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ABSTRACT This is the twenty-sixth in a set of 36 teacher guides to the Entrepreneurship Training Modules and accompanies CE 031 080. Its purpose is to give students some idea of what it is like to own and operate a home attendant service. Following an overview are general notes on use of the module. Suggested steps for module use contain suggestions on introducing the module, a brief discussion of the units, responses to learning activities, suggestions for summarizing the module, and responses to the quiz. The units are Planning a Home Attendant Business; Choosing a Location; Getting Money to Start; Being in Charge; Organizing the Work; Setting Prices; Advertising and Selling; Keeping Financial Records; and Keeping Your Business Successful. Each unit contains a case study; responses to individual activities; responses to discussion questions; and a group activity. Suggested readings for the teacher and a list of goals and objectives complete the module. (CT)

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ED 211 797

GETTING DOWN TO BUSINESS:

Home Attendant Service

Module 26

Teacher Guide

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GETTING DOWN TO BUSINESS:

Home Attendant Service

Barbara Sanderson

May 1981

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OVERVIEW

The purpose of these Getting Down to Business modules is to provide high school students in vocational classes with an introduction to the career option of small business ownership and to the management skills necessary for successful operation of a small business. Developed under contract to the Office of Vocational and Adult Education, U.S. Department of Education, the materials are designed to acquaint a variety of vocational students with entrepreneurship opportunities and to help reduce the high failure rate of small businesses.

As the students become familiar with the rewards and demands of small business ownership, they will be able to make more informed decisions regarding their own interest in this career possibility. It is hoped that, as a result of using these materials, some students will enter small business ownership more prepared for its challenges. Others will decide that entrepreneurship is not well suited to their abilities and interests, and they will pursue other career paths. Both decisions are valid. The materials will encourage students to choose what is best for them.

These Getting Down to Business modules are designed to be inserted into ongoing high school vocational programs in the seven vocational disciplines--Agriculture, Distributive Education, Occupational Home, Economics, Business and Office, Trades and Industry, Technical, and Health. They will serve as a brief supplement to the technical instruction of vocational courses, which prepare students well for being competent employees but which generally do not equip them with skills related to small business ownership. The modules are self-contained and require a minimum of outside training and preparation on the part of instructors. Needed outside resources include only those types of materials available to all students, such as telephone directories, newspapers, and city maps. No special texts or reference materials are required. For further optional reading by instructors, additional references are listed at the end of the Teacher Guide. An annotated Resource Guide describing especially valuable entrepreneurship-related materials is also available.

The purpose of this module is to give students some idea of what it is like to own and operate a home attendant service. Students will have an opportunity to learn about the kinds of activities and decisions a home attendant service owner is involved in every day. While the module is not a complete "how-to" manual, the individual activities will provide your class with the chance to practice many of these activities and decisions.

Today, owners of small businesses face many problems--some minor, some not so easily taken care of. These problems are reflections of the changes our society is going through. While this module cannot address itself to all of them, the discussion questions at the end of each unit are designed to give students an opportunity to explore possible solutions.

You may want to present this module after completing Module 1, Getting Down to Business: What's It All About? Module 1 is a 16-hour program covering a more in-depth approach to owning any small business. The terms

introduced in Module 1 are used in this module with a restatement of their definitions. Also, the forms used are the same, with some minor changes to fit a home attendant service specifically. Module 1 provides an introduction to owning a small business in addition to some skills and activities that, due to their general nature, are not covered in this module.

Content Organization

Each unit of the module contains the following:

1. Divider Page--a list of what the student should be able to do at the end of that unit.
2. Case Study--an account of a home attendant business owner in the field.
3. Text--three to four pages outlining business management principles introduced in the case study but focused more on the student.
4. Learning Activities--three separate sections, including:
 - a. Individual Activities--finding information given in the text or applying information in the text to new situations.
 - b. Discussion Questions--considering broad issues introduced in the text; several different points of view may be justifiable.
 - c. Group Activity--taking part in a more creative and action-oriented activity; some activities may focus on values clarification.

