PawnTrain's
Standards of Pawn
Evaluation Form

Store Manager: _____   Store: _____

Multi-Unit Mgr: _____   Date: _____

Complete each section of the SOP Evaluation Form. Use the guidance below each question along with referencing the PawnTrain Manual to answer each question. Each question must be answered with a Yes or No.

- ***Yes** = Meets 100% of expectation*
- ***No** = Does not meet 100% of expectation*

Audit

		Yes	No
1. Is management walking all loans? *Print a Complete Loan Report for <u>one</u> of the past seven days. Locate each item on the list and verify **all loan tags** are initialed by management.*			
2. Is jewelry counted twice daily (opening and closing)? *Review the physical jewelry counts in the Jewelry Count binder for the past seven days and verify there are **fourteen counts** (open and close).*			
3. Are all jewelry cases locked with alarm on at all times? *Open <u>each</u> jewelry case. Verify that **each jewelry case** is locked and listen for the alarm to verify the alarm is on. If repair is required, verify a request has been submitted.*			
4. Are Team Members following the proper procedures when showing jewelry? *Observe team members showing jewelry to customers. Verify that Team Members show only one piece of jewelry at a time, they do not let the piece of jewelry out of their sight and they are following the proper ID procedure for any jewelry piece priced $500 or more.*			
5. Are all drops cleaned and tagged in a secure area, not at the loan counter or sales floor? *Observe the drop process to ensure **all dropped items** are cleaned and tagged in an area in the back room, not at the loan counter or sales floor.*			

Follow this Link at the QR Code to take training classes on performing this S.O.P.

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Cash Management

		Yes	No
1.	**Is the cash on hand the correct amount?**		
	- Sept thru Feb: 1.5 times the avg. dollar amount of daily pawn loans.		
	- Mar thru Aug: 2.0 times the avg. dollar amount of daily pawn loans. *Run Run a report and multiply the average dollar amount by either 1.5 or 2 (depending on the current month). This will give you the correct standard for the store. Review the total cash closing for the past seven days and verify the amount is less than the **cash on hand amount** you calculated.*		
2.	**Do all cash drawers have less than $500?** *Count the money **in each drawer** to verify the amount is less than $500.*		
3.	**Are cash drawers assigned and balanced when shifts change?** *Confirm **each Team Member** is assigned to a drawer in store system. Ask Team Members if they balance their drawer at **every shift change** to confirm the process is done.*		
4.	**Are only members of management opening the safe?** *Observe which Team Members access the safe to ensure only management is opening the safe **every time**.*		
5.	**Is the safe kept locked at all times, except when there is a business need to add or remove items?** *Attempt to open the **safe** to confirm it is locked. Observe management access the safe to confirm it is locked after closing it every time.*		
6.	**Are bank deposits made frequently enough to maintain acceptable cash on hand levels?** *Review the bank deposit slips for the past seven dates and confirm the frequency is appropriate (avg. store makes deposits 3-5 times weekly).*		
7.	**Are all payouts within guidelines or approved by Owner/Area manager?** *Review the Payout Report for the past 30 days and confirm there are not any **payouts to vendors**, unless authorized by Owner/Area manager.*		

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Customer Service

		Yes	No
1.	**Are Team Members greeting all customers within 3 seconds or 3 steps by making eye contact AND initiating a friendly conversation?** *Observe Team Members greet customers and verify **every customer** is greeted within 3 seconds or 3 steps in a friendly manner.*		
2.	**Determine The Transaction-Are Team Members identifying why the customer chose to visit our store? Are they here for a Loan, Buy, Sales, other?** *Observe Team Members determining whether Loan, Sales, or other assistance is needed.*		
3.	**Departure? Did the Team Member attempt to perform the following (some may not apply) Mobile Pawn set up/TextPay? Google Review? Facebook Review?** Observe Team Members and look for all apects of the departure.		
4.	**Are Team Members always thanking the customer for their business and inviting them back? Did TM ask customer to come to upcoming events?** *Listen to Team Members talk to customers and verify Team Members are thanking **every customer** and inviting them back, and letting them know of events.*		
5.	**Is the phone answered within three rings and is the tone that is used polite and pleasant? Are they using the Phone Etiquette Standards?** *Count the number of rings before the phone is answered and listen to the Team Members answer the phone. Ensure the phone is **always answered** within three rings and the Team Member exercise all of the Phone Etiquette Standards.*		
6.	**Are Team Members always ending a phone conversation by inviting the customer to the store, and providing our Facebook Page?** *Listen to Team Members talk on the phone,ensuring the TM is ending **every call** by inviting the customer to the store and directs them to the Facebook page.*		

