

Excellence through Ethics™

Session 18

Wise Consumer Skills



Middle School



Junior Achievement®



Excellence through Ethics
Middle Grades
Session 18

Wise Consumer Skills

Content: Ethics, Persuasion, and Advertising

Methods: Interpreting Market Data

JA Foundational Pillars: Ethics and Financial Literacy

Contents

Guide for Volunteers and Teachers	3
Student Handout	6
Appendix	7-13
Volunteer and Teacher Welcome	7
Program Introduction and Overview	8
Program Acknowledgements	11
<i>Excellence through Ethics</i> Pilot Cities	12
<i>Excellence through Ethics</i> Evaluation	13

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.

Wise Consumer Skills

Overview

Numbers and incomplete data often are used to give weight and credibility to communication meant to persuade. Individuals or groups attempting to persuade people to their point of view often will present their issues using their own logic and supporting data. Ethics is always a matter of “the bigger picture” or the “whole picture.” As students develop their critical thinking skills and their math skills, they come to examine the logical processes used with persuasive communication. Ethics reasoning combined with math skills will expand students’ ability to “take the numbers outside the box” and place them within a larger, more appropriate framework.

Objectives

Students will be able to:

- Describe how data contributes to the credibility of various kinds of communication.
- Give several examples of how persuasive data can be presented.
- “Look behind the numbers” to ask questions when measurement is used to support a point of view.
- Apply math and ethics reasoning skills to various scenarios that are designed to persuade.

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.

- **Ethics:** The standards that help determine what is good, right, and proper.

Study the material below and think of examples in your own professional and personal life in which data are commonly used to support conclusions.

Recommended Time

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

Materials

- Math Ethics Mind Benders (1 per group)
- A simple, handheld calculator
- Pens or pencils (1 per student)

Presentation

Introduction (5 minutes)

Ask students to consider the cereal commercial stating, “You get TWO scoops of raisins in a package of a certain brand of cereal.”

Why is it better to frame this as “two scoops” rather than just saying, “You get an average of 2.38 ounces of raisins in every 15.5 ounce package . . .” or “You get lots more raisins?”

Which of the above statements are true? Which are false? Which is the most accurate? Which is the most persuasive? None are false, since they are all “true” in some sense. The middle example would be the most accurate. The first one is probably more persuasive.

Whether or not you are impressed with the quantity of raisins depends on the idea created with the word “scoop,” which is a familiar term, but not a standard unit of measure.

Using the term “scoop” is a good example of how measurement is used in persuasive communication.

In general, people have a tendency to believe statements supported by numbers and measurement.

Review other ways numbers are used to persuade:

- The use of prices such as \$29.95 or \$599.95 creates the impression of a smaller number than \$30 or \$600.
- Consider the technique of breaking a large cost item down into small units to appeal to the buyer: For example, “This new TV set only costs you the price of a cup of coffee each day!”

Those with a need to persuade often present a “smaller truth” designed to help people rationalize a particular choice or point of view. The conclusion and numbers are “true” in the limited sense the persuaders wish you to consider.

Breaking the price of a new TV down to a daily cost of a cup of coffee sounds attractive on the surface, but it leaves out vital information: what is the cost of the cup of coffee, and for how many days or weeks or years?

Ask, Is it unethical to use numbers to present only a limited slice of the truth? Businesses have an obligation to provide accurate, reliable information—to tell the truth.

Activity

Wise Consumers (15 minutes)

In a piece of persuasive communication, the conclusion and supporting data form a “box.” Many consumers choose to only look at the small picture inside the box.

Take the example of a new car advertised for “\$99 down and \$99 a month!” Many people wanting a new car will only look at this advertised low down payment and monthly payment because that is attractive and appears to be within their means.

The smart, ethical person knows he or she has an obligation to think about the numbers and conclusion “outside the box.” What additional questions and numbers need to be considered in the car example above?

Possible Answer: The selling price of the car, the finance charges, how many months/years to pay off the loan, all added together, form the total financed price of the car. One would need to factor in the likelihood that—with such a long term of the loan—the car could wear out or need major repairs before all the payments are made.

Some basic considerations in “taking the conclusion and numbers outside the box:”

- What information is missing?
- What other questions need to be asked?
- Do the numbers tell the whole story, or only part of it?
- What missing data might lead to a totally different conclusion?