General Notes on Use of the Module

Instructional Time: Each unit = 1 class period; total class periods = 9
Introduction, quiz, summary = 1
Total instructional time = 10 class periods

The case study and text are central to the program's content and are based on the instructional objectives appearing in the last section of this Guide. Learning activities are also linked to these objectives. You will probably not have time, however, to introduce all the learning activities in each unit. Instead, you will want to select those that appear most related to course objectives, are most interesting to and appropriate for your students, and are best suited to your particular classroom setting. Certain learning activities may require extra classroom time and may be used as supplementary activities if desired.

Before presenting the module to the class, you should review both the Student and Teacher Guides and formulate your own personal instructional approach. Depending on the nature of your classroom setting and the

students' abilities, you may want to present the case study and text by instructional means that do not rely on students' reading--for example, through a lecture/question-answer format. Case studies and certain learning activities may be presented as skits or role-playing situations.

No particular section of the module is designated as homework, but you may wish to assign certain portions of the module to be completed out of class. You may want students to read the case study and text in preparation for discussion in the next class period, or you may want them to review the material at home after the class discussion. You may also prefer that students read the material in class. Similarly, individual activities may be completed in class or for homework. Discussion questions and group activities are specially intended for classroom use, although some outside preparation by students may also be needed (for example, in the case of visiting a small business and interviewing the owner).

Methods that enhance student interest in the material and that emphasize student participation should be used as much as possible. Do not seek to cover material exhaustively, but view the course as a brief introduction to entrepreneurship skills. Assume that students will obtain more job training and business experience before launching an entrepreneurial career.

The quiz may be used as a formal evaluation of student learning or as a self-assessment tool for students. Answers to learning activities and the quiz are provided in a later section of this guide.

SUGGESTED STEPS FOR MODULE USE

Introduction (15 minutes, or integrate within Unit 1)

- I. In introducing this module tell students that there are many elderly or disabled people who want to live on their own but need special assistance. They do not need the services of a nurse, but they need more than a house cleaning service. They need a home-maker, someone who will care about them and their individual needs and manage some of their household tasks. Ask students for examples of people they know who use or might want such a service.
- II. Discuss small businesses briefly. Over 90% of all businesses in the United States are small businesses. In this module we will be dealing with very small businesses, meaning a self-employed owner working alone or with one to four employees. Often small businesses are owned and run by members of a family.
- III. Discuss the purposes of the module:
 - To increase students' awareness of small business ownership as a career option.
 - To acquaint students with the skills and personal qualities home attendant business owners need to succeed.
 - To acquaint students with the kind of work small business owners do in addition to using their vocational skills.
 - To expose students to the advantages and disadvantages of small business ownership.
- IV. Emphasize that even if students think they lack management aptitudes, some abilities can be developed. If students "turn on" to the idea of small business ownership, they can work at acquiring abilities they don't have.

Also, students who work through this module will have gained valuable insights into how and why business decisions are made. Even if they later choose careers as employees, they will be better equipped to help the business succeed because of their understanding.

Unit 1 - Planning a Home Attendant Business (1 class period)

- I. Case Study: Della Jackson worked as a home attendant and was interested in the needs of the elderly. When she moved to a new town she felt there was a need for a homemaker service and decided to start her own business.

Text: Services, Customers, and Competition
Personal Qualities
How to Compete Successfully
Legal Requirements

II. Responses to Individual Activities

1. Possible customers: elderly, disabled, ill person, a mother, working people.

Ten services: any household task acceptable, should not include medical or nursing care, should not include heavy housework.

2. Students should have number of agencies listed under home health services in your local directory.
3. Responses will vary with each student.
4. Business license, bonding, health check up
5. Ways to be special could include: reasonable rates, 24 hours a day, dependable, kind, largest service, quality care, etc.

III. Responses to Discussion Questions

1. Students should discuss your local area in terms of need, alternatives such as convalescent homes, friends, relatives, and ability to pay for services.
2. An elderly person may enjoy the services and companionship at a senior care home, but may miss being near friends, familiar places and comfortable surroundings. The costs would vary depending on the individual's financial position.
3. Advantages of running your own business may include: being your own boss, more control over the work, more money, challenge, etc.

Disadvantages may include: risk losing money, too much work, too many decisions and worries, etc.

Point out that what is an advantage for one person may be a disadvantage for someone else.

IV. Group Activity

The purpose of this activity is to prepare the students for a class visit by an administrator of a home attendant service. The visit can be made at any time while the students are working on this module.

