



2026-2027 BizPrep

Vibrant Credit Union

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: Vibrant Credit Union

Job Title	Student First and Last Name	Acct #	Salary	Total Salary
CEO	_____	202	\$9.00 x 2 =	\$ _____
CFO	_____	203	\$8.50 x 2 =	\$ _____
CMO/File Clerk	_____	204	\$8.50 x 2 =	\$ _____
Teller #1	_____	205	\$8.00 x 2 =	\$ _____
Teller #2	_____	206	\$8.00 x 2 =	\$ _____
Teller #3	_____	207	\$8.00 x 2 =	\$ _____
Savings Officer #1	_____	208	\$8.00 x 2 =	\$ _____
Teller #4	_____	209	\$8.00 x 2 =	\$ _____
Savings Officer #2	_____	210	\$8.00 x 2 =	\$ _____
Savings Officer #3	_____	233	\$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

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 aloud 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

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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:
