

# Excellence through Ethics™

## Session 2

*To Borrow or Not To Borrow*



**Elementary School**



**Junior Achievement®**



*Excellence through Ethics*  
**Elementary School**  
**Session 2**

*To Borrow or Not To Borrow*

**Content:** Ethics and Best Borrowing Practices

**Methods:** Scenarios and Discussion

**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.

# To Borrow or Not To Borrow

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## Overview

Students will examine the act of borrowing money. They will view the process from the perspective of the borrower and the lender, and address the impact it may have on others who were not directly involved.

## Objectives

Students will be able to:

- Express the meanings and differences between the terms borrow, loan, and debt.
- Distinguish between circumstances and situations in which borrowing money is ethical or unethical, in addition to understanding the legal implications.
- Address the ethical and legal obligations to repay a debt and consequences associated with failure to do so.

## 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.
- **Borrow:** To receive or obtain something with the intention of returning it.
- **Lend/Loan:** To give out something for temporary use.
- **Debt:** Something owed.

## Recommended Time

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

## Materials

- Failure to Repay Flowchart 1 (1 per student)
- Failure to Repay Flowchart 2 (1 per student)
- Ethical Borrowing Scenarios: The Borrowers (1 per every other student)
- Ethical Borrowing Scenarios: The Lenders (1 per every other student)

## Presentation

### Introduction (5 minutes)

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Greet the students.

Ask the teacher if you may borrow a marker, drawing students' attention to the exchange. When you accept the marker from the teacher, write the session title—To Borrow or Not to Borrow—on the board or poster paper, explaining to the students that this lesson will examine the act of borrowing money.

Draw two stick figures on the board or poster paper. Draw a dollar sign between the two people, connecting them to each other. Write the word **Borrower** below one person and the word **Lender** below the other. Explain that when one person decides to borrow money, they are connecting, at least, one other person into their financial life. The person who loans you the money is tied to you until you pay the money back. Define the word **debt**: the debt is **the amount of money the borrower owes**.

## **Activity**

### **Things to Consider before Borrowing Money (15 minutes)**

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Begin by asking students what it means to borrow. Answers will vary. Remind the students that you have just modeled the process of borrowing — taking the marker from the teacher. Ask students to compare borrowing a marker to borrowing money. Emphasize that this session is focused on borrowing money as opposed to borrowing items or merchandise. Guide a short discussion about the purpose of borrowing and how it should be used in times of true need. Being mindful of ethics when borrowing money means the borrower accepts money with the intent to be responsible and behave appropriately, and have a repayment plan that they share with the lender. If an unavoidable situation occurs in which the borrower cannot repay in the agreed time period as promised, the appropriate action is to immediately inform the lender, apologize for any inconvenience caused, and find an alternative solution as quickly as possible.

There is much to consider before borrowing money. Although every situation involving borrowing money varies (i.e., terms of agreement and timelines), generally, ethical borrowers accept loans when they feel it is completely necessary and immediately repayable.

Discuss the following list of things to consider before requesting a loan:

- Do I owe money already (to this person and/or others)? Will this affect my ability to repay this debt?
- When will I be able to repay this debt? Is this time frame acceptable for the person loaning me the money? Am I absolutely sure I will have the money?
- Do I really need this “thing” right now or can I wait to purchase it after I save money? Is it better to have this item/service right now or to have no debt hanging over my head?
- How will borrowing this money affect the person loaning it to me? Will this be a hardship on them? Is this financial hardship worth my need for this money?
- Can I remember and keep track of my debt and my repayment? Can I make sure I remember to pay all the debt to this person, especially if I am making installment payments?
- What will happen if something unexpected occurs, such as an emergency, and I cannot pay the debt on time?

Explain that this final question is a tricky consideration because we cannot predict the future. Unforeseen circumstances could inhibit repayment of debts. Although, ethically you should always repay borrowed money, what could happen if you are unable to do so?

Explain to the students the consequences for the borrower:

- You most likely will feel guilty and burdened.
- Non-repayment could be considered stealing, which could have legal repercussions.
- Your credit record will be affected. The person you borrowed from will not want to loan you money again. When word of this spreads, companies that loan money may post this information, and it can be extremely difficult to borrow again. This can affect your ability to get a job, or purchase a house or car.
- If the lender is a friend or family member, issues of trust may create problems in your relationship.