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Facilities

		Yes	No
1.	**Is the exterior of the store free of trash (parking lot, sidewalk, landscaped area) and the grass mowed, bushes and trees trimmed, and weeds pulled?** *Examine the landscape area and if **overall acceptable**, answer YES.*		
2.	**Is the exterior signage displayed according to guidelines (banners, reader board, window clings, front door signs, etc.) and is the exterior awning and related signs in good condition? If not, has the Support Center been contacted?** *Compare the exterior signage to current guidelines and verify **all signage** is up and in the correct position. Examine the **awning** and if not in acceptable condition, verify Owner/Area managerhas been contacted.*		
3.	**Are all interior lights fully lit (ceiling lights, showcase lights, etc.)?** *Examine the interior lights and verify **all lights** are on. If ballast is out and ceiling is higher than 9', verify Owner/Area manager has been contacted to replace.*		
4.	**Are all showcases in good condition (no broken glass or mirrors), if not has the *Home Office* been contacted?** *Examine **all showcases** and confirm there is not broken glass or mirrors. If repair is required, verify Owner/Area manager has been contacted.*		
5.	**Is the showroom floor clean and buffed, and is the tile/carpet in good condition, if not has the *Owner/Area manager* been contacted?** *Examine the **entire showroom floor** and confirm it is clean and in good condition. If repair is required, verify Owner/Area manager has been contacted.*		
6.	**Is the signage in the store displayed according to guidelines?** *Compare the interior signage to current guidelines and verify **all signage** is up and in the correct position.*		
7.	**Is the loan counter clean and organized?** *Inspect the **entire loan counter** area (from customer and team member vantage points) and verify it is clean and organized.*		
8.	**Is the Manager's office organized and clean, and are the required binders on the binder shelf?** *Inspect the manager's office and verify the **entire office** is clean and **all required binders** are present.*		
9.	**Is the jewelry safe organized and set up properly?** *Examine the jewelry safe and verify the **entire safe** is organized and all jewelry statuses are set up and clearly identified.*		
10.	**Are the warehouse aisles clear, items grouped by category and facing the same direction, hold areas identified, and cords wrapped?** *Inspect the **entire warehouse** and verify the aisles are clear, items are within the same group and facing the same direction, hold areas are identified, and cords are wrapped. If a few issues can be corrected, do so and answer YES.*		
11.	**Are all non-sales floor areas such as the warehouse, restroom, break room, and ecommerce clean, organized, and properly supplied?** *Inspect the **entire restroom** and verify it is clean, the trashcan has a liner and it is emptied regularly, and necessary supplies are present (toilet paper, soap, and paper towels).*		
12.	**Is a security exit device such as a saddle bracket or push bar present on the rear door, and if the device is a saddle bracket is it removed during business hours and secured when closing?** *Examine the **rear door** and verify a saddle bracket or push bar security exit device is present and if a saddle bracket it is removed during business hours. Ask management if device is secured at closing to confirm process is being done.*		

