

# Excellence through Ethics™

## Session 9

*Ethical Customer Service and Being  
Ethical Customers*



**Elementary School**



**Junior Achievement®**



*Excellence through Ethics*  
**Elementary School**  
**Session 9**

*Ethical Customer Service and Being  
Ethical Customers*

**Content:** Ethics, Customer Service, Advertising, and Ethical Consumerism

**Methods:** Scenarios and Group Work

**JA Foundational Pillars:** Ethics, Entrepreneurship, 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.

## **Ethical Customer Service and Being Ethical Customers**

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### **Overview**

Much of the success of free enterprise relies on advertising and marketing. Observing the power of creative promotions to make products appealing, students will examine the ethics obligations of merchants to follow through and deliver on the expectations their advertising creates. Students also will look at ways that consumers can take unfair advantage of merchants.

### **Objectives**

Students will be able to:

- Describe how advertising creates demand for products and services.
- Give an example of promotional practices that are deceptive and unethical.
- Identify ways that businesses are obligated to follow through and make good on the positive expectations created by their advertising and marketing.
- Identify ways that consumers use persuasive deception to take advantage of merchants.
- Demonstrate their knowledge of ethical promotion/advertising in their analysis of specific scenarios.

### **Preparation**

Review the activity. Prepare the necessary copies and session materials. Review the presentation content outlined below. Separate the scenarios on the handout for distribution to each group.

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.

Take note of TV and radio advertising aimed at elementary-aged students.

### **Recommended Time**

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

### **Materials**

- Business Scenarios (1 per group)
- Bonus Business Scenario (1 per group)
- Several youth-oriented magazines, and a few newspapers containing colorful advertising, such as *Nickelodeon* or *Teen*, if possible
- Easel paper or board, and colored markers or chalk
- Pens or pencils

## **Presentation**

### **Introduction (5 minutes)**

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Greet the students. Tell them that today they will learn the importance of ethical customer service for a business, but also the importance of being an ethical customer.

## **Activity**

### **Analyzing Advertising (15 minutes)**

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Ask students to think of their favorite, most entertaining TV commercials. Allow a few students to share. Stress the entertainment value of commercials.

Ask, how many regularly purchase the products promoted by their favorite commercials?

Pass out the magazines and newspapers, so that every two or three students have a periodical in front of them. Direct them to look for interesting and effective ads.

Ask, “Do you trust advertising?” Discuss the meaning of trust in this context. Ask, “Do you believe the products and services the advertising promotes are exactly like those being represented in the pictures and text?”

Ask, “What if you had carefully saved your money, went to a store to buy a special backpack that was advertised, and found it was priced \$5.00 more than the ad?”

Ask, “Can advertising have a positive influence on our community?” Explain, for example, that the Ad Council runs public-service announcements on TV and radio that encourage people to use seatbelts or discourage them from using illegal drugs. Point out that all of us are “consumers” of advertising, and that we expect what is presented to be true. If merchants engage in false advertising, it not only is unethical, it is against the law. Tell students that a company’s most valuable asset is its reputation.

Have students look for the “fine print” in ads. Frequently, this is a “disclaimer” or slightly different message than the main one promoted in the body of the ad. An example is fine print stating “Some models not available in all stores.”

Ask, “Why is this information in fine print?” Is the advertiser trying to trick you? Or is the advertiser providing you with additional details to make a more informed decision?

Ethical companies place a high value on the trust their customers place in them. They know that advertising creates certain expectations from customers, and they are careful to fulfill those expectations.

An important ethics concept is “follow through.” It means exactly that: doing all that’s necessary to make sure the expectations created by truthful advertising meet the customer’s expectations. A company’s reputation depends upon the trust of its customers.

Ask, “Do customers sometimes abuse the trust of merchants?” Discuss instances when customers aren’t being honest. For example, a customer misuses a product and it breaks, but demands that the merchant replace it.

Sometimes unavoidable events prevent a merchant from providing a customer with exactly what was advertised. When this happens, ethical merchants attempt to compensate the customer in some way. For example, the merchandise advertised does not arrive on time, so the merchant provides customers a “rain check” coupon with an additional discount.

However, merchants can become cynical and mistrusting when customers abuse their goodwill. Stress how any kind of deception and misrepresentation diminishes the all-important trust between customers and merchants.

