Excellence through EthicsTM

Session 10

Win-Win Global Trade Game







Excellence through Ethics Middle Grades Session 10

Win-Win Global Trade Game

Content: Ethics and Economic Displacement

Methods: Game

JA Foundational Pillars: Ethics and Financial Literacy

Contents

Guide for Volunteers and Teachers	3
Student Handout	12-13
Appendix	14-20
Volunteer and Teacher Welcome	
Program Introduction and Overview	15
Program Acknowledgements	18
Excellence through Ethics Pilot Cities	19
Excellence through Ethics Evaluation	20

Acknowledgements

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Win-Win Global Trade Game

Overview

Typically, countries that negotiate trade pacts do so because their general populations will gain short-and long-term benefits. These benefits mean better products and better prices, both positive effects. However, in public discourse and the media, students also will hear global trade spoken of in negative terms. This happens because trade pacts can also cause short- and long-term harm to specific groups. Often, the primary goal of business is to reduce costs and improve profits, which may present a disadvantage to some workers. This lesson examines these concerns and ways they can be addressed to minimize their impact.

Objectives

Students will be able to:

- Give an example of temporary economic displacement.
- Describe how fear of displacement is sometimes used to discourage global trade.
- Identify some of the ways countries and companies can minimize short- and long-term harmful effects.
- List several motivating benefits of displacement (creativity and innovation).

Preparation

Review the activity. Prepare the necessary copies and session materials. Review the instructions for the Win-Win Global Trade Game. Create the game board. Separate the Win-Win Situation Cards. Please consider that this activity may take an hour or more to prepare.

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.

Recommended Time

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

Materials

- Win-Win Situation Cards (1 packet per group)
- Win-Win Global Trade Game Components (1 per group)
- Specialty candles (2)
- Hand-made Win-Win Global Trade Game boards (2)
- Tables for the game boards (2)
- Three quarters plus \$6.00 in dimes

Presentation

Introduction (5 minutes)

Greet the students. Explain to them that today they will learn about global trade and some associated concerns, and ways they can be addressed to minimize negative impact.

Activity

Economic Displacement (10 minutes)

Bring out the candles and ask students to recall a time when the electric power was out and their families had to use candles for lighting. Poll students for the longest period of time they made emergency use of candlelight before power was restored.

Ask, "How many of you would like to go back to a time when there was no electricity, and the only light you had in the house was candle power?"

Explain that candle-making was a thriving industry during colonial times and for decades thereafter. Making candles was very labor intensive. Later, gas and kerosene lamps replaced candles.

Ask, "What happened to the candle-makers after the introduction of kerosene as an inexpensive fuel for lighting homes?" **Possible Answer:** They had to find other jobs or create other industries to earn their livelihoods.

Describe this as an example of economic displacement and disadvantage to one group of workers, when a possibly better, less-expensive product or resource shifts work and revenues to a different group of workers. Tell students that for some workers, the loss could be temporary or it could be permanent. For example, if a factory closes in one area, other work available may not be in that area because of a poor economy. In this case, workers likely will have to move to look for jobs, with no guarantee of success in their search.

Ask, "Could the candle-makers immediately go to work in refineries producing the kerosene fuel that was replacing their craft and livelihood?" **Possible Answer:** No, because refinery work required a much higher technical skill level.

Explain that a few decades later, displacement took place again as electricity replaced kerosene as a source of lighting. The displacement was less serious because there were fewer refinery workers, and refineries were shifting production to gasoline for automobiles, so there were long-term job gains.

With electricity, a different kind of displacement took place. The government purchased farmland to create large lakes and dams to operate hydroelectric plants. Families had to sell their homes and move, as land was swallowed up for several of these large projects.

Point out the fear of loss the candle-makers probably felt when the first kerosene lamps began to appear. Because the conversion happened over an extended period of time, they could gradually shift production to some other item.

Discuss the following question, "are these examples of displacement wrong or bad?" **Possible Answer:** Expect some students to magnify the painful adjustment of the affected group, and others to conclude that the benefits served society as a whole. You may want to highlight this as one ethics school of thought, working together for the common good.