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Firearms

		Yes	No
1.	**Are firearms counted twice daily (opening and closing)?** *Review the physical firearm counts in the Firearm Count binder for the past seven days and verify there are **fourteen counts** (open and close).*		
2.	**Are all firearms secured with a trigger lock or zip tie?** *Inspect each firearm in the firearm room and on the sales floor to verify a trigger lock or zip tie is attached to **each firearm**.*		
3.	**Are firearms on the sales floor secured with either a cable, behind glass, or in a place that limits customer access?** *Examine the firearms on the sales floor to ensure **each firearm** is secured either with a cable, placed behind glass, or in a place that is not accessible to customers.*		
4.	**Are all firearms on the sales floor properly merchandised and tagged?** *Review the firearm display to verify that firearms are displayed by type (rifles together, followed by shotguns) and each type is sorted by actions (bolt, semi-auto, single shot, etc.). Verify each is properly tagged with two copies of the gun tag placed in the 3"x5" vinyl sleeve secured to the trigger guard.*		
5.	**Is the firearm room locked when not retrieving or putting away firearms, and is the room organized with tags facing out?** *Attempt to open the **firearm room** to confirm it is locked and make sure management is locking the room after opening it. Verify the room is organized and all tags are facing out for easy viewing.*		
6.	**Is only a member of management completing the ATF Form 4473?** *Review **ten ATF Form 4473s** from the past 30 days and look at Question #33 to verify the person completing each form is a member of management.*		
7.	**Is another member of management (or a Team Member, if management unavailable) completing the ATF Form 4473 Checklist for <u>EVERY</u> ATF Form 4473 that is completed <u>BEFORE</u> releasing a firearm?** *Ensure the **ten ATF Form 4473s** reviewed from the previous question each have a checklist stapled to the back. Ask **each member of management** "When do you complete a 4473 ATF Form Checklist?" If their answer does not include, "before releasing the firearm," answer NO.*		
8.	**Are all ATF Form 4473s properly completed since the last Owner/Area Manager** *Review all ATF Form 4473s that have not been reviewed by the Area Manager since the last visit to verify **each form** is properly completed.*		

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Loss Prevention

	Yes	No
1. Does management know to notify *Owner/Area manager* immediately regarding unethical behavior? *Ask **each member of management**, "If there is unethical behavior, when do you notify Loss Prevention?" If management does not answer "immediately", answer NO.*		
2. Does management know to change the combination to the safe and to notify *Home Office* immediately when a "key holder" leaves the company or is demoted so that their alarm code can be disabled? *Ask **each member of management**, "What do you do when a key holder leaves or is demoted?" If management does not include "notifying Owner/Area manager" and "change the safe combination" in their response, answer NO.*		
3. Is all merchandise displayed outside the store (lawnmowers, bicycles, etc.) chained or cabled and secured with a lock? *Inspect the merchandise displayed outside to verify **every item outside** is secured with a chain or cable.*		
4. Are all GM showcases locked during business hours? *Attempt to open <u>each</u> GM showcase and verify that **each showcase** is locked. If lock is broken, verify Owner/Area manager has been contacted.*		
5. Is the store surveillance system set up correctly and functioning properly; including at least eight cameras pointed at key areas like the front door, jewelry and the loan counter? *Count the number of cameras on the showroom floor to confirm there are at least eight cameras, and review the monitor in the manager's office to verify the cameras are pointed at the key areas (front door, jewelry, and loan counter, Outside back and parking lot). Verify there is a storage for the Digital Storage Device & that it has been recording properly by reviewing a short time period from prior day. If eight cameras are not present, cameras are not pointed in the right direction, there is no storage available on the Digital Storage, or it has not been recording, answer NO.*		
6. Is every Team Member wearing a pendant panic button around their neck and outside their clothing? *Look at every Team Member and confirm **each Team Member** is wearing a panic button around their neck and outside their clothing.*		
7. Are applicable security devices (such as bill traps, dye packs, etc…) placed strategically in the store? *Ask management to show the locations of each security device to confirm they are properly placed in the appropriate locations.*		
8. Are bank deposits placed in a different container (grocery sack or paper bag), and is the money always kept attended? *Ask **each member of management** to explain the process they follow when making bank deposits and ask them if they make other stops when going to the bank. If their answer does not include "placing the deposit in different containers" and if they make other stops, answer NO.*		
9. Is management only releasing Police Hold item(s) to the appropriate authorities or persons in accordance with local pawn ordinance? *Ask **each member of management** whom they allow to pick up items on Police Hold. If they list any persons other than those permitted by local pawn ordinance, answer NO.*		

