

# Excellence through Ethics™

Session 8

*Budget-Benders*



**High School**



Junior Achievement®



*Excellence through Ethics*  
**High School**  
**Session 8**

*Budget-Benders*

**Content:** Ethics and Budgeting

**Methods:** Scenarios and Math Skills

**JA Foundational Pillars:** Ethics and Financial Literacy

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# Acknowledgements

## Sponsorship

JA Worldwide ® (Junior Achievement) gratefully acknowledges Deloitte & Touche USA LLP for its commitment to the development and implementation of the supplementary program *Excellence through Ethics*. JA Worldwide appreciates its relationship with Deloitte & Touche USA LLP to develop and implement vital and innovative programs designed to foster ethical decision-making skills.

## Budget-Benders

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### Overview

Students learn the challenges inherent in effective budgeting. They utilize basic math skills to analyze and diagnose fiscal problems. Students suggest actions to correct the problems.

### Objectives

Students will be able to:

- Apply advance planning and accurate accounting for their short- and long-term expenditures.
- Identify some of the major budgeting pitfalls and how they can be avoided.
- Recognize the value and legitimacy of entertainment expenses, and the temptations of unethical behavior when sufficient funds are not allocated for this area.
- Apply discipline and sound budgeting techniques with scenarios involving common financial planning issues encountered by young people.

### Preparation

Review the activity. Prepare the necessary copies and session materials.

Group work is incorporated into this session. You may consult with the teacher to determine how best to form the groups.

Post Key Terms and definitions in a visible place.

- **Ethics:** The standards that help determine what is good, right, and proper.

Review copies of teen magazines or view commercials to become aware of the kinds of products that are marketed to students of this age.

### Recommended Time

This session typically takes 45 minutes to complete. Ask the teacher to help you keep track of time.

### Materials

- Budget-Benders Instructions (1 per student)
- Budget-Benders Scenarios (1 per student)
- Colored Markers
- Calculator
- Spiralbound, 3x5 pocket notebook
- Pens or pencils

## **Presentation**

### **Introduction (5 minutes)**

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Greet the students. Ask them to reflect a moment on when they first realized they really had choices regarding the use of their money. Poll for the youngest age, then ask for volunteers to briefly share their experiences of feeling they had personal control over their money.

Managing money and planning for the purchase of things you want is a big part of growing up. Many parents allow children to start early, teaching them good spending and savings habits.

Ask students how many of them now keep a written plan for how they will spend their money each week or month.

Pick up the hand-held calculator. Explain that the math skills needed for budgeting are very simple: no square roots, algorithms, or difficult formulas are needed—mainly addition and subtraction.

Good financial planning is a matter of both skill and will.

## **Activity**

### **Basic Budgeting (15 minutes)**

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Ask how many students keep careful figures that recap how they actually spent their money each cycle. Without accuracy and accountability for what actually happens to the money, even a written budget plan becomes merely a “dream sheet.”

Pick up the small notebook. A great financial planning technique is to carry a small notebook and write down every, single expenditure, even for amounts less than a dollar! At the end of the week or month, add up and classify the expenditures.

Budgeting efforts can fail if people

- Are not honest or realistic with themselves about income and expenses.
- Don't track projected vs. actual income and expenditures.
- Don't factor in enough savings for emergencies and changes in income.

The more difficult element in financial planning is “will”. This includes the self-honesty and commitment to accurately track financial behavior and make corrections when we get off track.

Now, direct students to take a look at how young people typically manage their money. Write “The Necessities” on the left side of the board and “The Desirables” on the right side. Have students brainstorm what a student might spend their money on during a typical time cycle.

Try to make this lighthearted and fun, while taking care not to embarrass anyone or dwell too heavily on any one student's spending habits. Expect good-natured kidding between male and female students as to what constitutes a necessity, for example, cosmetics? cell phones? comic books? sports gear?

If there is disagreement on which column an item belongs in, write it in both columns, circling each entry with a different colored marker.



Now go back and assign a dollar figure students spend on the individual items. When there is wide disparity in the amounts offered by students, try to find an average or range you can use. Add up the numbers, allow for the items that appear in both columns. Ask students how realistic the totals are.

What amount was assigned to savings? How was it classified? A savings element is needed for emergency expenditures and for longer-term needs and purchases. Arbitrarily add in 10% for savings if it was neglected in the list.