Unit 2 - Choosing a Location (1 class period)

- I. Case Study: Della researched the need for a home attendant service in her community. Encouraged by the results, she rented an office.

Text: Customers
Competition
Balance Between Customers and Competition
Personal Considerations
Selecting an Office Location

II. Responses to Individual Activities

1. Three of these: planning department statistics, hospital discharge workers, newspaper ads, community agencies, churches, senior centers, or nursing homes.
2. Students bring ads to class. Post on bulletin board.
3. Students may think it is large because of large ad, and several offices, or recognize name.
4. Student locates address on map.
5. Desirable features might include: reasonable rent, convenient location, good condition, small office, parking, waiting room, cheerful, etc.

III. Responses to Discussion Questions

1. The second option is probably better because the people would be more likely to need and be able to afford the service.
2. The first listing is cheaper and sounds adequate. The second is more expensive and a shopping center probably isn't as good a location. Also, it would be better not to sign a year lease until she had more information on how well the business will go.
3. A small company can be more personalized and flexible in setting policies and meeting customer needs. A disadvantage is that it may be harder to attract customers and there would not be the access to assistance that a large company can provide.

IV. Group Activity

The discussion should deal both with the need and the available supply. You also can deal with problems specific to your local area.

Unit 3 - Getting Money to Start (1 class period)

- I. Case Study: Della made a list of the start-up expenses she would have for her business. She invested \$4,000 of her own money in the business and borrowed \$10,000 from a bank.

Text: Information to Get a Business Loan
Personal Background Information
Business Description
Financial Information

II. Responses to Individual Activities

1. a. personal background information
b. description of the business
c. financial information
2. The student should include at least one sentence on each of these:
 - a. Della's experience working for a home attendant service and related college classes.
 - b. Della will provide home attendant services. She has done market research and found there was a need for such services.
 - c. Della has done an estimate of expenses and a budget for her business. She will invest \$4,000 of her money and wants to borrow \$10,000.
3. List could include: attendants' salaries and benefits, owner's salary, rent, utilities, phone, business licenses, insurance, accounting advice, advertising, furniture, equipment, office supplies, stationery, cards, brochures, lawyer fees, taxes, etc.
4. \$4,000
5.

TOTAL STARTING EXPENSES	<u>\$14,000</u>
TOTAL MONEY ON HAND	<u>4,000</u>
TOTAL LOAN MONEY NEEDED	<u>10,000</u>

III. Responses to Discussion Questions

1. Della should probably go ahead and start her business. One would expect Della to spend more than she collects in the first three months due to start-up expenses. Students should mention start-up and on-going expenses in the discussion.
2. Advantages of starting small: less risk, can see if there is enough business, keep overhead expenses low, etc.

Advantages of starting large: can advertise more, may make more money, perhaps can offer better services, can spread administrative expenses over more workers, more attractive office, better location perhaps, etc.
3. Conditions on the loan might include interest, time to pay back, and some collateral.

IV. Group Activity

The role playing should be done in a supportive atmosphere in small groups of five to seven or with the entire class. Do not have students comment on the other students' "performance." Rather only have the students who participated share how they felt playing the role. Then ask for other students who have an idea on how they might do it differently to play the roles.

Unit 4 - Being in Charge (1 class period)

- I. Case Study: Della advertised for home attendants in several different ways. She hired and trained five full-time employees.

Text: Tasks
Selecting Staff
Employee Satisfaction

II. Responses to Individual Activities

1. Typing, answering the telephone, filing, recordkeeping, bookkeeping, etc. Other tasks could be delegated as the person became more familiar with the procedures.
2. Student should bring in ads. Post them on a bulletin board if possible.
3. Any three reasonable ways, such as newspaper, employment office, etc.
4. Pay, clear policies, and training and supervision.

5. Depends on your local area as to certification. Classes may be taught through community college.

III. Responses to Discussion Questions

1. The second ad is more specific about the job. The first ad may get more of a response but the applicants may have unrealistic expectations about pay.
2. There is no "right" answer. It is unlawful to discriminate because of sex, age, or ethnic background. Could get more information through interview and checking personal references. Both applicants have good qualifications.
3. There is no "right" answer. You might talk with the home attendant and relay what the customer said. You could tell the customer not to sign the time card unless it reflects time spent. In any case, don't attack the attendant, but work together on coming up with a solution.

