



**2026-2027 BizPrep**  
**Kent Worldwide**

## WELCOME LETTER

Business CEO:

We are looking forward to your school's visit to *JA BizTown*

You will find many important papers in this BizPrep Packet. All pages must be completed before coming to *JA BizTown* and must be brought with you on the day of your visit.

Please use the checklist below to assure that all paperwork and tasks are completed.

\_\_\_\_\_ The Business Cost Sheet has been completed and checked for accuracy.

\_\_\_\_\_ The Loan Application has been completed and is ready for Vibrant Credit Union.

\_\_\_\_\_ The Promissory Note has been completed and is ready for Vibrant Credit Union.

\_\_\_\_\_ The Quad City Times Radio Advertisement has been written clearly.

\_\_\_\_\_ The Edwards Creative Advertisement has been written clearly.

\_\_\_\_\_ The Philanthropy Pledge Sheet has been signed, indicating your business' pledge to support charitable giving.

Your signature at the bottom of this page indicates that your business team is ready for business! Thank you for handling this responsibility!

Our business has prepared each of the above items: \_\_\_\_\_  
(CEO's Signature)

## BUSINESS COST SHEET: Kent Worldwide

| Job Title        | Student First and Last Name | Acct # | Salary       | Total Salary |
|------------------|-----------------------------|--------|--------------|--------------|
| CEO              | _____                       | 153    | \$9.00 x 2 = | \$ _____     |
| CFO              | _____                       | 154    | \$8.50 x 2 = | \$ _____     |
| CMO              | _____                       | 155    | \$8.50 x 2 = | \$ _____     |
| Sales Manager #1 | _____                       | 156    | \$8.00 x 2 = | \$ _____     |
| Merchandiser #1  | _____                       | 157    | \$8.00 x 2 = | \$ _____     |
| Sales Manager #2 | _____                       | 158    | \$8.00 x 2 = | \$ _____     |
| Merchandiser #2  | _____                       | 159    | \$8.00 x 2 = | \$ _____     |

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

| Operating Costs     |                            |                               |                      |                  |
|---------------------|----------------------------|-------------------------------|----------------------|------------------|
| Check off when paid |                            |                               | How Bill is Received | How Bill is Paid |
|                     | Advertising                | \$5 to Quad City Times        | Paper                | Paper Check      |
|                     | Appraisal Service          | \$3 to Modern Woodmen         | Paper                | E-Check          |
|                     | Business License           | \$4 to City Hall              | E-Bill               | E-Check          |
|                     | Design Fee                 | \$6 to Edwards Creative       | Paper                | Paper Check      |
|                     | Property and Payroll Taxes | \$3 and \$varies to City Hall | E-Bill               | E-Check          |
|                     | Philanthropy               | \$2 to Modern Woodmen         | Paper                | E-Check          |
|                     | Property Insurance         | \$4 to Modern Woodmen         | Paper                | E-Check          |
|                     | Recycling Fee              | \$2 to City Hall              | E-Bill               | E-Check          |
|                     | Product Transportation     | \$5 to MetroLINK              | E-Bill               | Paper Check      |
|                     | Utilities                  | \$5 to MidAmerican            | E-Bill               | Paper Check      |

Total of **All** Operating Costs    \$    39.00

Total of **Salaries + Operating Costs**    \$    \_\_\_\_\_

## VIBRANT CREDIT UNION BUSINESS LOAN APPLICATION

Business name: \_\_\_\_\_

### EMPLOYEE INFORMATION (See Business Cost Sheet)

Total Number of Employees: \_\_\_\_\_

TOTAL OF ALL SALARIES \$ \_\_\_\_\_

OPERATING COSTS INFORMATION  
(See Business Cost Sheet)..... Total Operating Costs \$ \_\_\_\_\_

TOTAL AMOUNT REQUESTED  
(See Business Cost Sheet).....Total of Salaries + Operating Costs \$ \_\_\_\_\_

TOTAL INTEREST AMOUNT  
(Multiply 5% times the Total Amount Requested)..... \$ \_\_\_\_\_

TOTAL AMOUNT DUE  
(Total Amount Requested + Total Interest Amount)..... \$ \_\_\_\_\_

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

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

\_\_\_\_\_  
(Date)

-----  
**TO BE COMPLETED AT JA BizTown**

Approved

Denied

\_\_\_\_\_  
(Vibrant Credit Union CEO's Signature)

## PROMISSORY NOTE

Date \_\_\_\_\_

The undersigned promises to pay Vibrant Credit Union the sum of \$ \_\_\_\_\_

(total amount requested) plus interest at 5% per day on or before the close of business

on \_\_\_\_\_ .  
(Simulation date)

By: \_\_\_\_\_  
(Business CEO's Signature)

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

Verified: (signed at *JA BizTown*)

\_\_\_\_\_  
(Attorney Signature)

## EDWARDS CREATIVE ADVERTISEMENT

**Business Name**

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Edwards Creative will be coming by to take a business photo of your business team on your visit date. They will use this photo, and the information below to create a digital business advertisement that will then be printed for you.

In the space below, write 2-3 catchy or creative business slogans:

## QUAD CITY TIMES RADIO ADVERTISEMENT

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

On the lines provided below, create a radio advertisement that will be read outloud on the JA BizTown radio.

A 30-second commercial is about 110 words. Print it clearly so that your advertisement can be read by the DJ.

Time: 30 seconds

[illegible]

## PHILANTHROPY PLEDGE SHEET

Across America, citizens may demonstrate their civic duty to their community by donating their time, skills, or money to charitable organizations. Here at JA BizTown, citizens have the opportunity to donate money *individually* to help purchase and plant trees in the City Park, but businesses will also be giving back.

### PHILANTHROPY PLEDGE

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

**We pledge to support the nonprofit organization at JA BizTown.**

CEO's Signature:

\_\_\_\_\_

Employees' Signatures:

|       |       |
|-------|-------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |