Welcome to Your Volunteer Day at Junior Achievement BizTown® in U.S. Bank Wealth Management

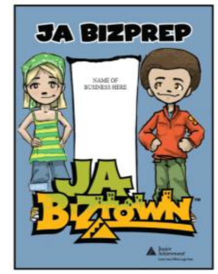
We appreciate all your assistance today in making this an outstanding learning experience for the employees in The JA Café. **Please refer to this Volunteer Manual throughout parts of the day.**

Your Day

- U.S. Bank Wealth Management helps people take care of their money and plan for the future. They provide guidance on how to save and invest money and use it wisely.
- When the citizens arrive, they will be seated in the common area. We encourage you to listen to the orientation that they receive.
- At the end of the orientation, the employees will report to you.
- Introduce yourself.
- Please hand out neck wallets and direct them to begin their work. They should keep their checkbook, JA BizTown cash, and debit card in the neck wallet and wear them throughout the day.
- This Volunteer Guide breaks out the day into its main parts:
    - Business Start-up
    - First Work/Break Rotation (red, yellow, green)
    - Mid-Day Banking Meeting & Reminders
    - Second Work/Break Rotation (red, yellow, green)
    - Clean Up

VOLUNTEER GUIDE TO START-UP BUSINESS MEETING

During your business start-up meeting with the students, **please be sure to complete the following**.



1. Make sure that the CEO has the **JA BizPrep** envelope containing work that the students completed at school. They will need these pages throughout the day.

2. Ask the CEO for the yellow **Business Costs Sheet** located in the JA BizPrep envelope. Hand to CFO.

3. Tell the CFO to go to the computer and begin processing the loan and payroll, following the instructions on the computer and/or laminated sheet.

    a. The CFO will take out a business loan, input all employee names into the computer, print payroll checks (for pay period one) which the CEO will sign. *(Must be done first thing in the morning.)* Printing will be delivered from Supply and Print Shop.

    b. The CEO will sign and hand out the first pay period checks before first break begins.

4. Explain that all workers should now read their **job tasks** either on a laminated sheet on their desk or on their computer. Instructions for the entire day are there for them.

5. Have employees begin/continue their tasks according to their job descriptions.

(Go to next page)

- The CEO will:
  - distribute direct deposit forms (for second paycheck) to all employees and collect them when they are filled out.
  - will prepare the **Green** Bank bag on the desk with items listed; Loan Application, Promissory Note, and Direct Deposit Application Forms.
  - Review the Opening Speech for the Town Hall Meeting.
- The Wealth Management Advisor will acquaint themselves with the basics of investing and investment options. Review available stocks, bonds, and mutual funds for the day.
- The Wealth Management Banker will familiarize themselves with the three available client activities before clients arrive.
- The Wealth Manager Client Associate will set up the workstation and organize client materials. Coordinate with the Wealth Management Advisor on client paperwork and investment transactions.

10. All the employees remain in the business until it is time for the Opening Town Meeting. (They may go to the restroom.) First break takes place after the Opening Town meeting.

You will use the next page for information on the first work/break rotation.

GUIDE TO THE FIRST WORK/BREAK ROTATION

- All businesses are open.
- The CEO will take completed **GREEN** bank bag to Central Bank.
- CEO will meet and greet business representatives.
- The CEO will begin to bill businesses for their wealth management plan.
- The CFO will pay bills as they come in using the Accounts Payable section of their computer.
- The Wealth Management Advisor recommends and sells stocks, bonds, and mutual funds based on client goals. Encourage clients to diversify their investments.
- The Wealth Management Banker helps clients understand the importance of saving by:
  - Completing the **"Why Save Money"** worksheet.
  - Demonstrate the difference between short-term and long-term savings using the **"Money Coach Challenge."**
  - Guide clients in creating a financial plan using the **"Road Map for Your Money"** and help them design a spending plan.
- The Wealth Manager Client Associate arranges appointments for the Wealth Management Advisor. Collects client transactions for investment.

Mid-Day Banking Meeting

All Citizens will be called to a meeting after all first break rotations are complete.

1. Listen for JA staff to direct all citizens to sit in front of the gazebo. Citizens should bring their personal checkbooks and a pencil.
2. After the meeting, citizens will return to their businesses and get ready for their final break.

Please Remind Students:

- To eat their lunch at The JA Café. (You may eat with your child when they go on their 2nd break).
- Spend their money, it will be their final opportunity to shop.
- Return to work at the end of their break.

Go to the next page for instructions on the second work/break rotation.

GUIDE TO THE SECOND WORK/BREAK ROTATION

- The CEO will assist all positions while they are on break.
- The CEO
- The CFO will continue to make deposits to pay back their loan and earn income. (There is also a yellow checklist that may be helpful to keep track.)
- The CFO must prepare a Business Profit/Loss Report to read at the Closing Town Meeting. This is done as soon as all deposits have been made. (Usually toward the last 10 minutes of the second **Green** break.)
- The Wealth Management Advisor will print the **Investment Sales Summary** at the start of the second set of breaks. A change in stock prices will show on your computer.

  Citizens can stop by and see if their stock has gone up or down during the second set of breaks. The Advisor will give them a deposit ticket for the amount their stock has increased. (It may be $1.50, $2.00.) Citizens must then go to the Personal Bankers to deposit their earnings.
- Wealth Management Advisor will prepare their End of the Day report to be read at the Closing Town Meeting.
- The Wealth Management Banker continues to provide activities.
- The Wealth Manager Client Associate collects check payments from every business.

END OF DAY – CLEAN UP

- Employees should make their workstations look like they did at the beginning of the day.
- All Employee manuals remain at Junior Achievement BizTown®. Please collect the **job neck wallets**, empty them, and return them to their original place.
- The CFO should remove all papers from folders and place them in the trash can.
- Any papers that are written on should be placed in trash can. Laminated sheets should be cleaned using wipes.
- All employee instruction sheets are placed back in appropriate black bins.
- Pencils, scissors and dry erase markers should be placed in holders.

We will e-mail a survey so you may provide feedback to us about your day.

If you would like information on how to support our JA Programs, please see a staff member. We are always looking for volunteers or a donation to sponsor a student at Junior Achievement BizTown® for as little as $25.00.

Thank you for your help today! We can't do it without you!