Is any debt service included (paying off obligations one has already contracted)? Add that to the list of necessities. Debt service is always a necessity.

Note the new total, and then ask students how realistic this figure is for their incomes. Make the point that this was purposely a “dream sheet” exercise, since it didn’t begin by taking income and resources into account. Explain that the financial planning process must begin with income and resources.

Students’ planning struggles are no different than those of most adults. People typically just expect their two lists to be larger than their income, so they handle the necessities then negotiate among the desirables, depending on whim or social influences. When their actual weekly or monthly income is exceeded, it can become very easy to charge the rest to credit cards, which many high school students have. Carrying credit card debt is very costly and can make future budgeting difficult. Explain how long it takes to pay off debt if you pay only the minimum balance.

Focus students’ attention on entertainment items and how they were classified. Mark these with a different color. This area often isn’t properly budgeted. Generally, we want more than we can afford, and we usually feel guilty over-spending here.

Conduct a brief discussion of the need and value for recreation and entertainment in our lives. School and work are serious areas. Family life can be stressful. A lot is demanded of us. Entertainment provides an outlet from the stress and a way to recharge.

Would we feel less guilty if we simply named some basic forms of entertainment as a necessity and budgeted a more realistic amount for this each cycle?

Ask students if they have ever been in this situation: when sufficient funds are not available for a highly desirable area, have they been tempted to “cut corners” and perhaps do things that are unethical? Example: shoplifting popular clothing, music CDs, or other items.

Conclude that everyone – adults included – admits that this type of serious financial planning and discipline is hard work! What are the rewards for doing it well?

- Having more of what you want.
- Less stress from constantly being on financial overload.
- A good feeling that you have been responsible with your resources.

It is normal if your wants exceed your resources, and negotiating among the desirable expenditures is a difficult task. Entertainment is a legitimate expense because it helps us relieve stress and recharge our energies. Careful financial planning requires honesty and self-discipline, but the payoff is better control over your spending and a feeling of independence.

## **Activity**

### **Budget-Benders (20 minutes)**

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Organize the class into small groups of 4-5 students each. One student from each group will draw a financial-planning scenario to discuss and resolve within their group.

Student Directions: In your small group, read and discuss the financial planning scenario you've drawn, and be prepared to respond to the following three items:

1. Based on the classroom discussions we've just had, decide what grade you would give this individual for their skill in financial planning, and a different grade for ethics, where appropriate:

A—Excellent, B—Above Average, C—Average, D—Needs Help, F—Failing

2. Name the specific problems you see with income and expenses.
3. Suggest specific actions that would improve the individual's financial planning.

### **Summary and Review (5 minutes)**

Briefly review the vocabulary introduced in the session.

The calculation skills for financial planning are simple, but the discipline and honesty to make any plan work is usually a challenge for most people, students and adults alike. The payoff is better use of funds, freedom from stress, and a feeling of responsibility and independence.

## **Session Outline**

### **Introduction**

- Greet the students.
- Ask, “At what age were you first aware that you could make choices regarding spending money? How did that feel?” Allow students to share.
- Ask how many currently keep a budget and strictly account for expenditures.

### **Activity**

- Show the calculator and notepad. Financial planning is a matter of “skill and will”. The hardest element is “will” regarding discipline, honesty, and commitment.
- Describe when budgeting efforts can fail.
- Conduct student budget exercise to determine the general “necessity” and the “desirable” expenditures for students their age.
- Point out the need for savings to provide for emergencies and long-term purchases.
- Discuss the value of entertainment and the need for adequate budgeting.
- Examine the temptations for unethical behavior, like shoplifting and theft of intellectual property, when budgets don’t adequately allow for these “Desirable” items.
- Discuss the payoffs for proper personal financial planning and accounting.
- Conduct and debrief the “Budget-Benders” exercise.

### **Summary and Review**

- Briefly review the vocabulary introduced in the session.
- Managing one’s finances successfully and resisting the temptation to engage in unethical behavior are marks of maturity in young adults. Doing so allows for less stress, better use of funds, and a feeling of responsibility and independence
- Thank the students for their participation.



## **Possible Answers:**

### **Group A: Sarah**

1. B- or C. She has a form of budget and tracks the numbers in her head. No ethics issues.
2. Her uncertain babysitting income is a problem. This is all the greater reason to save money, which she apparently doesn't do.
3. A written budget that she actually follows, and a savings program.