IV. Group Activity

The role play should be done in a supportive atmosphere. The role play can help students understand what employers are looking for in an employee.

Unit 5 - Organizing the Work (1 class period)

- I. Case Study: Della kept a record of a typical day to see how she spent her time and if there were ways to make improvements. Her tasks included matching attendants and jobs.

Text: Keeping Track of the Staff
The Work to Be Done
Scheduling
Time Card
Time Planning

II. Responses to Individual Activities

1. Attendant's name, times when he or she can work, certification, or type of work they want to do.
2. Client's name, address, and phone; date; client's condition; desired service; when, how many hours, and for how long; and any other information listed on sample form.
3. Student should group the two downtown jobs together.
4. Students can learn from the process of attempting to rank these duties in order of importance. An issue to be discussed

is that tasks with long term benefits, such as talking with the discharge worker and doing the bookkeeping, may be put off in favor of more immediate, but perhaps less important activities, such as talking with the attendant.

III. Responses to Discussion Questions

1. The work order reduces the chances of misunderstanding or confusion. The worker might forget or misinterpret what you said. The customer may think he or she said something different and there would be no way to check.
2. The purpose of this question is to stimulate discussion.

IV. Group Activity

The work order form is actually the basis for an intake interview to assess client's needs. This type of role-play situation can be helpful in allowing students to get an experience of what this type of interviewing is like.

Unit 6 - Setting Prices (1 class period)

- I. Case Study: Della adds up her expenses in an average month and divides by the number of customer hours to come up with a price. She calls up other home attendant services and finds that the price is competitive.

Text: Acceptable to Customers
In Line with Competition

II. Responses to Individual Activities

1. Assess the reasonableness of the information.
2. Operating expenses include office rent, utilities, telephone, advertisements, office supplies, and salaries for attendants.
3. \$6.50
4. \$7.00

III. Responses to Discussion Questions

1. Della probably could not have been successful charging \$7.50 per hour. She could pay her attendants less, reduce overhead, or accept lower profit to match the \$6.00 per hour price.
2. In the long run you would need to charge enough to cover your expenses or you couldn't stay in business. To get established you

should probably charge at or below the medium price of \$6.50, unless you offered an extra service to offset the higher price.

3. $\$7.50 \times 2 \text{ hours} = \15.00 $\$6.00 \times 4 \text{ hours} = \24.00

The \$6.00 is cheaper per hour, but the price per day is more expensive.

IV. Group Activity

Make the point that different businesses have different strategies. Some emphasize quality and charge high prices, while others may stress lower prices and count on doing a large volume of business.

Also point out that your viewpoint influences your perspective. The attendant probably prefers the higher wages. Customers would need to decide if it is worth it to them to pay more money for a service.

Unit 7 - Advertising and Selling (1 class period)

- I. Case Study: Della prepared an ad for the Yellow Pages. She also ran newspaper ads and made contacts in the community to attract customers.

Text: Customer Needs
Advertising and Promotion
Selling and Customer Relations

II. Responses to Individual Activities

1. Telephone book Yellow Pages, newspapers, professionals in the community, friends, customers, government agencies.
2.
 - a. Design, art work, etc.
 - b. The large ads are more expensive
 - c. Special features might include: reasonable rates, skilled staff, been in business a long time, range of services offered, 24-hour service, insured, supervision, part of large organization, kind, dependable, etc.
 - d. Name of home attendant agency
 - e. May say "employment opportunities available" or other appeal to attendants
 - f. Manpower, Kelly, and other temporary agencies are expanding into this area
3. Student should find out rates for ads in the local telephone directory.
4. Post newspaper ads on bulletin board if possible.

5. The letter should include services, including personal care, light housecleaning, and meal preparation, and indicate that hourly services are provided at a reasonable rate.

III. Responses to Discussion Questions

1. Students can defend their selections because they are catchy, descriptive, professional, personal, or have some other special appeal.
2. Students should be aware that the attendants' attitude and job performance are an important part of selling the service and keeping customers.
3. Issues to be considered include the size of his competitor's ads, how important the owner thinks the Yellow Pages are, and alternative uses for the money.

IV. Group Activity

Students should prepare an ad and share it with the class. Perhaps post the ads on a bulletin board in the class.

