

Excellence through Ethics™

Session 1

Pirate or Profit



Middle School



Junior Achievement®



Excellence through Ethics

Middle Grades

Session 1

Pirate or Profit

Content: Ethics and Product Development

Methods: Handout and Quiz

JA Foundational Pillars: Ethics and Entrepreneurship

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Acknowledgements

Sponsorship

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Pirate or Profit

Overview

Students evaluate potential entrepreneurial products and services based on established ethical standards.

Objectives

Students will be able to:

- Define entrepreneur, product development, and ethics.
- Recognize, analyze, and apply ethical standards to potential entrepreneurial products and services.

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.

- **Entrepreneur:** A person who starts his or her own business with the hope of earning a profit.
- **Product development:** Developing a new product or service or improving an existing product or service.
- **Ethics:** Standards that help determine what is good, right, and proper.
- **Ethical:** Acting upon the standards that help determine what is good, right, and proper.
- **Unethical:** Acting against the standards that help determine what is good, right, and proper.
- **Profit:** Income earned after all expenses are paid.
- **Pirate:** One who steals or takes by illegal or unethical methods.

Review the Extended Learning Activity, and determine if you will implement it in the session.

Recommended Time

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

The session can be expanded by using the Extended Learning Activity.

Materials

- Entrepreneur Ethics Handout (1 per student)
- Pirate Hunting Quiz (1 per student)
- Pirate Hunting Quiz Answer Key (1 per volunteer and teacher)
- Large Sheets of Paper (1 sheet per group; Extended Learning Activity only)
- Pens or pencils (1 per student)

Presentation

Introduction (5 minutes)

Greet the students.

Tell them that during today's session, they will learn about ethics and how ethical behavior applies to being an entrepreneur. Define **entrepreneur** as **a person who starts his or her own business with the hope of earning a profit**. Encourage students to think of ways in which they can become entrepreneurs, even at a young age. Explain that when an entrepreneur decides to provide a product or service, the goal should be for the product or service to be ethical.

Activity One

Entrepreneur Ethics Handout (15 minutes)

Distribute the Entrepreneur Ethics Handout, and instruct students to write the definitions of the Key Terms in the space provided as you explain them.

Key Terms:

- **Entrepreneur:** A person who starts his or her own business with the hope of earning a profit.
- **Product development:** Developing a new product or service or improving an existing product or service.
- **Ethics:** Standards that help determine what is good, right, and proper.
- **Ethical:** Acting upon the standards that help determine what is good, right, and proper.
- **Unethical:** Acting against the standards that help determine what is good, right, and proper.
- **Profit:** Income earned after all expenses are paid.
- **Pirate:** One who steals or takes by illegal or unethical methods.

Explain to the students that they can make a profit without being a pirate.

Share the following examples. (These are not included in the Entrepreneur Ethics Handout.)

- You're a whiz at math. You can tutor after school for cash. **Profit.**
- Your friend is struggling with math. You offer to sell your brother's completed math assignment to your friend. **Pirate.**
- You work in the lunchroom. The head cook says you can take all leftover dinner rolls. You decide to sell them. **Profit.**
- You work in the lunchroom. Your friends pay you to enter the back door and eat for free. **Pirate.**

Discuss the differences among the examples, and why some are considered ethical while others are not.

Continue completing the Entrepreneur Ethics Handout as a class by asking student volunteers to read the questions aloud. When a student reader comes to a blank on the handout, provide the missing word or phrase indicated in boldface type in the following text.

How can you decide if your idea is ethical? Ask yourself these questions:

1. Is it **legal** to sell my product or service?
2. Are there **school rules** related to my product or service?
3. Could **people or animals** possibly be **hurt** by using my product or service?
4. Is the **price** for my product or service **fair** for what is being offered?
5. Do I have everything I need to provide my product or service? (**Knowledge, time, and resources?**)

Brainstorm other rules or standards that can be used to determine if a product or service is ethical. Instruct students to write additional ideas on the handout.

Pose the following questions for class discussion:

- Why is it important for a business to act ethically?
- Why not do whatever it takes to make a profit?

To further the discussion, provide the students with relevant examples of ethical and unethical companies or business situations.

Activity Two

The Pirate Hunting Quiz (20 minutes)

Explain to students that this is an opportunity to practice their pirate hunting skills.