This example of the evolution of lighting products can be compared to the evolution of trade relations between countries, with similar kinds of widespread gains, and similar short cycles of displacement. Although not always the case, trade can improve both product quality and workers' job skills.

Even so, the pain of short-term loss is real. Do companies and governments have an obligation to educate and support those affected during their transition? What types of support should be provided?

Discuss the following possible solutions:

- Information: workers must be informed of potential changes as soon as possible, so they will have time to adjust.
- Education: in some cases, workers must return to school to learn new skills when their present skills are being replaced.
- Trade tariffs: these duties are used to protect industries for a period of time, to allow industries and workers to prepare for and adapt to the displacement.
- Trade barriers: in cases where trade in products would seriously affect a large segment of the population, countries impose trade barriers to protect certain industries.

Activity

Win-Win Global Trade Game (15 minutes)

Divide the class into two groups, for two separate games. Each game requires 12-15 players.

Each game has a team for each of three countries: Country A has a highly developed economy; Country B, a rapidly developing economy; and Country C, an under-developed economy.

Each team consists of one student as chief trade negotiator, and three sector chiefs, one representing agriculture and mining, one representing manufacturing, and one for high-tech services. Each game also has an independent "Displacement Ethics Panel" of at least two students, not connected to any team, serving as the "ethics court" in cases of conflict regarding displacement issues.

Give each chief negotiator a 25-cent coin and 10 dimes to be used for trade negotiations.

After the teams are formed and roles determined, read the following game instructions:

Each Win-Win Situation Card drawn will involve an exchange scenario between two of the three countries. A chief negotiator will read the situation aloud, and decide if it's something that can be negotiated. If so, teams conduct negotiations that draw in the appropriate sector chiefs, who look out for the interests of their particular sector.

Example: if it involves mining, the two affected sector chiefs will examine the deal in light of their own best interests. If they quickly agree to the deal, both countries move their quarter coin ahead one square on the game board, and go on to the next Situation Card.

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If teams decide that significant displacement will unduly harm one side or the other, then negotiations take place, using the exchange of dimes to represent compensation for the ensuing displacement.

Fixed compensation values are as follows:

- Technical skills re-training: one dime
- Entrepreneurship investment: two dimes
- Token of goodwill: one dime
- Tariff for industry protection: no cost, but a country resorting to tariffs will not move ahead during its turn.

A country can choose to employ tariffs, but should do so only as a last resort, since it will fail to move its quarter ahead on its turn. Negotiators must seriously consider whether it's worth losing a turn to move ahead. A "token of goodwill" can be offered to maintain good relations between countries. The dimes are placed in the appropriate lane on the colored space on the game board between the start and finish points.

The Displacement Ethics Panel should closely observe the process. Any team can consult the panel. If the panel sees a case of displacement missed by the negotiators, they can interrupt the process and state their case, then assist in determining the appropriate compensation.

Leave as much time as possible to debrief the game, since much of the point of this topic is contained in the different scenarios.

Activity Game Debrief (10 minutes)

The object of the game is to illustrate how trade helps all three countries progress, while taking into account the potential displacement. Progress isn't always even. It really isn't a racetrack, although competition to meet global demand should keep all three countries in the race and moving forward!

From what you've learned from JA, when capital is created, it can be used to create new skills and higher-level infrastructure and enterprise. The quarters represent the larger gains for all parties, in terms of lower-priced products, and transfer of skills, intellectual capital, and infrastructure from one country to another. The collection of dimes illustrates the need for reinvestment in skills, infrastructure, and entrepreneurship.

In many cases, there really is no room for negotiation—the exchange will take place anyway, as in the cases involving immigration. Countries need to protect the investment in human capital by encouraging trade to provide better in-country economic opportunities. Otherwise, there is a significant, unavoidable "brain drain" of talented people to other countries.