Individuals or groups attempting to persuade you to their point of view often will present their issues using their own logic and supporting data. In our free marketplace of products and ideas, that is a simple fact and not necessarily unethical. Consumers also have the obligation to round out the total ethics picture with their own thinking and questioning. The smart, aware person knows he or she can use good math and critical reasoning skills to take the numbers and conclusion “outside the box” and seek the larger picture.

Activity

Math Ethics Mind Benders (20 minutes)

Divide the class up into nine teams. Give them the following instructions:

Each team will receive a “Math Ethics Mind Bender” to solve. It will involve a statement or issue that uses data in some way to justify a conclusion. Your job is to examine the statement and ask questions that “take the numbers outside the box.” All teams will have seven minutes to come up with as many questions and other issues they can think of. Finally, ask, “Were the data and conclusions in the question presented in an ethical manner?”

Debrief instructions: Each team has the same time limit to come up with an answer to the ethics questions and to form their own questions. Once a team has reported, invite the others to share additional opinions.

Summary and Review (5 minutes)

Briefly review the vocabulary introduced in the session.

Individuals or groups using numbers to persuade people often will “put the numbers in a box” to narrowly frame their issues. Ethics is always a matter of “the bigger picture” or the “whole picture.” Consumers have the obligation to round out the total ethical picture with their own thinking and questioning, and those who use numbers and statistics to persuade have the responsibility to be truthful and honest. It’s important to ask questions and analyze all the facts when making decisions.

Thank the students for their participation.

Session Outline

Introduction

- Greet the students.
- Consider the cereal commercial, “You get TWO scoops of raisins in a package of a certain brand of cereal.” Why is or isn’t this a persuasive statement?
- Make the point that people tend to believe statements supported by numbers and measurement. Data gives a lot of credibility to the conclusion being presented.

Activity

- Consider other persuasive techniques: \$29.95 or \$30.00 pricing, and breaking a large cost item down into a small unit.
- Discuss: Is it unethical to use data to present only a slice of the truth?
- Conclusions supported by data form “a box.” Consumers must provide their own thinking and reasoning to “take the numbers outside the box.”
- Present the critical questions to ask.
- Conduct and debrief the Math Ethics Mind Benders game.

Summary and Review

- Review the Key Terms for the session.
- Consumers have the obligation to round out the total ethical picture with their own thinking and questioning, and those who use numbers and statistics to persuade have the responsibility to be truthful and honest. It’s important to ask questions and analyze all the facts when making decisions.
- Thank the students for their participation.

Possible “Mind Bender” Responses

State Lottery

The major questions to ask are, “Who plays the lottery? Are they not taxpayers, too?”

In reality, a small percentage of people who play the lottery are wealthy. In this case, the burden of supporting education falls more on people who play. Is that fair? It can still be claimed that this is not a tax because people have free choice in playing the lottery.

Weight Loss

What is the average weight lost by men? What is the average weight loss for women? The 25-pound average may be misleading to women because men tend to weigh more. Given that long-term weight reduction and stability are the goals, is the 6-month time frame a good gauge of success? It isn't unethical to state success rates in averages, but it's definitely more accurate to report men's and women's results separately.

Shopping and Saving

How could Belinda have saved 100 percent? Either she shoplifted items without paying for them, which is very wrong, OR she simply enjoyed the shopping experience and didn't buy anything! Questions to ask Shamari are, did she truly save 20 percent? Were her purchases truly discounted 20 percent over what she would have paid had she bought them a week ago? Many times the big savings in advertised sales prices are based on “suggested retail prices” which seldom are used. It is unethical to misstate savings when the basis for the “regular price” is not a price that is generally used.

Credit Card With 0% Interest!

What is the rate of interest after the six months are over? Generally, people who have had past credit problems are considered “high risk” and are charged very high interest rates. How quickly will the cardholder pay off their charges? They may be tempted to spend up to the \$1,500 credit limit during the six months of “free interest” and will then be stuck with paying off that balance over a long period of time, at a high rate of interest. It is not unethical to make such offers.