Unit 8 - Keeping Financial Records (1 class period)

- I. Case Study: Della sets up a financial recordkeeping system so she will have the information she needs to make business decisions.

Text: Importance of Financial Records
Customer Billing
Cash Sheet

II. Responses to Individual Activities

1. Reasons for keeping careful financial records:
 - to make business decisions
 - to keep track of revenues
 - to keep track of expenses
 - to prepare taxes and business reports
 - to compare budgeted and actual expenses
 - to anticipate cash shortages
 - to value different services
 - to determine profits

2.

Customer Account Form

Customer: Julian Garcia

Date	Description of Service	Amount Charged	Payment Received	Balance Due
1/3	Dec. service, 30 hrs.	\$180	--	\$180
2/5	Jan. service, 20 hrs.	\$120	--	\$300
2/6	Payment received	--	\$180	\$120

3.

DAILY CASH SHEET

Cash Receipts		Cash Payments	
Customer Payment	<u>\$700</u>	Salaries	<u>\$1,500</u>
		Building	_____
		Equipment & Furniture	_____
		Inventory or Supplies	_____
		Advertising	_____
		Other (insurance)	<u>125</u>
TOTAL CASH RECEIPTS	<u>\$700</u>	TOTAL CASH PAYMENTS	<u>\$1,625</u>

4. Adult education, community college, college, self-study, correspondence class, special seminar, etc.

5. This is an independent activity for students.

III. Responses to Discussion Questions

1. It would depend on the amount of bookkeeping involved, other things the owner would be doing, and the cost to hire someone else.
2. Students should discuss the issue of how to collect bills while still being on good terms with the customer and also the conflict between wanting to help people and the need to make money for the business to continue. Della could call the customer and try to make an agreement as to when they can pay the bill. She probably won't do any more work for the customer until the bill is paid.

IV. Group Activity

Decisions in which financial information would be helpful include:

- what rate to charge for different services
- how much to pay attendants
- to expand--hire new attendants, get a bigger office, etc.
- how much salary to take
- if there is enough cash for expenses
- if there is more cash than needed and can be invested

Unit 9 - Keeping Your Business Successful (1 class period)

- I. Case Study: After four years Della's business was successful, and she got satisfaction from providing services. She was considering offering new services.

Text: Profit and Personal Satisfaction
Key Elements of a Successful Business
Profit/Loss Statement
How to Increase Profits

II. Responses to Individual Activities

1. Expense Ratio = $\frac{\text{Expenses}}{\text{Revenues}}$
Profit Ratio = $\frac{\text{Net Profit}}{\text{Revenues}}$

The expense and profit ratios provide a way to compare years or other periods of time as well as a way to compare one business' profit percentage with that of other businesses.

2. Expenses = \$385,000
Profit = \$42,350
Profit Ratio = 11%

Although Della's sales had decreased from Year 4 to Year 5, her profit ratio and profit were higher than in the previous two years.

3. Reasons could include unsatisfied customers, competition attracting business, price too high, economic conditions, changes in composition of area served, etc.
4. Ways to increase revenues can include: increase profits, do more business, advertise and promote more, provide better services, emphasize more profitable services, etc.
5. Ways to reduce costs include: be more efficient, reduce waste, reduce attendants' wages, move to a less expensive office, reduce advertising, delay getting equipment or furniture, etc.

III. Responses to Discussion Questions

1. There is no "right" answer. The point is that the best decision is often not clear and that there are trade-offs and uncertainty.
2. Students should discuss the issue that the owner takes a risk and has no guarantee that she will make any money. On the other hand, if she establishes a good business she can make a high income.
3. Students should discuss how being a small business owner fits for them personally.

IV. Group Activity

This activity gives students an opportunity to imagine how they would set up a small business.

Summary (15-30 minutes)

If desired, the quiz may be given prior to summarizing the module and doing wrap-up activities.

Emphasize major points of the module such as:

- Being a small business owner is not appropriate for everyone.
- A business owner takes a risk; he or she may make money, but he or she may also lose money.
- To be successful in a small business you must be able to sell your service.

- A small business owner should know about business and should like managing.
- Planning and organization are important.