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Merchandising

		Yes	No
1.	**Does the general merchandise on the sales floor flow logically from one category to the next so that customers can easily shop within related categories for complimentary merchandise and to build "add-on" sales?** *Review where each category of general merchandise is found on the showroom floor and verify the categories flow. Example the TVs and Blu-ray players should be located next to one another.*		
2.	**Do ALL televisions on the showroom floor have the following standards:** ✓ Free of streaks, fingerprints, and dust. ✓ Price tag properly placed at upper left-hand corner of the screen. ✓ White item tag is located on the right side at the top. ✓ Power cords are wrapped and hidden. ✓ All televisions are turned on. ✓ Volume is turned down and picture color is adjusted properly. ✓ Looped into a Blu-ray player that is showing the same animated video. ✓ TVs are blocked with the smallest screen size on top and largest screen size on bottom. ✓ Grouped by screen size and price (price from highest to lowest). ✓ Remotes are secured on the back of the television, or in the designated section of the warehouse. *Inspect each television for the above standards. If **more than two televisions** do not meet the standards, answer NO.*		
3.	**Do ALL tools on the showroom floor have the following standards:** ✓ All tools and shelves are free of dirt, grass, and wood shavings. ✓ Categories grouped correctly (i.e. drills, circular saws, routers, etc.). ✓ Power cords are neatly wrapped. ✓ All showcased tools are located in front of or adjacent to the tool section. ✓ Large tools items (such as compressors) are located on the sales floor near the tool section. The only exceptions are items in a power display or items displayed outdoors. ✓ At least one highlighted item (i.e. Dewalt combo set) is displayed on the shelf within or nearest its category. - Item is in "A" condition. - All accessories are displayed with the highlighted item (i.e. case, charger batteries etc.). - Item is secured properly. ✓ All accessories (except for the highlighted items) are identified and placed on the accessory shelf in the warehouse. ✓ Proper GM tag is on the front of the item in the most visible position to the customer. ✓ Specific guidelines to each tool category as outlined in the *Operations Manual* are followed. *Inspect each tool for the above standards. If **more than ten tools** do not meet the standards, answer NO.*		

Merchandising cont.

		Yes	No
4.	**Is the showroom floor blocked, capacity maximized, and space flexed?** *Examine the showroom floor and confirm all opportunities to move shelves and/or rearrange items have been made to enhance the merchandising and improve capacity.*		
5.	**Are there at least 10 featured items/combos displayed throughout the store** *Review all featured item/combo displays. Confirm they are at least 10. Each must be properly merchandised and signed to be counted.*		
6.	**Is the backroom inventory clean, tagged, and only contains items that are either out of season or overstock?** *Inspect the backroom inventory and confirm **each item in the backroom inventory** is clean, tagged and either out of season or overstock.*		
7.	**Is there a jeweler's display mat, loupe, and polishing cloth in the jewelry area, and is the jewelry area clean and organized?** *Inspect the jewelry area and verify a jeweler's display mat, loupe, and polishing cloth are present. **Each item** must be present to answer YES.*		
8.	**Is all jewelry currently displayed clean and polished?** *Examine the jewelry in the showcase and confirm that **all jewelry** is shining and looks nice.*		
9.	**Does every piece of jewelry have a white baby tag?** *Pick up ten ladies' rings and ten men's rings from different trays and confirm that **all twenty rings** have a white baby tag attached.*		
10.	**Are all jewelry drops cleaned prior to placing them out for sale?** *Observe the drop process to ensure **all jewelry drops** are cleaned prior to placing them out for sale.*		

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Pawn

		Yes	No

1. **Do Team Members Probe What The Customer is interested in purchasing?**

*Observe Team Members interact with customers and listen to their conversations to confirm **each Team Member** is following the Sales Standards.*

2. **Is, "How much do you want to sell it for or a similar qualifying question asked of Loan custmomers?**
*Listen to Team Members when a customer approaches the loan counter to verify the first qualifying question **every Team Member** asks is, "How much do you want to sell it for, or similar qualifying question?"*