## **Activity**

### **Ethical Customer Service and Being an Ethical Customer (20 minutes)**

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Separate the class into six small groups. Give each group copies of different scenarios provided in the handout section following this activity. Write the following choices on the board. Instruct students to read and discuss their group’s scenario, and then decide whether to classify their situation as:

- a. Above board, fair, and ethical.
- b. Could be better.
- c. Something unethical is taking place.

If students choose either (b) or (c), they also must determine what needs to be done to make their situation fair and ethical.

Distribute the Bonus Business Scenario to groups that finish early. At the end of the discussion time, reconvene the class and have students report their responses. Write their answers on the board or individual tear sheets.

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

Briefly review the vocabulary introduced in the session.

This activity helps students understand how advertising creates positive expectations and how any lack of follow-through diminishes customer trust. Conscientious, ethical businesses find a way to compensate a customer when circumstances prevent the full delivery of what they were led to expect. On the other hand, customers also can be deceptive in dealing with merchants. It’s everyone’s responsibility to act in ethical ways to maintain a high level of trust in the marketplace. Customers who suspect they are being misled can contact their local Better Business Bureau, whose mission it is to promote and foster the highest ethical relationship between businesses and the public through voluntary self-regulation, consumer and business education, and service excellence.

## **Session Outline**

### **Introduction**

- Greet the students.
- Tell them that during today's session they will learn creativity in advertising promotes much of the success of free enterprise.
- Ask students to share their favorite, most entertaining commercials. Stress the entertainment value of advertising.

### **Activity**

- Pass out magazines and newspapers, and direct students to look for interesting and effective ads, and also "fine print."
- Discuss the meaning of trust and the cynicism that results from careless follow-through. Stress the ethical obligation to carefully represent all the positive expectations created by advertising.
- Re-emphasize that a company's most valuable asset is its reputation.
- Discuss unavoidable events that prevent the delivery of exactly what was expected, and a merchant's obligation to provide some form of compensation for any inconvenience caused.
- Discuss instances in which customers aren't honest with merchants, which led merchants to distrust their customers.
- Conduct the activity relating to advertising and promotion.

### **Summary and Review**

- Review the Key Terms for the session.
- Advertising creates positive customer expectations. Ethical businesses accept the duty to deliver exactly what is promoted. Questionable marketing tactics cause cynicism and a loss of trust. When unavoidable events happen, ethical merchants seek to compensate the customer in some way. Customers also are capable of being deceptive in dealings with merchants. Everyone shares the responsibility to maintain a high level of trust in the marketplace.
- Thank the students for their participation.

## **Possible scenario responses:**

### **Scenario A**

It doesn't matter who caused the mistake, the store takes responsibility to live up to its customers' expectations, even though doing so is an extra cost.

### **Scenario B**

Mr. Struthers didn't do anything deceptive; however, people are not able to purchase the brand of shoes they came to buy. Customers have a reasonable expectation that an advertised product will be available. Mr. Struthers is merely taking advantage of the fact that shoppers have come to his store. But, along with promoting other brands, he should offer shoppers a small discount on any brand they buy as compensation for their inconvenience.

### **Scenario C**

A good installation, free from damage, is the expectation. The store should offer compensation for late delivery and the damage that was done.

### **Scenario D**

Mr. Carter is really attempting to "sell back" the broken saw that he ruined through misuse. Since Ms. Deavers advertises complete customer satisfaction, she no doubt will make good on the warranty with no questions asked. Even though there's been deliberate misrepresentation on the part of the buyer, accusing a customer of lying is not a smart business practice.

### **Scenario E**

Statements like "top customer service" sometimes mean very little. Timbermeadows.com tries to provide merchandise at the lowest prices, but in cutting costs, fails to adequately allow for service needs. As a result, Timbermeadows.com shoppers can experience difficulty in returning items. Customers feel helpless and fear they have been cheated. While there is no indication Timbermeadows.com is being unethical, it is being careless about customer service.

### **Scenario F**

The photo clerk should have apologized for the inconvenience and wait, and offered Mrs. Johnson a free roll of film or a coupon for a discount on her next purchase. If the machine breaks down often, there's a high likelihood that film can't be processed in an hour, so the clerk is obligated to disclose this to customers when they drop it off. The clerk's closing comments were inappropriate and did not demonstrate quality service.

### **Bonus Scenario**

There's nothing unethical here. Smokey the Bear is a caricature designed to encourage people to be careful with campfires. Like Winnie the Pooh, characters and caricatures exist in folklore and literature, and no reasonable person can claim that they are intended to represent the real nature of bears in the wild.