Consequences for the lender:

- They will not have the money they expected to receive, which could cause them financial hardship. This might be especially true if they had plans for the money, such as paying a bill or purchasing a gift.
- A “snowball effect” may occur, meaning that your non-repayment could seriously impact other people who expected to have money by a particular time. Let’s look at the flowchart to explore this concept.

Restate the fact that borrowing money is a more complicated process than most people realize. In order for someone to be an ethical borrower, they must take many different elements into consideration.

Pass out Failure to Repay Flowchart 1.

Talk through the first flowchart using the example of the \$100 loan. Encourage discussion about how each bubble represents a personal consequence.

Pass out Failure to Repay Flowchart 2.

Discuss this second flowchart, explaining that the focus here is on business losses, and consequences, rather than personal losses, as in the previous example. State that this flowchart is an imaginary scenario, and that many large companies set aside funds to cover a certain amount of loss; however, suppose 500 Sparkles customers did not pay their bill in a given month? The company would be strained financially and might have to make up losses by letting employees go, or raising the price of their product.

## **Activity**

### **Ethical Borrowing Scenarios (20 minutes)**

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Define the following Key Terms for students:

- **Borrow:** To receive or obtain something with the intention of returning it.
- **Lend/Loan:** To give out something for temporary use.
- **Debt:** Something owed.
- **Ethics:** The standards that help determine what is good, right, and proper.

Discuss with students that during the next activity, you will divide the class in half: one half will represent the borrower, the other, the lender. You will read scenarios addressing ethics, and borrowing and lending money. Using the information discussed in this lesson, the students will decide whether the circumstance would allow for borrowing money ethically.

Divide the class and identify the side each half will represent.

Tell the students that you will read through each scenario, giving them a few minutes to record their ideas before discussing. Tell them to be sure to provide solid explanations for their decisions. Encourage students to hone in on their own ethical standpoints regarding borrowing and lending money.

Pass out Ethical Borrowing Scenarios: The Borrowers, and Ethical Borrowing Scenarios: The Lenders, to each half of the class.

Read the first scenario aloud. Allow students 2-3 minutes to reread and record their ideas.

Facilitate a friendly “what would you do” discussion starting with the “borrowers,” then move on to the “lenders.” If students disagree, remind them that this is okay, as they are expressing their own standpoint. Help students debate calmly by asking them to focus on the rationale behind their decisions.

Continue this format for the remainder of the scenarios.

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

Close the activity by commending the students on their work. Point out that many of us change our views and ideas about borrowing money from situation to situation. This is true of life. Ethical borrowers carefully consider their personal situation before accepting money. Sometimes, circumstances allow for an easy transaction; other times, borrowing money can be a more difficult process. It is best to borrow only if you are truly in need, have exhausted other means, and can repay the lender in a timely manner.

Thank the students for their participation.

## **Session Outline**

### **Introduction**

- Greet the students.
- Discuss the process of borrowing, including the following terms: borrower, lender, debt. Focus on the ethical considerations the borrower must take into account when deciding when and why to borrow money.
- Pass out Failure to Repay Flowchart 1 and discuss.
- Pass out Failure to Repay Flowchart 2 and discuss.