In real-life global trade, there is no "Displacement Ethics Panel." Rather, there should be an awareness of displacement issues, compassion, and a willingness to meet the needs of those who may be adversely affected.

We have a shared responsibility to act in an ethical manner. Conscientious negotiators use tools to strike agreements that lessen the pain and impact on an industry or group, and work together for the common good.

Emphasize the value of obtaining a broad education, developing the ability to solve problems; use critical and creative thinking skills; manage money; acquire entrepreneurial skills; plan for the future; and adapt to change. Change is indeed inevitable. How do we prepare for this inevitability?

Debrief of Individual Situation Cards

- 1. Building boom, immigration of skilled construction workers. There's really no room for negotiation here, since we assume there's free and open immigration between the countries. Presumably, there's more demand than domestic labor sources can supply.
- 2. Precious-mineral discovery. No discernible displacement should take place in Country B, and there's good transfer of capital and technology to Country C. The 75 percent profit might be a little high, but there will be massive infrastructure and transportation expenditures to get the minerals out of the ground and to market. Mining tends to be a dangerous industry, and Country A should offer a token of goodwill to build the needed medical facilities for both their employees as well as the inhabitants of that area
- 3. Call centers moving to Country B. Displacement of workers in Country A. It could be argued that with the growth of the high-tech servicing industry in Country A, these people will be able to get jobs in another call center. Can negotiate for skills training to allow displaced workers to train for higher-level call-center work.
- 4. Boot manufacturer closing plant. Definite displacement. Retraining and/or entrepreneurial investment is needed.
- 5. Export of good, low-priced bicycles. Country A bicycle production shifting to higher-value-added product.
- 6. Car manufacturer building and selling cars in Country C. Win-win agreement: good transfer of technology, and increase in sales. It can be argued that auto workers in Country A who were building cars for export to Country C will suffer, but the number of exported higher-priced cars isn't a significant factor.
- 7. Shift of electronics component production from Country B. Some displacement possible. Skills transfer has benefited Country B, so potentially they can shift production to higher-level components, with some entrepreneurial investment.
- 8. Coffee production and temporary workers. Good example of win-win-win. No discernible displacement. However, these seasonal workers may not want to return home, but rather stay and work at higher-paying jobs.
- 9. Entrepreneur absorbs excess of obsolete computers. Good example of appropriate technology transfer; no displacement.
- 10. Workers emigrate for poultry-processing jobs. Displacement is of a cultural nature. The company should provide language and cultural training to new immigrants as a token of goodwill, so they will better fit into a new environment.
- 11. Doctor emigrates because of religious persecution. Assuming freedom of movement, there's nothing to negotiate. Emigration often is not for economic reasons.

- 12. Excess of highly trained young people. This is a good example of "brain drain" and a country not receiving a good return on its training investments and human capital. Government needs to invest its own resources into attracting investment in industrial infrastructure and entrepreneurship.
- 13. Immigration of medical school students. Not something that can be negotiated between countries. Country C needs to invest in its own medical training facilities, and perhaps in increased entrepreneurship in the medical field to keep its doctors in the country.
- 14. Creation of a "technology campus" to educate young engineers. These are excellent negotiating terms for Country C. The danger is that the cost of such a large investment can make the overall cost of production beyond what is feasible, given the competitive offerings of similar countries that may offer lower-cost packages.
- 15. New food-processing plant. Possible displacement of agricultural workers in Country B; but easy to upgrade their skills to industrial production. Otherwise, a good win-win exchange.
- 16. Medical help from afar. This move could cause medical personnel in the more advanced country to fear loss, but the fear is worse than the reality. The medical technology and services field is growing so rapidly that there is ample opportunity to upgrade services. The better service at a lower price is a big bonus for the small, remote hospitals and clinics in Country A.
- 17. Outsourcing of software-development work. This is a good example of potential displacement of higher-paid workers and a source of much fear. However, innovation and upgrading of computer technology and services is the hallmark of Country A's economy, so the wise companies will find ways to upgrade the skill levels and entrepreneurship of these potentially displaced workers, so they produce a higher level of innovation than Country B competitors.
- 18. Immigrant takes business skills back home. Nothing here to be negotiated; another good example of the value of the free movement of human resources, capital and technology transfer.

