The citizen has endorsed the back of their 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.
8. Tellers going on break must stand in line with other customers to make their deposits.
9. Students are required to open a savings account for \$1.50 during their first break. The Savings Officer will open these using their tablet and student list.
10. All 2<sup>nd</sup> paychecks will be directly deposited in the citizens' accounts. Only citizens who want cash will come to the bank during the 2<sup>nd</sup> round of breaks.
11. Savings checks and all personal banking items should be filed by the File Clerk in the file box behind the tellers. They will file them by account number.

12. When a CFO brings a red bank bag to Umpqua Bank these should go to the Bank CEO, not to a teller. These are the business deposits. Inside the bank bags will be business checks, cash and business deposit tickets(only if they are depositing cash – the business checks will not have a deposit ticket with them). The Umpqua Bank CEO will approve cash deposits and then return the cash to the safe. The deposit ticket should be filed in the black file box behind the CEO. The business checks should also be filed in this box.
13. Encourage the CEO to delegate paper work deliveries and filing to other employees.
14. At the end of the day, be certain that all Student and Volunteer Manuals and tablets remain in the business.



## Umpqua Bank 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 Simulation Manuals.
- 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 to the front of their business for the Opening Town Meeting.

### Staff Meeting #1

1. **Gather your team members 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 pass out the employee lanyards to each employee. Their job title will be listed on the lanyard. Their break color is also on the lanyard. They should wear the lanyard all day.**

ASK: *Who is the CEO?*

SAY: *You are responsible for the smooth operation of Umpqua Bank. 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 team members are familiar with their responsibilities and are courteous to customers.*

ASK: *Who are the Tellers?*

SAY: *You are responsible for accepting customer payroll check deposits, withdrawing cash as well as neatly organizing all and filing. Be certain to provide customers with excellent and courteous service.*

ASK: *Who is the Savings Officer?*

SAY: *You are responsible picking up supplies from The UPS Store and for opening a savings account for each Umpqua Bank 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 Manual 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 Umpqua Bank. 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
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 Chick-Fil-A or for personal philanthropy donations at the Water Partners.)

**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 Umpqua Bank. Have you written your \$1.50 check to Umpqua Bank 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 Umpqua Bank, and your completed checkbook register to Umpqua Bank.*

**SAY:** *Now, before each of you begin reading your Simulation Manual, 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 Umpqua Bank loan, and making a profit.)

**SAY:** *Now you need to go to your work area, read your Simulation Manual, 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

JA BizTown staff will instruct students to sit in in front of their business. Please remind students to be seated quickly and quietly. JA Staff will adjust students as needed so that all businesses can see.

## Break Rotation #1

Students are divided into three groups and will rotate to take breaks. Refer to your break schedule on the bulletin board and employee lanyards 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 Umpqua Bank 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 scripted points below to assure that you complete all necessary tasks.

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

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: *Remember your 2<sup>nd</sup> paycheck is being directly deposited into your checking account. If you are not here already, please turn to your register in your checkbook and enter your 2<sup>nd</sup> paycheck amount. (Either \$8.82, \$8.33 or \$7.84). Add this amount to your balance.*

SAY: *Does anyone want more cash for your 2<sup>nd</sup> break? If you do, you will need to write a check out to **cash**. Turn to the next check in your checkbook and fill it out. Remember you cannot take out more than \$2.00 in cash.*

SAY: *Once you have completed the check for cash, you will need to subtract that dollar amount from your balance. You should now have your new balance.*

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 JA BizTown; you cannot take it with you. (Be sure students know their break color and how much money they need to spend during this final break.)*

SAY: *Remember customers are only coming to the bank on this break to withdrawal cash. Be sure to reread your manuals and ask questions if you need help.*

### 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: *Are we keeping up with the filing of deposit tickets?*
- ASK: *Did every customer open their Savings Account?*

### **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 Umpqua Bank to get cash back if they want cash to spend.

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

(10 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 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: *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 and safely clean up the business and oversee clean-up completion by the students.)

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

- Put all supplies and materials, including the Simulation Manuals 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, employee lanyards, bank bags and any other *JA BizTown* reusable materials from students and adults. Leave them in your 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**

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





## Umpqua Bank Volunteer Checklist

### Before National Anthem

- ✧ Hold 1<sup>st</sup> Staff Meeting
- ✧ All students need to read their simulation manuals
- ✧ CFO enters all employees in the computer, completes all payroll checks, submits order to The UPS Store
- ✧ CEO signs all paychecks and distributes them to all team members

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

- ✧ CEO - Begin to approve business loans
- ✧ CFO - Pay bills as they are received
- ✧ Savings Officer - Pick up supplies from The UPS Store  
- Deliver bank bag to select businesses
- ✧ Teller - Participate in training by *JA BizTown* staff

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

- ✧ CEO - Continue to approve business loans  
- Begin to accept business deposits  
- Pick up health vouchers at Virginia Garcia  
- Give promissory notes to Attorney
- ✧ CFO - Print checks as invoices are received
- ✧ Savings Officer - Pick up Savings Deposit checks from teller row and open savings accounts
- ✧ Teller - Accept citizen deposits as they visit Umpqua Bank

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

- ✧ CFO activates direct deposit for second payroll check
- ✧ Help students complete second payroll deposit and write check for Cash (if needed)

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

- ✧ CEO - Continue to accept business deposits  
- Practice or assign Closing Town Hall Meeting speech  
- Sign Merit Certificates
- ✧ CFO - Pay bills as they are received  
- Create Merit Certificates and give to CEO for signature (help pass them out if needed)
- ✧ Savings Officer - Finish opening savings accounts
- ✧ Teller - Direct deposit – will help customers withdraw cash only



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

- ✧ Hold 3<sup>rd</sup> & final staff meeting
- ✧ CFO should make final loan repayment (if needed)
- ✧ Collect any unused cash or coins and employee lanyards from students
- ✧ Recycle all used paperwork in all of the file folders and on desks
- ✧ Return all simulation manuals to black holder
- ✧ Collect personal belongings, and attend Closing Town Hall Meeting when announced