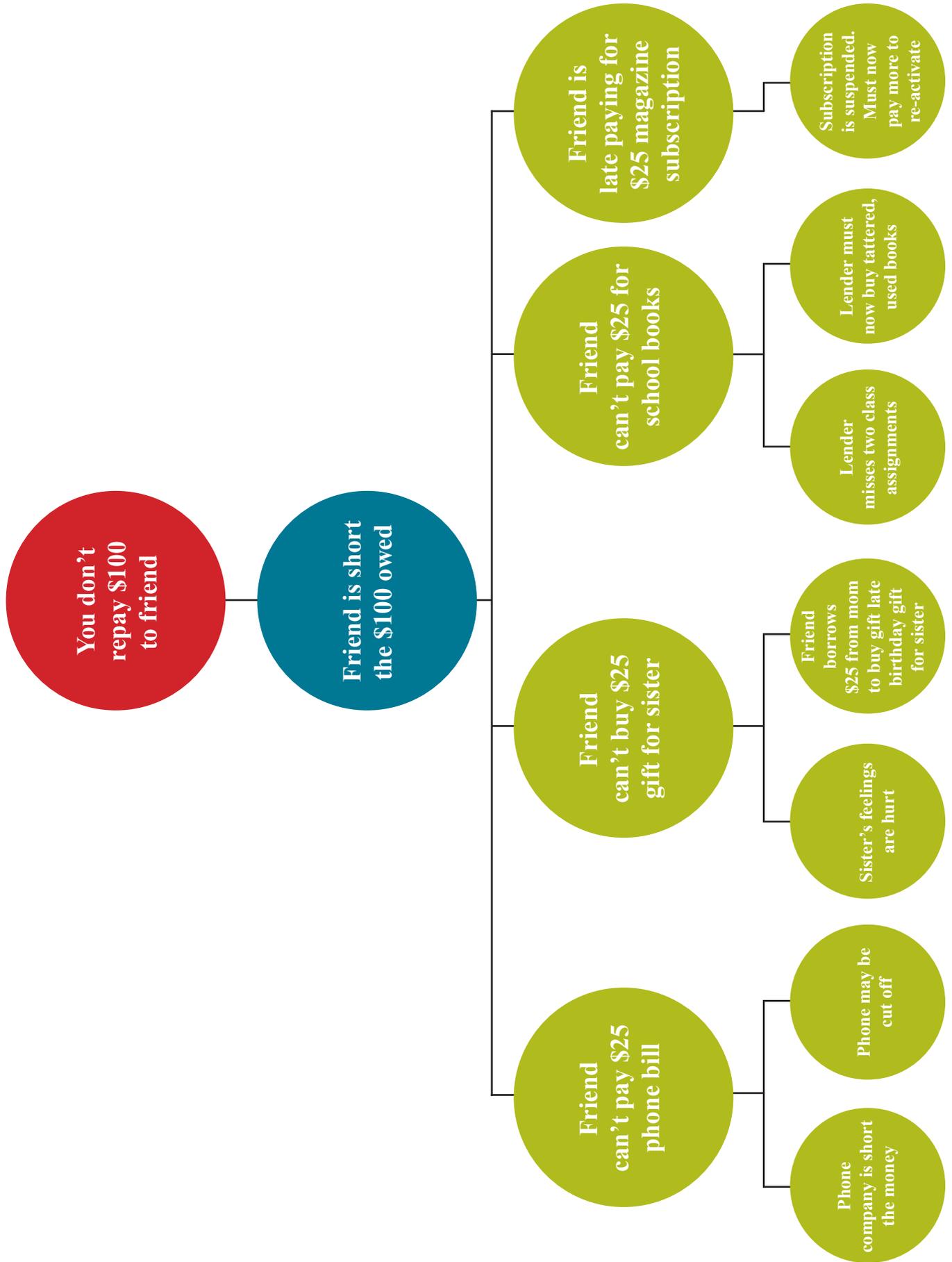
### **Activity**

- Divide the class in half.
- Pass out Ethical Borrowing Scenarios: The Borrowers, to one half of the students, and Ethical Borrowing Scenarios: The Lenders, to the other half.
- Read each scenario and allow students to respond to their position in writing.
- Facilitate an interactive “what would you do” discussion focusing on whether or not the borrower should ask for money and whether or not the lender should loan the money.