3. **Do Team Members ask loan Qualifying Questions using N-E-H-A?**
*Listen to TM interact with customers at the loan counter. Verify **every Team Member** asks about Needs, Emotional Attachment, History, and Ability to Renew/Redeem.*

4. **Are Team Members using Buy, Build, Bump to maximize loan quality?**

Listen to Team Members interact with customers at the loan counter and verify that Team Members are suggesting 1) Buy the bottom (-$40 items) Build the Middle (add items to get to a loan amount), and Bump loans in the Sweet Spot ($150+)

5. **Are all items that a customer brings in for a loan/purchase tested?**
*Observe the process Team Members follow when a customer brings in merchandise and verify **all testing practices** are followed based on the type of merchandise.*

6. **Is the jewelry testing area clean and does it have the appropriate testing materials?**
*Inspect the jewelry testing area and verify the **entire jewelry testing area** is clean and **all testing materials** are present.*

7. **Pawnshop Retail Price-Are all Loan Transactions compared to this?**
A "Pawn Shop Retail Price" is determined in order to use NEHA to determine Loan Amount. Is NEHA being used for every Loan transaction?

8. **Are Team Members explaining the pawn ticket and payment options to the customer at the close of the loan transaction?**
*Listen to Team Members during loan transactions and confirm that **every Team Member** is explaining the pawn ticket and all payment options. If a Team Member only hands the pawn ticket to the customer and/or says nothing about payment options, answer NO. Do they explain ways to pay remotely?*

9. **Are all loan drops processed by noon each day?**
Ask the store manager what time drops are completed each day. If the manager gives a time that is after noon, answer NO. During the day, observe the time by which drops are processed to confirm they are completed by noon.

10. **Are Team Members executing the five-step drop process?**
*Select five GM items and five jewelry items on the Loan Drop list for the current day. Inspect each item and confirm **each item** is clean, priced to value, and merchandised properly.*

11. **Are Team Members asking the customer to test the merchandise?**
Observe whether TM is at first asking the customer to test their merchandise.

12. **Are TM explaining the 3 major parts of the Loan Contract?**
Observe TM close loans. 1) Circle/hi-lite Due Date, 2) Explain Pawn Convenience Fee, 3) Explain that it is a One Month Loan (not 60 days).

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Regulatory Compliance

	Yes	No

1. **Are Team Members verifying the identification of every pawn and purchase customer to ensure the ID is genuine and unaltered and whether it properly identifies the pledgor or seller?**
   Ask Team Members to explain what they "look at" on a customer's ID. If the Team Member's answer does not include validating the ID has not been altered and comparing the picture on the ID to the customer, answer NO.

2. **Are Team Members validating each pawn ticket is completed accurately, signed, and attaching the *Additional Memo* when applicable?**
   *Review **ten new loan tickets** to verify all information for different types of merchandise is included, confirm the tickets are signed, and ensure (if applicable) the Attached Memo is stapled to the ticket.*

3. **Does the Compliance Binder contain the required documents and is it kept in a location within the store where it is readily available for inspection?**
   *Ask **a member of management** to show you where the Compliance Binder is located to verify the binder is present and accessible by all Team Members. Compare the documents in the binder to verify **all required documents** are in the binder (list is in the Operations Manual).*

4. **Are business licenses and other notices required to be posted in a conspicuous location where they are unobstructed and visible to customers?**
   Inspect the wall on the showroom floor (as a customer would do) where the licenses and notices are displayed. Verify you can easily see the licenses and notices required to be posted for this location.

5. **Are all hard cards, P&Rs, and extensions filed in numeric order and placed in a storage box?**
   Ask the manager to show you where hard cards, P&Rs, and extensions are filed from the previous day to ensure a proper storage box is used. Examine the documents in each box to verify they are in numeric order.