Distribute the Pirate Hunting Quiz. Instruct students to read each scenario and decide if it is a Profit Idea or a Pirate Idea. Ask students to briefly explain their decisions, and then review their Entrepreneur Ethics Handouts as they complete the quiz.

Allow 15 minutes for students to complete the quiz. Consider having students complete the quiz with a partner or in small groups. This also can be timed as a contest. For example, the team with the most correct answers in the least amount of time wins.

Consider and discuss each scenario. Before providing the correct answer, take a poll to see how students answered the questions. Ask several volunteers to explain the logic behind their vote.

The explanations in the attached answer key are suggested responses. Accept any answer that offers a well-thought-out explanation based on the lesson material.

Summary and Review (5 minutes)

Briefly review the vocabulary introduced in the session.

Encourage students to consider possible products and services that they could offer as ethical entrepreneurs.

Thank the students for their participation.

Session Outline

Introduction

- Greet the students.
- Explain that during today's session, they will learn about ethics and how ethical behavior applies to being an entrepreneur.

Activity

- Distribute the Entrepreneur Ethics Handout, and instruct students to write the Key Term definitions as you explain them.
- As a class, complete the Entrepreneur Ethics Handout questions.
- Distribute the Pirate Hunting Quiz; allow 15 minutes for students to complete the quiz.
- As a class, review each Pirate Hunting scenario.

Summary and Review

- Briefly review the vocabulary introduced during the session.
- Encourage students to consider possible products and services they could offer as ethical entrepreneurs.
- Thank the students for their participation.

Extended Learning Activity

- Organize students into teams of three or four; distribute a sheet of paper to each team.
- Explain that teams will have 3 minutes to list as many ethical profit ideas as possible. The ideas they write down should be opportunities that middle-grade students can reasonably implement.
- Students get one point for each ethical idea listed. They lose five points for any idea that clearly breaks one of the ethical rules discussed in the Entrepreneur Ethics Handout.
- The team with the highest score wins.

Pirate Hunting Quiz

Answer Key

Instructions: For each of the following scenarios, read the entrepreneurial idea and decide if it is a good “profit idea” or a bad “pirate idea.” Mark your choices, and write a brief explanation in the space provided. (Hint: Refer to the Entrepreneur Ethics Handout to help you decide if the idea is ethical.)

Accept any answer that provides a well-thought-out explanation based on the lesson material.

1. LaToya and her friends love to bake. They buy ingredients in bulk at a low cost and sell baked goods for extra money.
 X Profit Pirate
Explanation: Reasonably raising the price to make a profit is ethical.
2. The art teacher cleans out the old supplies and tells Steve to help himself to whatever he wants. He makes and sells bracelets from the materials he takes.
 X Profit Pirate
Explanation: Using free supplies, with permission, will result in a good profit.
3. Veronica realizes that several people always have aches and pains after track practice. She brings aspirin to practice to sell to her teammates.
 Profit X Pirate
Explanation: Since she’s not a doctor, medicine is a dangerous sales choice.
4. Bryce has shoveled snow from his neighbor’s driveway for years. He hears of a predicted blizzard and raises his price during the storm.
 Profit X Pirate
Explanation: This unethically takes advantage of a customer’s situation.
5. Shoba has a green thumb. She grows hundreds of plants and flowers in her yard. She sells them to her neighbors and transplants them into their yards. Her fee covers both the cost of the flowers and her labor.
 X Profit Pirate
Explanation: Charging extra to cover your labor costs is ethical.
6. Tammy figures out that she can put one quarter in the newspaper machine and take out as many newspapers as she wants. She takes them all and sells them to her teachers at school.
 Profit X Pirate
Explanation: This is stealing, and it is considered illegal and unethical.
7. Quan buys dozens of candy bars at the store the night before the long speech the principal gives every year. He sells the candy bars to those sitting around him at the assembly for \$5 each, which is four times what he paid for them.
 Profit X Pirate
Explanation: This significant raise in the price generally is considered unfair and unethical.

8. Vicky makes cupcakes in her cooking class at school. Her classmates say they taste funny, and one girl even feels a little sick later in the day. Since so many cupcakes are left over, she sells them to her brothers. They always beg her for food.