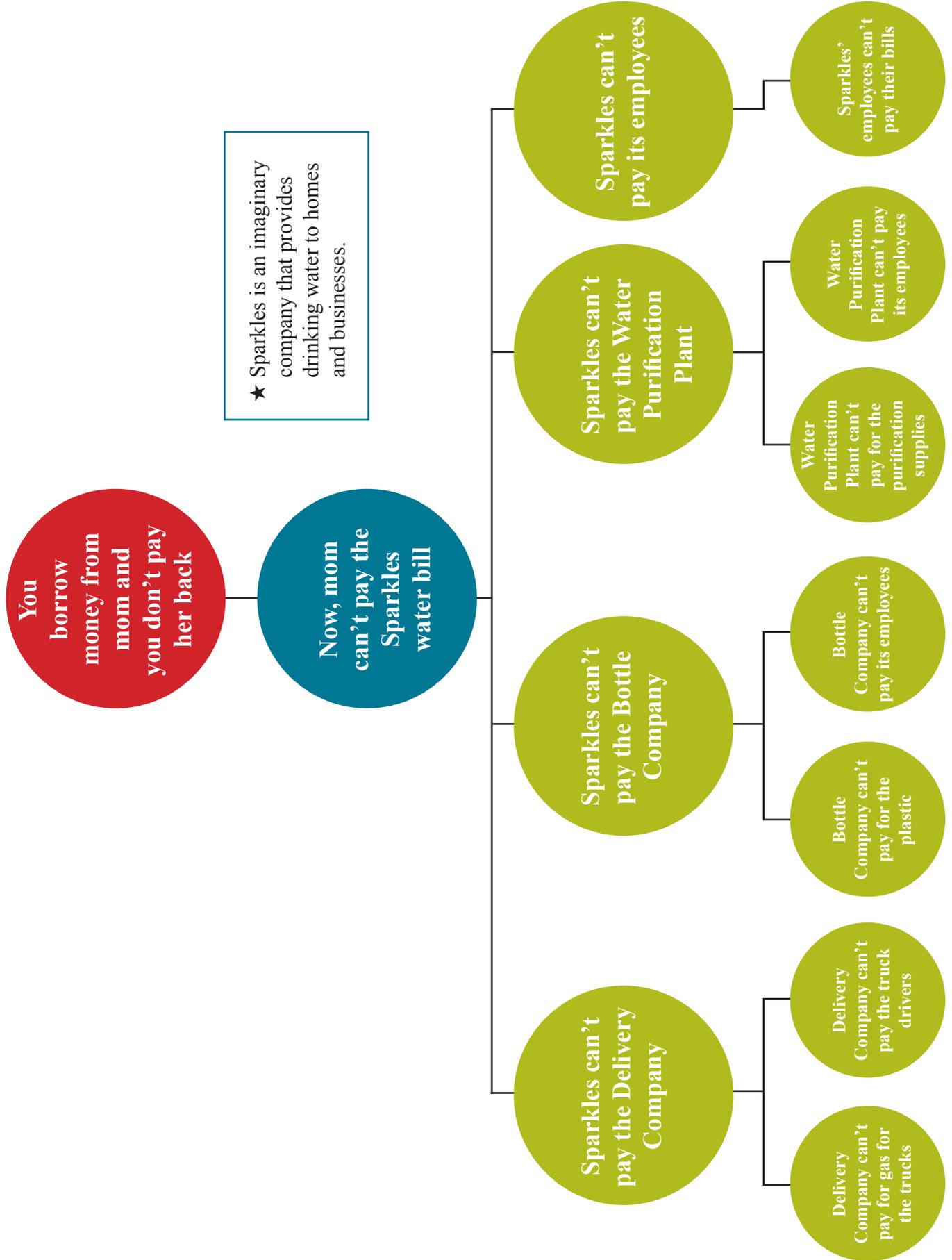
### **Summary and Review**

- Briefly review the vocabulary introduced in the session.
- Ethical borrowers take into account many considerations before borrowing money, and understand that they have a responsibility to repay what they borrowed in a timely and honest manner.
- Thank the students for their participation.

# Failure to Repay Flowchart 1: How Your Decisions Impact Others



# Failure to Repay Flowchart 2: How Your Decisions Impact Others



## **Ethical Borrowing Scenarios: The Borrowers**

### **What Would You Do?**

1. Johnny loves to buy snacks from the market down the street from his house. Today, he wanted to buy snacks, but he knows he needs to buy a new notebook for his science project. His teacher asked everyone to bring their own notebook to class in order to record procedures and observations throughout the month-long science unit on the water cycle. He checks his savings and realizes there is no money in it – he spent his entire allowance at the movies last weekend. He won't receive his \$10 allowance for two more days. He could ask to borrow the \$2 he needs from his older brother, Doug, who always has extra money from an after-school job. Johnny then remembers he already asked him for money for snacks this week. He owes both brothers \$5, and he owes his sister \$2.

Should Johnny ask to borrow money? Why or why not? Explain the ethical considerations. \_\_\_\_\_

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2. Lana's mother usually packs a lunch for her to take to school; however, today she gave Lana \$2.50 for her to buy lunch from the school cafeteria. This was a special treat, because Lana's family doesn't have much extra money. Lana doesn't get an allowance, but her parents try to give her treats from time to time. As Lana moved through the lunch line, she noticed that the school offers baked treats for an additional price. Lana knows she has only enough money to pay for lunch, but she can't take her eyes off the giant, chocolate chip cookie. Her friend Katie always has extra money and may spend it as she pleases. Sometimes, she gives it to her friends on the playground; she often she loses it. Lana considers borrowing from Katie, but she doesn't know when her parents would be able to give her the money to pay Katie back; sometimes they have extra money, and sometimes they don't.

