

# Excellence through Ethics™

## Session 5

*The Ethics of Saving for a Rainy Day*



**Elementary School**



**Junior Achievement®**



*Excellence through Ethics*  
**Elementary School**  
**Session 5**

*The Ethics of Saving for a Rainy Day*

**Content:** Ethical Spending and Saving

**Methods:** Discussion and Activity

**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.

## **The Ethics of Saving for a Rainy Day**

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### **Overview**

Students explore wants, needs, and savings as they practice three goals of ethical spending and saving through a scenario exercise.

### **Objectives**

Students will be able to:

- Define and apply the following Key Terms and concepts: ethics, goods, services, wants, needs, and savings.
- Describe the difference between a need and a want.
- Express the Three Goals for Ethical Spending and Saving.

### **Preparation**

Review the activity. Prepare the necessary copies and session materials. Print and post the Tally Sheets around the classroom.

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.
- **Ethical:** Acting in a way that is good, right, and proper.
- **Ethical spending and saving:** Spending and saving money in a way that is good or wise.
- **Goods:** Tangible products that can be sold, such as food, video games, DVDs, and cars.
- **Services:** Actions people provide, such as serving food, cutting hair, grooming pets, or tutoring.
- **Needs:** Items or services that you must have in order to live.
- **Wants:** Items or services that you would like to purchase, but can live without, if necessary.

### **Recommended Time**

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

### **Materials**

- Chalkboard, whiteboard, or flip chart
- Three Goals for Ethical Spending and Saving Worksheet (1 per student)
- 24 Hours and \$100 Worksheet (1 per student)
- Tally Sheets (12 sheets total, each with a different title)
- Paper (1 sheet per group)
- Pens or Pencils (1 per student)
- Tape

## **Presentation**

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

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Greet the students. Tell them that during today's session they will learn about ethics and examine three goals for ethical spending and saving.

Distribute a Three Goals for Ethical Spending and Saving Worksheet to each student.

Introduce the main ideas by asking student volunteers to read the sentences on the Worksheet. When a student reader comes to a blank on the Worksheet, provide the missing word or phrase indicated in boldface type in the following text.

Once all the blanks have been filled, ask the students to set aside the Worksheet. Tell them that they will come back to these concepts later as they learn more about the terms.

### **Three Goals for Ethical Spending and Saving**

1. Ethics are standards that help determine what is good, right, and proper.
2. Ethical means acting in a way that is good, right, and proper.
3. Ethical spending and saving is spending and saving money in a way that is good or wise.
4. Here are three simple goals to remember to be an ethical spender and saver:
  - Before spending money on any item, ask yourself if the item is a need or a want.
  - Spend money on items you need before spending money on items you want.
  - When you earn money or receive money as a gift, try to save some of it for unforeseen costs, even if it requires passing on something that you want but don't need.

### **Activity One**

#### **Think, Pair, Share (15 minutes)**

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Ask students to raise their hands if they would like to be given \$100. Ask several volunteers to explain why they want \$100.

Instruct students to work with a partner for two minutes to brainstorm and write down various ways they could use \$100.

Ask for student volunteers to read aloud items from their lists. Designate the teacher or a student volunteer to act as a class recorder and write the responses on the chalkboard, whiteboard, or flip chart.

Once 15-20 responses are listed, ask the students whether they see any patterns. Take a few suggestions, and, if no one mentions it, explain that some items are goods and others are services. Define goods, and services, and then ask students to categorize the items accordingly. Instruct the class recorder to write "good" or "service" next to each item as the class decides the correct category.

- **Goods** are tangible products that can be sold, such as food, video games, DVDs, and cars. Other examples are toys, soap, and clothes.
- **Services** are actions people provide, such as serving food, cutting hair, grooming pets, tutoring, coaching, or teaching. Some examples of service professionals are librarians, sports officials, and clerks.

Explain to students that there are other ways to use the money. Tell them they can save some of the \$100 or give it to a person or charity in need.

Refer to the class list and explain that another way to categorize the items is by **wants** and **needs**. Define wants and needs, and ask the students to categorize the listed items accordingly. Have the class recorder write “want” or “need” next to each item as the class decides the correct category.

- **Needs are items or services that you must have in order to live.** Examples of needs are food, clothes, shelter, water, and medical care.
- **Wants are items or services that you would like to purchase, but can live without, if necessary.** Examples of wants are entertainment, sporting equipment, decorations, and jewelry.

Write the word “need” on one side of the board and the word “want” on the other.

Ask the students to work with their partners to brainstorm goods and services that are considered needs, and then goods and services that are considered wants. Ask for volunteers from each set of partners to report items from their lists. Ask the class recorder to record the ideas under the corresponding term on the board.

Explain to the students that most people do not have an endless supply of money, so they have to be smart about their spending. They must decide whether the goods or services they consider buying are things they need or things they want. Guide them toward the understanding that needs must be met first, and, if money is available, wants can be fulfilled afterward.

Refer back to the option of saving some or all of the \$100. Define **savings** as **money set aside to be used later**. Ask students if saving money is a want or a need. Both answers can be correct. Explore each answer through class discussion.