### **Group B: Susan**

1. D. Needs serious help, and possibly a "D" or "F" for ethics, since she's behind on her debt obligations.
2. Definitely needs a realistic spending plan regarding income and expenses.
3. A big dose of honesty and self-discipline to track expenses and make hard choices.

### **Group C: Axel**

1. C or C+ for skill, since he does budget and keep track, and a D or F for ethics, since he decided to skip his debt service, even after an unexpected windfall.
2. Definitely needs a savings plan for emergency expenditures, and better budgeting for entertainment expenses.
3. Honesty and self-discipline in making hard choices.

### **Group D: George**

1. D for skills. A check register that isn't kept up-to-date is not an effective budget device. On ethics, he's skating on thin ice, since his entertainment budget is non-existent.
2. His problem is with budgeting and strict accounting for expenditures.
3. Needs an effective budget, savings, and discipline to make it work.

### **Group E: Sean:**

1. C. He did some serious planning, but projections were off. No ethics issues.
2. His income projections were off; he may work only 22 hours, plus he didn't allow for withholding of taxes from his paycheck, so his planned savings are wiped out.
3. A written budget and conservative estimates of income will aid his other good habits.

### **Group F: Candace**

1. A- for planning skill, F for ethics. It is illegal to download music and movies without paying for them.
2. Didn't adequately provide for realistic social expenditures.
3. Ethics checkup, and more careful planning for social spending, including gift-giving.

## **Budget-Benders Instructions**

In your small group, read and discuss the financial planning scenario you've drawn, and be prepared to respond to the following three items:

1. Based on the classroom discussions we've just had, decide what grade you would give this individual for their skill in financial planning. What grade would you give the individual for ethics?

A—Excellent, B—Above Average, C—Average, D—Needs Help, F—Failing.

2. Name the specific problems you see with income and expenses, if any.
3. Suggest specific actions that would improve the individual's financial planning.

## Budget-Benders Scenarios

- A. Sarah** gets an allowance and supplements it with babysitting money, which is quite unpredictable. Some weeks she's very busy, but other weeks she's not needed. Sarah doesn't write things down, but does a pretty good job keeping track of her money in her head. She covers her necessities first, then carefully manages the declining balance. She usually ends up with a dollar to spare each week. She never asks her mom for a bailout.
- 
- B. Susan** is a popular girl who admits that she's a financial disaster. She's \$50 in the red from last month's budget, which she owes her mom for bailing her out. Susan mostly relies on dates for entertainment, but also enjoys buying weekend lunches out for her girlfriends. Susan just got an unexpected check from her aunt for \$100 and immediately plans to buy a great, new outfit she wants that costs \$90.
- 
- C. Axel** earns his money with an after-school job. He keeps pretty good track of his expenses and usually stays in the black. Recently, he had to borrow \$150 from his dad to pay for transmission work on his car. He has promised to pay his dad back from his next three paychecks at \$50 each, which means sacrificing some other things until this gets paid off. A colleague at work has a family emergency, and Axel has the opportunity to cover his weekend shift, which means extra hours and an additional \$120 next payday. He learns of a great concert and really wants to take his girlfriend to it. That will cost \$100, which was not planned for. Axel has decided to go to the concert and miss his first payment to his dad, hoping his dad doesn't learn about the windfall.
- 
- D. George** uses his checkbook register as his major planning device. Recently, he hasn't kept up his checkbook and has written several, small checks thinking, "there's still plenty of money in the account." Suddenly, he gets an overdraft notice from the bank. He learns that he made a mistake in the calculations, so now he is overdrawn \$35 and will have to pay the returned-check charges on three checks that didn't clear (\$20 each). That wipes out his entertainment budget, as well as the purchase of new summer clothes. A friend invited him over to view a new movie he has downloaded illegally from the Internet. He says, "What else is there to do when you're so broke?"
- 
- E. Sean** has just landed a new job. It will pay \$10 per hour and have him working an average of 22 to 25 hours per week. He will need to buy uniforms for \$30, which he will pay from his first check. He wisely plans his expenditures for his first paycheck. The extra distance he will need to drive means another \$10 in gas for the week. He factors in the other desirable items he wants to purchase, plus \$25 for savings. His budget for the first week comes to exactly \$250.
- 
- F. Candace** is a thrifty planner; she budgets and tracks her expenditures carefully each month. Her parents compliment her on how well she saves, since she puts aside 15% from her allowance and part-time salary. Her one extravagance is music CDs. She has a good sound system and a great music collection. Candace enjoys going out to eat with friends occasionally, and figures her part of the check and tip to the exact penny. Her friends rib her about being frugal. Candace decides that one way she can prove her generosity is to copy some of her music CDs and give them as little, unexpected gifts to her friends. So she does that, and feels very clever in extending her budget in this way.