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Safety

		Yes	No
1.	**Do all hazardous materials in the store have a material data safety sheet (MSDS) on the** *Owner/Area manager* **page?** *Review all hazardous materials in the store and confirm there is a material data safety sheets (MSDS) for each on the Owner/Area manager page.*		
2.	**Do all Team Members know the location and proper use of the fire extinguisher and is the date on the extinguisher not expired?** *Ask **at least two** Team Members to show you where the fire extinguisher is located to verify they know the location, and ask the Team Members to briefly explain how to use the fire extinguisher to confirm they understand how to use the extinguisher. Inspect the fire extinguisher and confirm the date stamped on it has not expired.*		
3.	**Is the emergency evacuation plan posted in the store, and has each Team Member reviewed the plan and knows the location of all exits?** *Ask a Team Member to show you where the emergency evacuation plan is posted to confirm the page is posted in the store. Ask at least two Team Members, "if there is an emergency, where are the location of all the exits?" If the Team Members do not list all the available exits, answer NO.*		
4.	**Are Team Members following proper lifting techniques to avoid injury?** *Observe Team Members lift items to verify the proper lifting techniques are used.*		
5.	**Are floors and walking surfaces properly maintained to prevent injuries from slips and falls?** *Inspect the floor both on the salesroom floor and in the warehouse to verify the floor is dry and all there are not any trip hazards present.*		
6.	**Is merchandise in the warehouse properly placed to prevent injuries to Team Members and damage to merchandise?** *Inspect the placement of items in the warehouse to confirm large/heavy items are on the floor, items are not stacked too high, and merchandise is not blocking sprinkler heads, fire extinguishers, or aisles.*		

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Sales

#	Question	Yes	No
1.	**Does the store have appropriate music playing, all televisions showing an animated Blu-ray, items merchandised for easy shopping, and most importantly professional, motivated Team Members who are focused on achieving daily objectives?** *Observe the overall ambiance of the store to confirm the atmosphere is bright, clean, fun, and makes you feel welcome.*		
2.	**Is the** *Loan Guarantee* **program offered and explained to all redemptions?** *Observe Team Members engaged with redeeming loan customers and confirm the program is being offered to each customer and the features and benefits of each program are being properly explained to the customer.*		
3.	**Are Team Members asking Sales Standards questions to probe customer's needs?** *Listen to Team Members on sales floor helping customers and confirm that every Team Member is asking questions to understand what the customer is looking for. If a Team Member does not ask questions, interrupts the customer, or does not show involvement, answer NO.*		
4.	**Are Team Members explaining the Features and Associated Benefits of the products?** *Observe Team Members helping sales customers and confirm that every Team Member explaines Features and the associated benefits of the feature.*		
5.	**Are Team Members closing the sale and thanking the customer?** *Listen to Team Members on sales floor helping customers and confirm that every Team Member is closing the sale and at the end of the transaction the Team Member thanks the customer. If any Team Member does not thank the customer, answer NO.*		
6.	**Are we offering the 10-10-10 OTHER Financing available to EVERY customer? Even for customers who want to pay cash, we should offer it.** *Observe 5 sales transactions and insure each time the 10/10/10 Layaway Program was offered. Include any program that allows for payments over time.*		
7.	**Is the** *Productivity Process* **being executed with all Team Members including ecommerce where applicable? Are opportunities highlighted, and most importantly, is management <u>meeting with each Team Member individually</u> to discuss performance?** *Review the posted <u>Productivity Report</u> on the Information Wall and confirm the appropriate results are highlighted and comments written on the report support highlights. With the Store Manager present, briefly speak with the Team Member that has the most opportunities (that is present) and the Team Member that has the most successes (that is present) to ensure the individual meeting was effective. In addition, review ecommerce performance with responsible team members and confirm ecommerce Team Members are aware of expectations, performance, and are executing the program appropriate to achieve desired performance.*		
8.	**Is management appropriately involved in sales and loan transactions?** *Review the posted <u>Productivity Report</u> and verify that the Store Manager, Assistant Manager, and Lead Pawnbroker are writing an appropriate number of sales and loan transactions.*		
9.	**Does each TM attempt the Add-On and/or Upsell with each customer?** *Are Sales customers should be offered Add On products?* Are Sales customers offered an upsell of an existing product?		