Profit Pirate

Explanation: Knowingly offering a product that could make someone sick is unethical.

9. A new family with several small children moves into Rosa’s neighborhood. Because they might be desperate for a babysitter, she offers her babysitting services.

Profit Pirate

Explanation: As long as her price is fair, this is ethical.

10. Paulo notices that all the girls at school are “going crazy” for fancy stationery. He uses his mother’s stamping and scrapbooking supplies to make several packets of decorated paper and sells them at school.

Profit Pirate

Explanation: As long as he has his mother’s permission, this is ethical.

11. Guillermo loves trading cards. He finds them in large, less expensive quantities online. He then turns around and sells them for more than he paid.

Profit Pirate

Explanation: Reasonably raising the price to make a profit is ethical.

12. Steve mows his neighbors’ lawns without asking permission because they always seem to feel guilty and pay him for doing it anyway.

Profit Pirate

Explanation: Providing any service or product without a prior agreement is unethical.

13. Tanisha has a new computer. Now, she makes copies of her favorite CDs and sells them to her friends.

Profit Pirate

Explanation: This is stealing and, it is considered illegal and unethical.

14. Chris learns how to make candles and lotion during an experiment in his science class. He makes them in large quantities and sells them in his neighborhood.

Profit Pirate

Explanation: Without knowing how safe these products are, this is a dangerous idea.

15. Last summer, Andre bought a lawn mower and mowed his neighbors’ yards for \$15 each per week. This summer, he negotiated the same price, but he waited until after the agreement to mention that his mower was broken and he would need to use theirs.

Profit Pirate

Explanation: If he is misleading customers or changing the previous agreement, it is unethical. Also, he does not have the necessary equipment for the job.

Entrepreneur Ethics Handout

Key Terms:

Entrepreneur:

Product development:

Ethics:

Ethical:

Unethical:

Profit:

Pirate:

How can you decide if your idea is ethical? Ask yourself these questions:

1. Is it _____ to sell my product or service?
2. Are there _____ related to my product/service?
3. Could _____ possibly be _____ by using my product or service?
4. Is the _____ for my product or service _____ for what is being offered?
5. Do I have everything I need to provide my product or service? _____ ?

Brainstorm other rules or standards, and list them below.

Pirate Hunting Quiz

Instructions: For each of the following scenarios, read the entrepreneurial idea and decide if it is a good “profit idea” or a bad “pirate idea.” Mark your choices, and write a brief explanation in the space provided. (Hint: Refer to the Entrepreneur Ethics Handout to help you decide if the idea is ethical.)

1. LaToya and her friends love to bake. They buy ingredients in bulk at a low cost and sell baked goods for extra money.
_____ Profit _____ Pirate
Explanation: _____
2. The art teacher cleans out the old supplies and tells Steve to help himself to whatever he wants. He makes and sells bracelets from the materials he takes.
_____ Profit _____ Pirate
Explanation: _____
3. Veronica realizes that several people always have aches and pains after track practice. She brings aspirin to practice to sell to her teammates.
_____ Profit _____ Pirate
Explanation: _____
4. Bryce has shoveled snow from his neighbor’s driveway for years. He hears of a predicted blizzard and raises his price during the storm.
_____ Profit _____ Pirate
Explanation: _____
5. Shoba has a green thumb. She grows hundreds of plants and flowers in her yard. She sells them to her neighbors and transplants them into their yards. Her fee covers both the cost of the flowers and her labor.
_____ Profit _____ Pirate
Explanation: _____
6. Tammy figures out that she can put one quarter in the newspaper machine and take out as many newspapers as she wants. She takes them all and sells them to her teachers at school.
_____ Profit _____ Pirate
Explanation: _____
7. Quan buys dozens of candy bars at the store the night before the long speech the principal gives every year. He sells the candy bars to those sitting around him at the assembly for \$5 each, which is four times what he paid for them.
_____ Profit _____ Pirate
Explanation: _____
8. Vicky makes cupcakes in her cooking class at school. Her classmates say they taste funny, and one girl even feels a little sick later in the day. Since so many cupcakes are left over, she sells them to her brothers. They always beg her for food.
_____ Profit _____ Pirate
Explanation: _____

Appendix

Welcome to Junior Achievement's *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.

Appendix

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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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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Appendix

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 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 _____