## Business Scenarios



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### Scenario A

A mistake is made in Price Rite’s weekly newspaper ad, which offers a popular item at a very low price. The ad brings a lot of new people into the store with expectations of buying that item. Although the error costs the store a lot of money, it goes ahead and sells it at the advertised price, rather than pulling it off the shelf and telling customers of the mistake.



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### Scenario B

Mr. Struthers sells a popular brand of shoes. The supplier had a problem with production and notified him that his holiday shipments will be delayed. However, the store has already started its holiday promotions. People are coming in expecting to find this brand on the shelves. Mr. Struthers takes advantage of the fact that so many people are coming into the store, so he promotes the other brands of shoes he carries.



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### Scenario C

The Browns purchase a dishwasher that is on sale at Acme Appliances, and the sale price includes delivery and “professional installation.” The dishwasher is delivered three days later than promised, and the installer accidentally put a big scratch in the Brown’s hardwood kitchen floor. Mr. Brown calls and complains to the store manager. The manager apologizes, saying his regular installation man had a death in his family, so the store had to subcontract with another installation technician.



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### Scenario D

Susan Deavers runs a popular hardware store and advertises complete customer satisfaction. Mr. Carter buys a power saw from her store. He uses the saw on a type of material it was not designed to cut. The instructions and warranty papers clearly state that attempting to cut unauthorized materials will damage the saw and void the warranty. The motor burns up, and Mr. Carter returns the saw to the store for a full refund, stating that it was defective.



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### Scenario E

Richard regularly shops the Internet to buy sporting goods at the lowest prices. He purchases a sleeping bag from TimberMeadows.com, which claims to have “the lowest possible prices” and “top customer service.” When it arrives, the sleeping bag is not to Richard’s liking, so he attempts to return it. He has great difficulty because the return instructions are not clear, and his many e-mails to TimberMeadows.com go unanswered.



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### Scenario F

Mrs. Johnson goes shopping at a large discount store that has a one-hour photo-finishing department. She decides to have a roll of film developed while she does some other shopping, which will take about 45 minutes. She figures it’s worth shopping a few extra minutes to have her pictures ready that day, rather than making another trip to the store. At the end of an hour, the clerk tells her the machine broke down, so she continues to shop, checking back every 15 minutes. One hour and 45 minutes later, her pictures finally are ready. Mrs. Johnson complains about the long wait. The clerk responds, “You ought to be in my shoes, lady. This stupid machine breaks down like this four or five times a week!”



**Bonus Business Scenario**

For groups completing their task more quickly than the others.

Your older brother is on a high school debate team, and he likes to argue with you and pose critical questions he thinks you can't answer. He learns that you're studying ethics as part of the Junior Achievement curriculum, so he poses this scenario:

Bears are becoming aggressive, breaking into homes, cars, and motorhomes in search of food. Many people have come to believe that bears are friendly and harmless because of the Smoky the Bear image and advertising put forth by the National Forest Service. Your brother insists that the National Forest Service is guilty of deceptive and unethical advertising by promoting Smoky as a friendly, harmless bear. How do you respond?

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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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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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Patrick J. Gnazzo, Vice President Business Practices, United Technologies Corporation

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## **Excellence through Ethics Writers and Consultants**

Ron Ausmus, Integrity Associates

Susan Dilloway

Karen D. Harvey, Ed.D., Educational Writer and Diversity Curriculum Consultant

Insight Education Group

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## **Excellence through Ethics Junior Achievement Pilot Offices**

JA of Arizona, Inc.

JA of Central Carolinas, Inc.

JA of Central Michigan, Inc.

JA of Central Ohio, Inc.

JA of Central Texas, Inc.

JA of Chicago

JA of Columbia Empire, Inc.

JA of Dallas, Inc.

JA of Georgia, Inc.

JA of Greater Baton Rouge & Acadiana

JA of Middle America, Inc.

JA of Middle Tennessee, Inc.

JA of Mississippi Valley, Inc.

JA of New York, Inc.

JA of Northern New England, Inc.

JA of Owensboro, Inc.

JA of Rhode Island, Inc.

JA of Rocky Mountain, Inc.

JA of Southeast Texas, Inc.

JA of Southeastern Michigan, Inc.

JA of Southern California, Inc.

JA of The Bay Area, Inc.

JA of The Heartland, Inc.

JA of The National Capital Area, Inc.

JA of The Upper Midwest, Inc.

JA of West Texas, Inc.

JA of Wisconsin, Inc.

# 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 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 \_\_\_\_\_