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Merchandising - Aged Inventory Worksheet

1. Run the <u>Item Detail Report</u>.
    ▸ Select 10 **jewelry** items: **5** from the 271-360 bucket and **5** from the >360 bucket.
    ▸ Select 10 **GM** items: **5** from the 91-180 bucket, **2** from 271-360 bucket and **3** from the >360 bucket.
2. Write a brief description about the item and the age of the item below.
3. Answer the question: Is the item tagged properly (correct tag, tag in proper location, correct price on tag, etc.)?
4. Write any comments.

Jewelry				
Brief Description	Age of Item	Properly Tagged YES	NO	Comments

General Merchandise				
Brief Description	Age of Item	Properly Tagged YES	NO	Comments

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Pawn - Loan Walk Worksheet

1. Select 10 jewelry items and 10 general merchandise items from the <u>Complete Loan Report</u>.
2. Write a brief description about the item, name of the Team Member that wrote the loan, location, and loan amount.
3. Locate each item and evaluate it.
4. Using PawnTrain NEHA calculation-Determine the loan amount and write the loan amount that you determine from your evaluation under **NEHA/AM**. NEHA Calculator is available to download.
5. Calculate the percent of variance between the *Loan Amount* and the **NEHA/(AM Amount)**.
6. Answer the question: Is the variance within 10% (over or under)?

Jewelry							
Brief Description	Team Member Name	Location	Loan Amount	*NEHA/AM* Evaluated Loan Amount*	% of Variance	Variance Acceptable YES	NO

General Merchandise							
Brief Description	Team Member Name	Location	Loan Amount	NEHA/AM Evaluated Loan Amount*	% of Variance	Variance Acceptable YES	NO

*Remember, the *Multi-unit Manager Evaluated Loan Amount* includes using Customer History.

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Firearms – Loan/Purchase Review Worksheet

1. Select the last 10 acquired firearms using the <u>Acquisition and Disposition Report</u>. If the store is a handgun location 5 of the firearms reviewed must be handguns.
2. Enter the details of each firearm below using the <u>Acquisition and Disposition Report</u>.
3. Enter the "Actual" loan/Purchase amount from store-system.
4. Locate each firearm. Using the details from the <u>Acquisition and Disposition Report</u> verify the Manufacturer, Model, Serial Number, Type, and Caliber or Gauge are correct when compared to the firearm itself. Answer the question: Are all details correct?
5. Evaluate the condition of the firearm and the customer history along with current value of the firearm to determine the proper loan or purchase value. Enter this amount under the AM (Area Manager) Value. Note the % of variance from the AM value to the actual loan or purchase amount. Answer the question: Is the variance within 10% (over or under)?

Loans / Purchase Review

Firearm # 1

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Loan / Purchase Value Actual	AM Value	% of Variance	Variance Acceptable YES	NO

Firearm # 2

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Loan / Purchase Value Actual	AM Value	% of Variance	Variance Acceptable YES	NO

Firearm # 3

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Loan / Purchase Value Actual	AM Value	% of Variance	Variance Acceptable YES	NO

Firearm # 4

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Loan / Purchase Value Actual	AM Value	% of Variance	Variance Acceptable YES	NO

Firearm # 5

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Loan / Purchase Value Actual	AM Value	% of Variance	Variance Acceptable YES	NO

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Loan / Purchase Review

Firearm # 6

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Loan / Purchase Value Actual	AM Value	% of Variance	Variance Acceptable YES	NO

Firearm # 7

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Loan / Purchase Value Actual	AM Value	% of Variance	Variance Acceptable YES	NO

Firearm # 8

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Loan / Purchase Value Actual	AM Value	% of Variance	Variance Acceptable YES	NO

Firearm # 9

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Loan / Purchase Value Actual	AM Value	% of Variance	Variance Acceptable YES	NO