Summary and Review (5 minutes)

Briefly review the vocabulary introduced in the session.

Global trade and the evolution of products and services are the engines of economic growth and improvement of the quality of life. This activity helps students see many beneficial examples of technology and human resources transfer, while acknowledging that economic growth sometimes results in displacement, and understanding the toll it can take on families and communities. The effects of short-term economic displacement can be lessened through a broad education, skills retraining, and policies that encourage new entrepreneurship.

Session Outline

Introduction

- Greet the students.
- Introduce today's topic.

Activity

- Introduce the emergency use of candles, and discuss the evolution of lighting products in the United States.
- Introduce and highlight the examples of displacement that took place in the industry. The actual land displacement and creation of lakes and hydroelectric plants is a graphic illustration of displacement.
- Relate this evolution to similar situations involving global trade. Discuss the ethics of displacement.
- Discuss the negative effects of displacement and how they can be lessened.
- Conduct the Win-Win Global Trade Game.
- Thoroughly debrief the activity, emphasizing these points:
 - o The exchange of products, processes, services, and human resources moves all countries forward.
 - o Potential displacement must be anticipated and addressed as part of trade negotiations.
 - o Countries must encourage trade and entrepreneurship to prevent a drain of their valuable, human capital resources.

Summary and Review

- Review the Key Terms for the session.
- Global trade, and the evolution of products and services can fuel economic growth and improve quality of life. The transfer of technology and human resources can improve the products, processes, services, and competitiveness of trade participants and can stimulate new innovation.
- Thank the students for their participation.

Win-Win Global Trade Game Components

Game board

This can be a rectangular piece of poster board, on which are drawn three oblong circular tracks, such as the lanes of a running track. The starting points are staggered and marked in like manner: Country A starts first, some distance ahead of Country B, which is an equivalent advanced distance from the starting block for Country C. Divide the distance around the track into 15 intervals with perpendicular dotted lines. There should be a significant "dead space," (about 10 percent of the circular distance between the starting point and the finish point). Shade this in with a light-colored pencil.

Progress Coins

These are three, 25-cent coins (quarters) for each game board. These are the main pieces that teams move ahead when a "win-win" trade deal is struck between countries.

Trade Facilitation Coins

These are all dimes. Each team starts off with 10 dimes. The amount for a given negotiation is as follows:

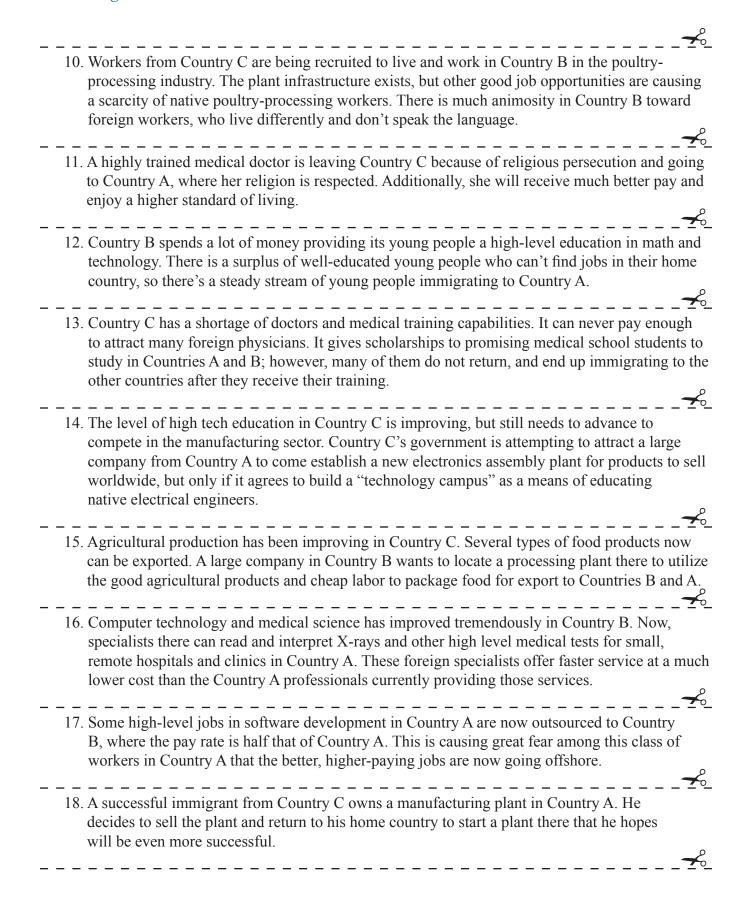
- Technical skills re-training: one dime
- Entrepreneurship investment: two dimes
- Token of goodwill: one dime
- Industry protection-tariff: no cost, but country cannot move ahead that turn