Ask students to brainstorm examples of why someone would want to save money. Possible responses include saving for a major purchase, saving for college or education, saving to earn interest, or saving because there is no immediate want or need. Emphasize that people who save their money are giving up goods and services they could have now for goods and services they might purchase in the future.

Ask students to brainstorm examples of why someone would need to save money. Possible responses include saving for emergencies or unforeseen costs, such as medical bills, car or appliance repair, or an unexpected trip. Again, stress that people who save their money are giving up goods and services they could have now in case other goods and services are needed in the future.

Ask students to work with a partner to brainstorm possible events or emergencies that could result in unforeseen costs. Ask student volunteers to share their responses. Request the class recorder to write the responses in a new section of the chalkboard, whiteboard, or flip chart. Examples of unforeseen costs include veterinary bills for a sick pet, payments for a hospital or dentist visit, or replacing a stolen item like a bicycle. Emphasize the importance of having savings set aside for these types of events.

Review ethics and ethical savings from the Three Goals for Ethical Spending and Saving Worksheet. Tell students that they will practice ethical spending and saving in the next exercise.

## **Activity Two**

### **24 Hours and \$100 Worksheet (20 minutes)**

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Distribute a 24 Hours and \$100 Worksheet to each student.

Read aloud the following scenario from the worksheet.

You enter a contest and win the \$100 first prize. You and other winners are taken by schoolbus to a nearby city to claim your prize at an award ceremony. On the way home, the bus stops for gas, and you get out to explore the area. It begins to rain, and you run for cover. When you return to the gas station, the bus is gone. By the time you reach your parents by phone, you find out that no one can pick you up until tomorrow. You have 24 hours and \$100.

**Note to Volunteer:** Some students may recommend a practical approach like calling 911 or some similar solution. Before continuing with the activity, explain a few practical steps to take in such a situation. For example, recommend that 911 can be called for emergency help, while 211 can be called to reach community service organizations. Explain that they should wait for help in a public place, like a business. After a review of practical steps, remind students that this activity is about spending and saving money, and encourage them to focus on that.

Refer students to the worksheet. Ask them to work with their partners to fill out the time chart, listing how they will spend time while waiting to be picked up.

Allow 5 minutes to complete the activity. Let students know when 1 minute remains.

Ask students to continue working with partners, and to read and complete the rest of the worksheet by following the instructions provided:

The following list provides options of items and services you can purchase. Remember, you are responsible for yourself and how you will spend your \$100. Mark the goods and services you decide to purchase while you are waiting to be picked up. Remember, each time you make a purchase, you must subtract the cost from the amount of money you have, using the Your Money ledger provided below.

Allow 5 minutes to complete the activity. Let students know when 1 minute remains.

Instruct students to move around the room to the various Tally Sheets and place a check mark on any sheet that represents the good, service, or savings they selected (one check mark per student).

Allow 3 minutes for students to complete the task. Let students know when 30 seconds remain.

Move from Tally Sheet to Tally Sheet, tabulating the results. Ask the following questions for each item:

- Under which category should this item be listed—goods or services?
- Under the circumstances, is this item a want or a need? Explain.

Review the tabulated results with the students.

Discuss the choices that had the most tallies. Why did most students decide to spend money on these items? Focus the discussion on the hotel and food options. Point out that most people agree that money should be spent on basic needs first. If hotel and food did not receive the most tallies, review the importance of spending financial resources first on needs, such as food and shelter.

Analyze the remaining choices. Discuss the wants that were selected. Point out that people often want different things, based on their individual interests.

- Ask students if anyone considered an item he or she wanted, but could not afford.
- Ask students in this situation if they bought something else in place of the item they really wanted. Ask them to explain why they made that choice.

Discuss the sheet that represents the choice to save some of the money. Ask the students who selected this item to explain their decision. Emphasize that saving money, especially when you are out of town and do not know anyone, is a wise precaution.

Now, tell the students that something does indeed go wrong while they are waiting for their parents. Read the following addition to the scenario:

At about 11:00 a.m., you trip, fall, and end up with a cut that requires minor medical attention. You are taken to a local doctor, who determines that stitches are needed immediately. The doctor gives you a special rate of \$25 for her services.

Ask the students to raise their hands if they have at least \$25 left to pay for this unforeseen expense. For those who do not, explain that, luckily, a local store accepts returns on any items purchased. Ask students to reevaluate their expenses and decide which item(s) must be returned to pay the doctor. Ask them to write their choice(s) at the bottom of the page, below the box.

Ask students to discuss why it is ethical to save for unforeseen expenses:

- What if they had not been able to return purchased items? How would they have paid the doctor?
- Who should pay for unforeseen expenses when someone has spent all of his or her own money?
- Is it ethical to expect others to pay for your emergency costs?
- Are you willing to pay expenses for other people who might have spent their money on wants and have no savings?

Debrief the activity by reviewing Three Goals for Ethical Spending and Saving:

- Before spending money on any item, ask yourself if it is a need or a want.
- Spend money on items you need before spending money on items you want.
- When you earn money or receive money as a gift, try to save some for unforeseen costs, even if it requires not purchasing something what you really want.