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## Welcome to Junior Achievement's

### *Excellence through Ethics*

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As a Junior Achievement (JA) volunteer or teacher, you are joining other teachers and volunteers from across the United States in providing students with a unique educational experience. Junior Achievement's *Excellence through Ethics* offers students learning opportunities to share knowledge and information regarding ethics in business. JA strives to show students how business works, and to better evaluate organizations that conduct their operations in the right way.

*Excellence through Ethics* is designed to equip volunteers and teachers with supplemental, ethics-based activities for use with JA in-class programs for grades four through twelve. All these activities provide students with current and essential information about business ethics.

These activities are designed to reinforce students' knowledge and skills, teach them how to make ethical decisions, assist them in learning to think critically, and help them to be better problem-solvers. All the activities are hands-on, interactive, and group-focused to present the material to students with the best instructional methods.

Within these supplements, you will find sections to help you effectively implement the activities in your volunteer experience. Materials include: (a) an introductory discussion of business ethics, marketplace integrity, and the growing capacity of students for ethical decision-making; (b) activities and student materials that connect to and expand current classroom-based Junior Achievement programs; and (c) a functional glossary of terms relating to a wide spectrum of ethics, quality, service, and social responsibility considerations in business.

JA greatly appreciates your support of these important and exciting activities. If you have comments about the *Excellence through Ethics* program content, curriculum, and/or instruction, please access <http://studentcenter.ja.org.aspx/LearnEthics/> and choose the “*Excellence through Ethics* Survey” link located in the middle of the page.

# Appendix

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## Introduction and Overview

- *How do I do the right thing in this situation?*
- *Should I be completely honest, even if it puts others in jeopardy?*
- *What kind of community do we want to be?*
- *How do we do what's best for the long term?*
- *Who should cover the cost of "doing the right thing"?*

These are all questions having to do with business ethics. They are valid and necessary questions, and good business people have asked them for generations. They form the backdrop of vital discussions as business, community, and political leaders grapple with significant issues. Many students would ask these questions, even if Junior Achievement hadn't developed this ethics curriculum.

## Business Ethics Discussions Are Here To Stay

Business ethics has been in the spotlight for much of the past decade, especially as examples of wrongdoing come to light in the media. New technologies and international competitive pressures cause a steady focus on the question, "Is it possible to be competitively successful in business today and still operate in an honest and ethical manner?" The past decade has seen individuals search for deeper personal meaning in the workplace, which has contributed to lively ethics discussions in the business realm. For these reasons, the discussion of business ethics is not a passing fad; it's here to stay.

Many graduate schools of business have either required ethics coursework or integrated ethics principles throughout all areas of study. That is commendable. We believe this vital area of exposure and instruction also should happen at earlier ages and continue throughout the students' educational journey. Many of today's students haven't had access to a well-rounded education in economics and free enterprise or have come to see these in a very negative light. They have limited awareness of the extent to which good business leaders engage in the challenging exercises of ethical decision-making amid heavy competitive pressures. As students learn the general principles of economics and business, it's critical that these be underpinned with a strong foundation in ethics. This will accentuate the best in American business traditions, while laying the groundwork for students' continued evolution into future generations of leaders.

## Integrity in the Marketplace?

Many adults and young people choose to believe that the marketplace is driven only by greed. They view it as bringing out only the worst in human behavior, demoralizing the human spirit, and driving out any sense of idealism. While elements of greed and extreme self-interest among some individuals cannot be denied, solid research has shown time and again that companies with a long-term focus on ethics and a broad consideration of stakeholders' interests are much more profitable than those lacking such a focus.