Bulk Kenyan Coffee

Is it the very same coffee, or are there different grades of Kenyan coffee? People who shop at specialty coffee stores tend to believe that those stores sell the very highest quality coffee available, so they expect to pay a premium price. Perception may be different from reality. Are there other elements? The coffee sections in grocery stores tend to be “self-service” whereas specialty coffee stores have clerks who weigh and bag your coffee for you. The smart shopper would buy some coffee from both stores and do their own “blind taste test.” No unethical claims are being made here.

Salesperson of the Year!

By itself Hasad's 75 percent closing rate looks good. Does the award apply to the percentage of sales closed, or the dollar value of the total sales? Salesperson of the year is usually based on the greatest value of sales. Hasad is good at attempting and closing lots of smaller sales, but Anna probably has a higher value of sales than Hasad by attempting many large sales, even though she closes a lower percentage of them. It is not unethical for salespeople to represent their success rate in either total value or closing percentage, but the two are not always related.

Top Half of the Class?

The key lies in how you define the class being considered—the class Tom started with, or the class on graduation day. Tom is defining “his class” as the number of students he started with as a freshman, so by that definition his claim may be correct. However, in this case, half of the service academy cadets washed out or transferred to other colleges, so by graduation day the number in his original class is much smaller. It is unethical and misleading for Tom to make such a statement, especially on a resume because it creates a false impression of his academic achievement.

We’ll Pay Off Your Trade-in!

This is a typical practice by some car dealers. Who really pays the balance still owing on a customer’s trade-in? The dealer doesn’t just absorb that amount, as is suggested. Technically the dealer may write the check to pay off the balance owed on a trade-in, but that amount is added into the financing of the new car. Monique would be financing a total of \$24,000 if she chooses to accept this offer. It is unethical to make such a misleading statement.

Math Ethics Mind Benders Exercise

Each team will receive a “Math Ethics Mind Bender” to solve. It contains a statement or issue that uses data in some way to justify a conclusion. Your job is to examine the statement or issue and ask critical questions that “take the numbers outside the box.” All teams will have seven minutes to come up with as many questions as they can think of. Finally, ask, “Were the data and conclusions in the question presented in an ethical manner?”



State Lottery: Your state is in the middle of a political campaign to institute a new state-wide lottery. The major campaign message is, “Proceeds from the lottery will give the state \$40 million dollars a year for education, so this major funding for our education system will cost taxpayers nothing!”



Weight Loss: Alan would like to lose some weight. A weight loss program for both men and women boasts that the average person in this program loses 25 pounds within the first six months of joining.



Shopping and Saving: Shamari went shopping and came home claiming she saved 20 percent on her purchases. Her neighbor, Belinda, went shopping and came home claiming she saved 100 percent.

Who had the better shopping day? Who had the better “saving day?”



Credit Card With 0% Interest: A credit card company has an offer especially for people who have had credit problems in the past, and who would otherwise have difficulty getting a credit card. The offer is a credit card with a limit of \$1,500 and with 0% interest for the first six months. Is this a good deal?



Bulk Kenyan Coffee: Kenyan coffee is priced at \$6.99 in the grocery store. The same coffee is priced at \$11.99 in a specialty coffee store selling coffees from around the world. The specialty coffee store sell more coffee of all kinds—including Kenyan, than does the grocery store. Is price a factor here? Why?



Salesperson of the Year: Hasad and Anna are real estate salespeople. Hasad boasts a 75 percent closing rate, while Anna’s rate is only 48 percent. The company has just honored Anna as their top salesperson for the year. How can this be?



Top Half of the Class: Tom and Jim are both members of a service club and are very competitive. Tom likes to boast that he graduated from the Air Force Academy in the top half of his class. Jim doubts it and does some research. He finds that Tom’s rank was near the very end of the number of cadets who graduated, so he disputes Tom’s claim. Both men stand by their numbers and conclusions. Why?



We’ll Pay Off Your Trade-in: A car dealership advertises, “Come trade your old car for one of our new vehicles! We’ll pay off your trade-in no matter what you owe!” Monique’s current car is four years old and gives her lots of problems; she still owes \$4,000 on it. She wants to purchase a new \$20,000 car. She likes the idea of no longer owing money on a car that isn’t serving her well.

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

Appendix

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.

Appendix

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

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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/asp/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 _____