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

Review the Key Terms: goods, services, wants, needs, and savings.

Review the definition of ethics and Three Goals for Ethical Spending and Savings.

Thank the students for their participation.

## **Session Outline**

### **Introduction**

- Greet the students.
- Tell them that during today's session, they will learn the definition of ethics and the Three Goals for Ethical Spending and Saving.

### **Activity**

- Separate the class into pairs.
- Conduct the Think, Pair, Share activity.
- Introduce the idea of ethical saving.
- Distribute the 24 Hours and \$100 Worksheet.
- Have student partners complete the Worksheet.
- Ask students to complete the Tally Sheets, based on their worksheet answers.
- Tabulate the tallies, and discuss the results.
- Introduce the unforeseen event.
- Discuss why it is ethical to save for unforeseen expenses.

### **Summary and Review**

- Review the Key Terms: goods, services, wants, needs, and savings.
- Review the definition of ethics and the Three Goals for Ethical Spending and Saving.
- Thank the students for their participation.

## Three Goals for Ethical Spending and Saving

1. Ethics are \_\_\_\_\_ that help determine what is \_\_\_\_\_, right, and proper.
  
2. \_\_\_\_\_ means \_\_\_\_\_ in a way that is good, right, and proper.
  
3. Ethical spending and saving is \_\_\_\_\_ and \_\_\_\_\_  
\_\_\_\_\_ in a way that is \_\_\_\_\_ or \_\_\_\_\_.
  
4. Here are three simple \_\_\_\_\_ to remember to be an ethical spender and saver:
  - Before spending money on any item, ask yourself if the item is a \_\_\_\_\_ or a \_\_\_\_\_.
  
  - Spend money on items you need \_\_\_\_\_ spending money on items you want.
  
  - When you \_\_\_\_\_ money or receive money as a \_\_\_\_\_, try to \_\_\_\_\_ some of it for unforeseen costs, even if it requires passing on something that you \_\_\_\_\_ but don't \_\_\_\_\_.

## 24 Hours and \$100 Worksheet

You enter a contest and win the \$100 first prize. You and other winners are taken by schoolbus to a nearby city to claim your prize at an award ceremony. On the way home, the bus stops for gas, and you get out to explore the area. It begins to rain, and you run for cover. When you return to the gas station, the bus is gone. By the time you reach your parents by phone, you find out that no one can pick you up until tomorrow. You have 24 hours and \$100.

Fill in the following time chart with how you will spend your time while you are waiting:

<b>3:00 p.m.</b>	<b>Your bus leaves without you.</b>	<b>4:00 a.m.</b>
<b>4:00 p.m.</b>		<b>5:00 a.m.</b>
<b>5:00 p.m.</b>		<b>6:00 a.m.</b>
<b>6:00 p.m.</b>		<b>7:00 a.m.</b>
<b>7:00 p.m.</b>		<b>8:00 a.m.</b>
<b>8:00 p.m.</b>		<b>9:00 a.m.</b>
<b>9:00 p.m.</b>		<b>10:00 a.m.</b>
<b>10:00 p.m.</b>		<b>11:00 a.m.</b>
<b>11:00 p.m.</b>		<b>2:00 p.m.</b>
<b>12:00 a.m.</b>		<b>1:00 p.m.</b>
<b>1:00 a.m.</b>		<b>2:00 p.m.</b>
<b>2:00 a.m.</b>		<b>3:00 p.m. Your parents arrive.</b>
<b>3:00 a.m.</b>		

The following list provides items and services you can purchase. You are responsible for yourself and how you will spend your \$100. Mark the goods and services you decide to purchase while you are waiting. Remember, each time you choose to buy something, you must subtract the cost from the amount of money you have, using the Your Money ledger below.

- Hand-held video game, \$40
- CD player and one CD, \$20
- Cell phone (yours was left on the bus), \$40
- Lunch, dinner, and breakfast at a restaurant, \$20
- Go to a movie, \$10
- Hotel room, \$30
- Assortment of your favorite snacks, \$10
- Book/magazines, \$10
- Skateboard, \$30
- Haircut, \$15
- Play paintball, \$20
- Save money, (Amount saved? \_\_\_\_\_)

### Your Money:

	<b>\$100</b>
	- \$ _____
<b>(new total)</b>	<b>\$ _____</b>
	- \$ _____
<b>(new total)</b>	<b>\$ _____</b>
	- \$ _____
<b>(new total)</b>	<b>\$ _____</b>
	- \$ _____
<b>(new total)</b>	<b>\$ _____</b>
	- \$ _____
<b>(new total)</b>	<b>\$ _____</b>

# Hand-Held Video Game

# CD Player and One CD

# Cell Phone

# **Lunch, Dinner, and Breakfast at a Restaurant**

# Go to a Movie

# Hotel Room

# **Assortment of Your Favorite Snacks**

# **Book / Magazines**

# Skateboard

# Haircut

# Play Paintball

# Save Money

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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.

# Appendix

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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:

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

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

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JA of The Heartland, Inc.

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JA of The Upper Midwest, Inc.

JA of West Texas, Inc.

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# 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/asp/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 \_\_\_\_\_