James A. Autry, in his book *Love and Profit: The Art of Caring Leadership*, said it well: "I do not doubt the presence of greed in the marketplace because I do not doubt the presence of greed in people. But, I also do not doubt the ennobling aspects of work, of the workplace, of the community, of endeavor, of

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the marketplace. So I choose to believe that most of the marketplace is driven by people who want to do good work for others and for themselves.”

*Excellence through Ethics* accepts the challenge of educating youth in the basics of economics and business while establishing a positive balance on the side of well-informed, ethical business practice. This may appear to place a heavy burden on Junior Achievement volunteers, who are not trained ethics experts. The following informational pages will not turn you into an ethics expert. That’s not what we’re striving for here. What students need most is meaningful interaction with people who are willing to engage in a discussion of these vital issues.

## **Lively Practitioners Rather Than Dry Theorists**

This program is more about day-to-day ethics practice than the nuances of ethics theory. Some believe that working in business requires a disconnect from one’s personal ethics. We do not believe this is the case. Students need to know that what they learn about fairness and honesty in general also applies to business. While business ethics may address some specific areas of business practice, it’s not a separate and distinct specialty to be set apart from the general ethical principles that apply in other areas of life. Young people need to encounter the wisdom of age and experience that volunteers bring to the classroom.

## **Students’ Growing Capacity for Ethical Decision-Making**

*Excellence through Ethics* is designed to foster discussions at the appropriate level for each age group. The curriculum developers have designed the ethics activities with sensitivity to student’s mental maturity. At the late elementary and middle-grades levels, students’ capacities for ethical reasoning tend toward good personal behavior as determined by adult rules and authority. In relationships, personal trust, loyalty, and respect are of paramount importance. For these students, corporate ethical behavior is viewed in much the same light as their own personal behavior: it’s governed by rules.

As students advance into high school, their ethical decision-making moves into the larger arena of social contracts and systems that guide and govern societal and group behavior. Here the rationality and utility of laws are scrutinized, as students become more capable of higher-ordered, principled thinking. Students are increasingly aware of the diversity of values among different cultures and communities. At this level, students’ capacities for processing the complex, ethical dilemmas that may be encountered in business are greatly enhanced.

You will gain confidence as you come to realize that conducting a robust, provocative discussion with students is more important than “having the right answer.” The activities have been designed to leave room for lively discussion and multiple points of view. Having the courage to share your own experiences is very valuable to students.



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You don't have to apologize for the excesses students may see in business. Don't assume responsibility for actions that are not your own, and do not try to defend the indefensible. While accentuating the fact that most businesses operate ethically, it's okay to scrutinize the unethical players in the marketplace who give business in general a bad name.

## **Continuing Education**

Teaching this material to students will no doubt strengthen and enhance your own ethics awareness and continuing education. Some students will challenge your best reasoning capacities. Having your own support network of professional colleagues with whom you can share and discuss some of these issues is very valuable. It's also helpful to seek out colleagues with philosophical views that differ from your own. This serves as a valuable "cross-pollination" function because you will be able to understand and discuss a variety of views with students, as well as share students' perspectives with your colleagues. In this way, everyone learns.

Finally, please be assured that your contributions here have tremendous value to students and will serve to upgrade business ethics in the future. We're dealing with the future generation of leaders in their formative years. We can take pride in the fact that we've had a hand in shaping the very people who will be responsible for business ethics and social responsibility in the future.

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## Acknowledgements

Many educators, economists, businesspeople, and consultants have contributed to the development of *Excellence through Ethics*. We would like to acknowledge the following individuals and groups for their efforts, creative talents, and support in creating these materials:

### Deloitte & Touche USA LLP

#### Junior Achievement Blue Ribbon Panel on Ethics

Charles E. Abbott, Director, Ethics and Compliance, Textron Inc.

James D. Berg, Director, Ethics and Business Practice, International Paper

Arthur P. Brief, Ph.D., Lawrence Martin Chair in Business, Director of Burkenroad Institute,  
A.B. Freeman School of Business, Tulane University

Frank Daly, Corporate Director of Ethics and Business Conduct, Northrop Grumman Corporation

Gary L. Davis, Executive Vice President, Chief Human Resources and Administration Officer,  
J.C. Penney Company, Inc.