Firearm # 10

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

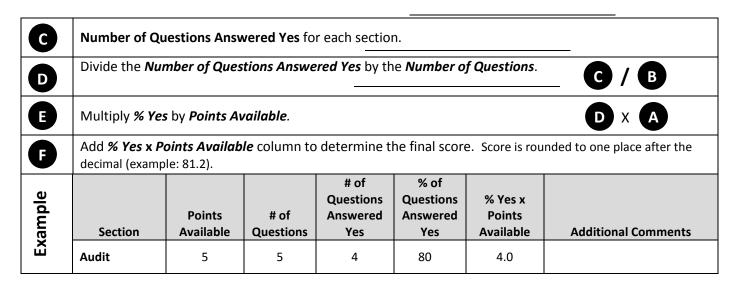| Location			Loan / Purchase Value Actual	AM Value	% of Variance	Variance Acceptable YES	NO

Remember, the *Multi-unit Manager Evaluated Loan Amount* includes using Customer History

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Firearms – (continued) – Inventory/Pricing Review Worksheet

1. Select the last 5 acquired firearms in inventory using the Acquisition and Disposition Report. *When running the report, remember to select IN from the Available Item Status menu of the report.*
2. Enter the details of each firearm below using the Acquisition and Disposition Report.
3. Enter the "Tagged" price from firearm.
4. Locate each firearm. Using the details from the Acquisition and Disposition Report verify the Manufacturer, Model, Serial Number, Type, and Caliber or Gauge are correct when compared to the firearm itself. Answer the question: Are all details correct?
5. Evaluate the condition of the firearm to determine the proper price. Enter this amount under the AM (OwnerArea Manager) Price. Note the % of variance from the AM Price to the Tagged Price. Answer the question: Is the variance within 10% (over or under)?

Inventory / Pricing Review

Firearm # 1

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Pricing Evaluation Tagged Price	AM Price	% of Variance	Variance Acceptable YES	NO

Firearm # 2

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Pricing Evaluation Tagged Price	AM Price	% of Variance	Variance Acceptable YES	NO

Firearm # 3

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Pricing Evaluation Tagged Price	AM Price	% of Variance	Variance Acceptable YES	NO

Firearm # 4

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Pricing Evaluation Tagged Price	AM Price	% of Variance	Variance Acceptable YES	NO

Firearm # 5

Transaction#	Manufacturer and/or Importer	Model	Serial Number	Type (pistol, revolver, rifle, shotgun, etc.)	Caliber or Gauge	All Details Correct YES	NO

Location			Pricing Evaluation Tagged Price	AM Price	% of Variance	Variance Acceptable YES	NO

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SOP Evaluation Scorecard

C	**Number of Questions Answered Yes** for each section.	
D	Divide the **Number of Questions Answered Yes** by the **Number of Questions**.	**C** / **B**
E	Multiply **% Yes** by **Points Available**.	**D** X **A**
F	Add **% Yes x Points Available** column to determine the final score. Score is rounded to one place after the decimal (example: 81.2).	

Example

Section	Points Available	# of Questions	# of Questions Answered Yes	% of Questions Answered Yes	% Yes x Points Available	Additional Comments
Audit	5	5	4	80	4.0	

Section	**A** Points Available	**B** # of Questions	**C** # Questions Answered Yes	**D** % Questions Answered Yes	**E** % Yes x Points Available	Additional Comments
Audit	5	5				
Cash Management	5	7				
Customer Service	10	6				
Facilities	10	12				
Firearms	10	38				
Loss Prevention	5	9				
Merchandising 10 questions + Aged Inventory Worksheet	15	30				
Pawn 12 questions + Loan Walk Worksheet	15	30				
Regulatory Compliance	5	5				
Safety	5	6				
Sales	15	8				
Fire Arms						
Total						

F

Note: A score of 75, or higher, is required as a passing score.

Opportunities for Meeting PawnTrain Operational Standards

The PawnTrain Standards Of Pawn *form* provides a way to find opportunities to meet the *Standards of Pawn.* List up to 10 opportunities identified from the PawnTrain SOP evaluation. Identify specifically **What** needs to be done, **Who** is responsible for getting it done, and **When** it must be completed. In the Follow-up notes field the leadership, note the status of the each opportunity listed.

Improvement Opportunities			
What	**Who**	**When**	**Follow-up Notes**

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