Situation Cards (Begins Next Page)

To be used in this order or the exact reverse-order.

Situation Cards

To be used in this order or the exact reverse-order. 1. A building boom is on in Country A, and there is a high demand for skilled construction workers. A large contractor attracts skilled workers to emigrate from Country C and work for \$14 an hour, when they are accustomed to getting \$10 per day in their home country. These new workers will send a great deal of money back to their families in Country C. _____ 2. A precious mineral is discovered in a small village in Country C. A company from Country B has offered a long-term contract to come in and develop the minerals for 75 percent of the profits. There are no modern health-care facilities in any of the villages within 150 kilometers of the new mining location. 3. Some customer-service call centers in Country A are being scaled down or closed, and new call centers are being created in Country B. New workers there are being trained to do the same work, for a rate of pay that is half that of Country A. ________ 4. A boot manufacturer in Country B is building a new factory in Country C. It plans to phase out production in its old factory as a means of both expanding sales in Country C and offering its own consumers the same product at a better price. 5. Country B is expanding production of good, low-priced bicycles for export to Country A. More kids can buy good bicycles at better prices. The bicycle-makers in Country A shift their production to higher-priced, specialty racing bicycles, and few jobs are lost. ______ 6. An auto manufacturer from Country A locates an assembly plant in Country C to lower labor costs and sell more cars at a price that rising, middle-class consumers in Country C can afford. 7. An electronics-component manufacturer from Country A had been contracting with a plant in Country B to produce many of its components. That company now shifts that production to a new plant in Country C to cut labor costs by another 30 percent. 8. Country B produces a lot of coffee for export to Country A, which produces no coffee. Higherlevel job opportunities in Country B are causing a shortage of coffee-bean pickers, so they must hire temporary workers from Country C to harvest the beans. 9. Country A has an excess of older, used computers. An entrepreneur in country C buys up these computers at a low price, refurbishes them, and sells them in his country, where they fulfill a need because computer technology there isn't as developed. _____



Excellence through Ethics

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.

- 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 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.

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 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.

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.

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.

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.

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.

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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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.



Excellence through Ethics Volunteer Survey

	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							
В.	Somewhat engaged							
C.	Engaged							
D.	Very Engaged							
E.	Unsure							
3.	Do you feel the session was relevant to students?							
A.	Not relevant							
В.	. 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							
В.	Somewhat more prepared							
C.	Somewhat less prepared							
D.	Significantly less prepared							
E.	Unsure							
	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							
	What comments or suggestions do you have regarding the overall session (including format, content, etc.)?							
Ор	tional: City							
	State Country							
	T 1							

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.								
There is no right of wrong this w	Strongly Disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree			
This topic is very important.	\bigcirc							
I am able to apply what I learned in this session to the real world.								
The activities were interesting.				\bigcirc				
I learned something about ethics from this session.								
 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 describe your ethnicity (family better and the descri	packground)?	(Fill in all that a	apply)	ns: How do y	/OU			
Optional: City		State	C	ountry				