Jacquelyn Gates, President and CEO, SOARing LLC

Patrick J. Gnazzo, Vice President Business Practices, United Technologies Corporation

Frances Hesselbein, Chairman, Leader to Leader Institute (formerly the Peter F. Drucker Foundation)

Evelyn Howell, Executive Director, Business Practices & Compliance, Sara Lee Corporation

William A. McCollough, Ph.D., Director, Business Ethics Foundation and Research Center  
Administration, Warrington College of Business, University of Florida

John H. O'Byrne, Vice President, New York Life Insurance Company

John Pepper, Chairman, Executive Committee of the Board, The Procter & Gamble Company

Eric Pressler, Director of Legal Compliance and Business Ethics, PG&E Corporation

Jack Robertson, Ph.D., Charles T. Zlatkovich Centennial Professor in Accounting,  
Department of Accounting, University of Texas–Austin (retired)

Harold Tinkler, Chief Ethics Officer, Deloitte & Touche LLP

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## **Excellence through Ethics Writers and Consultants**

Ron Ausmus, Integrity Associates

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Insight Education Group

Motion Picture Association of America Public Relations Council

Dave Somers, Owner of Brevity; Adjunct Professor, DeVry University

## **Excellence through Ethics Junior Achievement Pilot Offices**

JA of Arizona, Inc.

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JA of The Heartland, Inc.

JA of The National Capital Area, Inc.

JA of The Upper Midwest, Inc.

JA of West Texas, Inc.

JA of Wisconsin, Inc.

# Appendix

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## Excellence through Ethics Evaluation

Junior Achievement has discontinued all paper versions of program surveys. However, we greatly appreciate your comments and feedback about *Excellence through Ethics*. Please help us improve the quality of *Excellence through Ethics* by sharing your comments through our new online survey process. The online survey should take less than 10 minutes to complete.

If you have comments about the *Excellence through Ethics* program content, curriculum, and/or instruction, please access <http://studentcenter.ja.org/aspx/LearnEthics/> and choose the *Excellence through Ethics* Survey link located in the middle of the page.

**Thank you for participating in JA!**



## Excellence through Ethics Volunteer Survey

1. Including this session, how many individual sessions of Excellence through Ethics have you presented? \_\_\_\_\_
2. Do you feel that the students were engaged through this session?
  - A. Not at all
  - B. Somewhat engaged
  - C. Engaged
  - D. Very Engaged
  - E. Unsure
3. Do you feel the session was relevant to students?
  - A. Not relevant
  - B. Somewhat relevant
  - C. Relevant
  - D. Very relevant
  - E. Unsure
4. Do you feel students are more prepared to make ethical decisions after participating in this session?
  - A. Significantly more prepared
  - B. Somewhat more prepared
  - C. Somewhat less prepared
  - D. Significantly less prepared
  - E. Unsure
5. On a scale of 1 to 10 (10 being excellent), how would you rate the overall quality of the Excellence through Ethics session? \_\_\_\_\_
6. After this JA experience, how likely are you to volunteer for JA again?
  - A. More likely to volunteer
  - B. Less likely to volunteer
  - C. No more or less likely to volunteer
  - D. Unsure
7. What comments or suggestions do you have regarding the overall session (including format, content, etc.)?

Optional: City \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_

Email \_\_\_\_\_

## Excellence through Ethics Student Survey

1. What grade are you in? \_\_\_\_\_

2. Please fill in the circle that best describes how you feel about the following statements.

There is no right or wrong answer.

	Strongly Disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree
This topic is very important.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am able to apply what I learned in this session to the real world.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The activities were interesting.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I learned something about ethics from this session.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. Do you feel more prepared to make ethical decisions after participating in this session?

- A. Significantly more prepared
- B. Somewhat more prepared
- C. Somewhat less prepared
- D. Significantly less prepared
- E. Unsure

4. I saw someone at my job taking money from the cash register, I would:

- A. Ask someone I trust what I should
- B. Tell a supervisor
- C. Talk to the person taking the money
- D. Do nothing
- E. Not sure

5. To help us better understand who you are, please answer the following questions: How do you describe your ethnicity (family background)? (Fill in all that apply)

- A. African American
- B. Asian American
- C. Latino (a) or Chicano (a)
- D. European American (white)
- E. Native American
- F. Other – how do you identify yourself? \_\_\_\_\_

6. Do you have any additional comments regarding this session?

Optional: City \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_