Should Lana ask Katie to borrow money for a cookie? Why or why not? Explain the ethical considerations. \_\_\_\_\_

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3. Every Friday, the student store opens after school to sell a variety of snacks. All the students race to the store after dismissal. As usual, Justin moves up and down the line looking at the money in all the kids' hands. Lisa leans over to Bobbie, "Look at Justin looking for money again! He never brings money on Fridays. It's so annoying."

Bobbie answers, "Yeah, but he does always pay people back on Monday or Tuesday."

"I know," Lisa responds, "but still...if he has the money at home, why doesn't he just bring it on Fridays?"

Last week, Justin borrowed \$2 from Joey for an ice cream sandwich, and the week before he borrowed \$4 from Deion to buy nachos. Both times, he returned the money the following Monday. Today, he is looking for \$1.50 to buy Hot Cheetos. Deion is walking away from the cashier carefully counting his change. He is excited about going to the arcade on Saturday to play his favorite games. Justin considers asking Deion for a loan.

Should Justin ask to borrow money? Why or why not? Explain the ethical considerations. \_\_\_\_\_

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## **Ethical Borrowing Scenarios: The Lenders**

### **What Would You Do?**

1. Doug has an after-school job working at a fast-food restaurant. He works three days during the week and one weekend day. He loves having extra money to spend on video games and CDs. He usually has extra money left over from his paychecks, which he keeps in savings. He is not saving the money for anything in particular, but he knows that as he gets older, he will need to support himself. His little brother Johnny gets an allowance, but it spends it pretty quickly. This week Johnny spent his entire allowance at the movie theater. He wanted to have fun, but now, he had no money until the next allowance day. He already had to borrow money three times this week to buy snacks. He owes both his brothers \$5, and he owes his sister \$2. Today, he says he has to buy a notebook for school. He wants to borrow \$2 from Doug to buy the notebook he needs for a science lesson that begins tomorrow.

Should Doug loan Johnny the money? Why or why not? Explain the ethical considerations. \_\_\_\_\_

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2. Lana's mother usually packs her a lunch to take to school; however, today she gave Lana \$2.50 to buy lunch from the school cafeteria. This was a special treat, because Lana's family doesn't have much extra money. Lana doesn't get an allowance, but her parents try to give her treats from time to time. Lana has only enough money to pay for the lunch, but she really wants a giant, chocolate chip cookie. Katie is one of Lana's best friends. She always buys her lunch and has plenty left over; however, Katie is irresponsible with her money and often spends it on things she doesn't need. Lana decides to ask Katie for a loan to buy the cookie.

Should Katie loan Lana the money? Why or why not? Explain the ethical considerations. \_\_\_\_\_

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3. Every Friday, the student store opens after school to sell a variety of snacks. All the students race to the store after dismissal. As usual, Justin is moving up and down the line looking at the money in all the kids' hands. Lisa leans over to Bobbie, "Look at Justin looking for money again! He never brings money on Fridays. It's so annoying."

Bobbie answers, "Yeah, but he always pays people back on Monday or Tuesday."

"I know," Lisa responds, "But still...if he has the money at home why doesn't he just bring it on Fridays?"

Last week, Justin borrowed \$2 from Joey for an ice cream sandwich, and the week, before he borrowed \$4 from Deion to buy nachos. Both times, he returned the money the following Monday. Deion is walking away from the cashier carefully counting his change. He is excited about going to the arcade on Saturday to play his favorite games. He just bought an ice cream sandwich and has over \$8 left to spend at the arcade. He probably won't need that much to play all his favorite games, but maybe he would spend the extra money on some of the other games. Just then, Justin asks him to borrow \$1.50 to buy Hot Cheetos.

Should Deion loan Justin the money? Why or why not? Explain the ethical considerations. \_\_\_\_\_

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# Appendix

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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:

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

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

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Harold Tinkler, Chief Ethics Officer, Deloitte & Touche LLP

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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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# 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 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 \_\_\_\_\_