Remind students that their participation in this module was intended as an awareness activity so they could consider entrepreneurship as a career option. Their introduction to the skills required for successful small business management has been brief. They should not feel that they are now prepared to go out, obtain a loan, and begin their own business. More training and experience are necessary. You can suggest at least these ways of obtaining that experience: one way is to work in the business area in which they would eventually want to have their own venture; another is to go to school (community colleges are starting to offer AA degrees in entrepreneurship).

This is a good time to get feedback from the students as to how they would rate their experience with the module. Could they identify with the characters portrayed in the case studies? How do they feel about the learning activities?

If possible, ~~use a final wrap-up activity~~ to help students apply what they have learned in the module. Possible ideas include the following.

- Have students discuss or write about how they see themselves owning a home attendant service now that they know more about it. If time runs short, students could do this on their own time as a means of self-assessment.
- Use one or more of the Group Activities that were not done earlier. (The first one, in Unit 1, "Visit to Class by the Owner of A Home Attendant Agency," might be particularly appropriate.) Feel free to combine, expand, and adapt the activities so that students can consider a more complete picture of running a home attendant service.

Quiz (30 minutes)

The quiz may be used as an assessment instrument or as an optional study tool for students.

If you wish to use the quiz for study purposes, duplicate and distribute the answer key to students. In this case, student achievement may be assessed by evaluating the quality of students' participation in module activities.

Quiz Answer Key

1. b
2. Three of these:
 - like people
 - be patient
 - have business sense
 - good organizer and planner
 - hard worker
3. Two of these:
 - do research and planning
 - keep costs low and quality high
 - good business image
4. a
5. a. demand or need
b. supply or competition
6. c
7. a. personal background
b. information on business
c. financial information
8. Total Starting Expenses \$15,000
Total Money on Hand 10,000
Total Loan Money Needed 5,000
9. b
10. c
11. a. Good pay
b. Clear policies
c. Training and supervision
12. a
13. b
14. \$5.60
15. d

16. a. name of company

b. telephone number

17. \$150

18. Total Cash Receipts	\$521.00
Total Cash Payments	\$250.00

19. Profit = \$20,000
Profit Ratio = 20%
Expense Ratio = 80%

20. a. Increase sales or revenues
b. Decrease expenses or costs

21. Responses can include:

- advertise
- promotion
- lower price
- improve quality
- provide different service

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SUGGESTED READINGS

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GOALS AND OBJECTIVES

Goal 1: To help you plan your home attendant service.

Objective 1: Describe the services, customers, and competition of a home attendant service.

Objective 2: List three helpful personal qualities of the owner of a home attendant service.

Objective 3: List three ways to help your business compete successfully.

Objective 4: List one or more special legal requirements for running a home attendant service.

Goal 2: To help you choose a location for your business.

Objective 1: List three things to think about in deciding on a service area for your business.

Objective 2: Pick the best office location for a home attendant business from three choices.

Goal 3: To help you plan how to get money to start your business.

Objective 1: Write a business description for a home attendant service.

Objective 2: Fill out a form showing how much money you need to borrow to start your home attendant service.

Goal 4: To help you select and manage the people with whom you work.

Objective 1: Decide how to divide the work of your service among several employees.

Objective 2: Pick the best person for a specific job in your company.

Objective 3: List three ways to keep your employees happy.

Goal 5: To help you organize the work of your home attendant service.

Objective 1: List what needs to be done for one of your customers on a work order form.

Objective 2: Given several tasks to do on a particular day, write a work schedule for yourself or an employee.

Goal 6: To help you set prices for your home attendant service.

Objective 1: Given things to consider about the price of a service, select the best price.

Goal 7: To help you learn ways to advertise and sell your services.

Objective 1: Pick one way to advertise your home attendant service.

Objective 2: Design an advertisement for your home attendant service.

Goal 8: To help you learn to keep financial records for your home attendant service.

Objective 1: Given information about the services performed for a customer, fill out a customer account form.

Objective 2: Given information about income and expenses on a single day, fill out a daily cash sheet.

Goal 9: To help you learn how to stay successful in operating a small business.

Objective 1: Given some information about a business' income and expenses, figure out the net profit (before taxes), profit ratio, and expense ratio.

Objective 2: Given a decline in profits, state one way to increase profits.

Objective 3: Given a specific problem of low sales, suggest a way to change your business to increase sales.