



JA BizTown™ BizPrep  
Welcome Letter

Dear Radio Station CEO:

We are looking forward to your school’s on-site simulation visit to *JA BizTown* and hope that you and your team are, as well. We know you are learning a lot about operating your own business and handling your own checking account. Before long, you will be able to put your knowledge to work and, hopefully, see success for both yourself and your business.

You will find many important papers in this BizPrep Packet. All pages must be read and/or completed before coming to *JA BizTown* and must be brought with you on the day of your on-site visit. There are also several tasks to be completed in preparation for your visit. 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 Newspaper Ad is completed neatly and correctly.
- \_\_\_\_\_ The Web Page Ad is completed and written clearly and legibly.
- \_\_\_\_\_ The Philanthropy Pledge Sheet (if your business decided to support charitable giving) has been signed, indicating your pledge to support charitable giving.
- \_\_\_\_\_ Each employee has:
  - written his/her name on the top left corner of every personal check and deposit ticket.
  - written his/her account number on the bottom right corner of every personal check and deposit ticket.
  - completed the first deposit ticket and first deposit entry in the checkbook register.
  - written the check to the Bank for \$1.50 to open their personal savings account, and recorded the entry in their checkbook register.
- \_\_\_\_\_ Each employee has removed the completed Voter Registration Card from the Citizen Guide and stapled it to the back cover of his/her checkbook.
- \_\_\_\_\_ Each employee has a name tag, with name, business name, and job title listed.
- \_\_\_\_\_ Each employee has a letter, correctly addressed, and ready to purchase a *JA BizTown* stamp for mailing during your visit.

During business start-up on the day of your simulation visit, give this completed signed letter to one of the *JA BizTown* staff members. Your signature at the bottom of this page indicates that your business team is ready for business! Thank you for handling this responsibility!

We look forward to seeing you soon,

*JA BizTown* Staff

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Our business has prepared each of the above items: \_\_\_\_\_  
CEO'S Signature



# BizPrep Business Costs Sheet Radio Station

Citizen Job Title & Name	Account #	Salary	Periods	Salary
CEO _____	_____	\$9.00	X 2 = _____	
CFO _____	_____	\$8.50	X 2 = _____	
Ad Executive 1 _____	_____	\$8.00	X 2 = _____	
Ad Executive 2 _____	_____	\$8.00	X 2 = _____	
Reporter _____	_____	\$8.00	X 2 = _____	
Disc Jockey 1 _____	_____	\$8.00	X 2 = _____	
Disc Jockey 2 _____	_____	\$8.00	X 2 = _____	

Total of All Salaries \$ \_\_\_\_\_

### OPERATING COSTS

Advertising	(\$4 to Newspaper, \$4 to JA Multi-Media)	\$8.00
Taxes	(\$5.00 to City Hall for property taxes)	\$5.00
Health Care	(\$2 to PMCH Wellness Center)	\$2.00
Professional Services	(\$2 to Attorney, \$2 to CPA, \$2 to Detective)	\$6.00
Rent	(\$8 to Leasing Agent)	\$8.00
Insurance	(\$2 to Insurance Agency)	\$2.00
Supplies	(\$5 to FedEx)	\$5.00
Philanthropy	(\$2 to Nonprofit Organization)	\$2.00
Utilities	(\$5 to City Hall for city-run electric utility)	\$5.00
Recycling	(\$2 to Ray's Trash Service Inc.)	\$2.00

Total Operating Costs \$ \_\_\_\_\_

**Total Business Costs (Salaries plus Operating Costs)**

\$ \_\_\_\_\_

**(Business Loan Amount)**



JA BizTown™ BizPrep  
Loan Application

**BUSINESS INFORMATION**

Name: **Radio Station** Do you 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: \$ \_\_\_\_\_

**LOAN AMOUNT REQUESTED**

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

**INTEREST AMOUNT**

(Multiply 5% times the Loan Amount Requested.) \$ \_\_\_\_\_

**TOTAL AMOUNT OWED**

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

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

\_\_\_\_\_  
(CEO's Signature)

**TO BE COMPLETED AT JA BizTown**

Approved

Denied

\_\_\_\_\_  
(National City Bank CEO's Signature)



# JA BizTown™ BizPrep Newspaper Ad

**Business Name:** \_\_\_\_\_

The newspaper published at *JA BizTown* will consist of articles and ads. Each business is responsible for determining the text and headline for its business advertisement. On the day of the visit, the newspaper staff will collect this advertisement from your business and lay out the pages using the information you provide below.

1. In the space below, write a headline for your business advertisement of no more than 40 characters (including spaces).

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2. Using no more than 150 characters (20-25 words), write below a descriptive advertisement for your business. Be creative!

Remember, good advertisements:

- Grab our attention,
- Hold our interest,
- Create a desire for the product, and
- Obtain an action to purchase the product

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# JA BizTown™ BizPrep Philanthropy Pledge Sheet

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

Across America, individuals may demonstrate their citizenship by donating their wealth, wisdom and work to organizations. At *JA BizTown*, citizens have the opportunity to donate to a worthy *JA BizTown* nonprofit organization.

## PHILANTHROPY PLEDGE

\_\_\_\_\_  
(Business Name)

**MY EMPLOYEES ARE  
AWARE OF THE  
MISSION OF THE  
NONPROFIT ORGANIZATION AND ITS PURPOSES.  
WE PLEDGE OUR FINANCIAL SUPPORT.**

CEO's Signature: \_\_\_\_\_

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



JA BizTown™ BizPrep  
Promissory Note

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Date \_\_\_\_\_

The undersigned promises to pay the *JA BizTown* Bank the sum of \$ \_\_\_\_\_  
(total amount requested) plus interest at 5% per day on or before the close of business on  
\_\_\_\_\_  
(Simulation 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: \_\_\_\_\_  
Business CEO's Signature

\_\_\_\_\_  
Business Name

Verified: (signed at *JA BizTown*)

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





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**Business Name** \_\_\_\_\_

Create an informative slogan for your business. (30 characters maximum)

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List three (3) quality characteristics that are important to your business.  
(30 characters maximum, for each characteristic)

*Think about the details you created on page 41 of your Citizen Guide,  
"Best Practices for a Quality Business."*

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