



**INSTRUCTIONAL AREA**  
Investing

**PERSONAL FINANCIAL LITERACY EVENT**

**PARTICIPANT INSTRUCTIONS**

- The event will be presented to you through your reading of the 21<sup>st</sup> Century Skills, Performance Indicators and Event Situation. You will have up to 10 minutes to review this information and prepare your presentation. You may make notes to use during your presentation.
- You will have up to 10 minutes to make your presentation to the judge (you may have more than one judge).
- You will be evaluated on how well you demonstrate the 21<sup>st</sup> Century Skills and meet the performance indicators of this event.
- Turn in all of your notes and event materials when you have completed the event.

**21<sup>st</sup> CENTURY SKILLS**

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- Critical Thinking – Reason effectively and use systems thinking.
- Communication – Communicate clearly.
- Creativity and Innovation – Show evidence of creativity.

**PERFORMANCE INDICATORS**

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- Explain how federal and state/provincial regulators help protect investors.
- Identify warning signs of investment fraud.
- List steps that can be taken if a consumer is a victim of investment fraud.

## **EVENT SITUATION**

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You are to assume the role of an investment counselor working at a nonprofit agency. A client (judge) has asked to speak with you before investing money with an agent.

The client (judge) met with a person claiming to be an investment agent. The investment agent claimed to be able to offer a high return, no risk investment. When the client (judge) asked to see the investment agent's license, the investment agent claimed it was not needed. The investment agent also claimed that the opportunity will not last long and the money for the investment is needed in 24-hours.

You must explain to the client (judge) any and all warning signs demonstrated by the investment agent. You must also explain how regulators protect people from fraudulent investments and steps that need to be taken if a consumer is a victim of investment fraud.

You will meet with the client (judge) in your office. The client (judge) will begin the meeting by greeting you and asking about investments. After you have presented the information and have answered the client's (judge's) questions, the client (judge) will conclude the meeting by thanking you for your work.

## JUDGE INSTRUCTIONS

### DIRECTIONS, PROCEDURES AND JUDGE ROLE

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In preparation for this event, you should review the following information with your event manager and other judges:

1. Participant Instructions, 21<sup>st</sup> Century Skills and Performance Indicators
2. Event Situation
3. Judge Role-Play Characterization  
Allow the participants to present their ideas without interruption, unless you are asked to respond. Participants may conduct a slightly different type of meeting and/or discussion with you each time; however, it is important that the information you provide and the questions you ask be uniform for every participant.
4. Judge Evaluation Instructions and Judge Evaluation Form  
Please use a critical and consistent eye in rating each participant.

### JUDGE ROLE-PLAY CHARACTERIZATION

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You are to assume the role of a client visiting an investment counselor (participant) working at a nonprofit agency. You have asked to speak with the investment counselor (participant) before investing money with an agent.

You met with a person claiming to be an investment agent. The investment agent claimed to be able to offer a high return, no risk investment. When you asked to see the investment agent's license, the investment agent claimed it was not needed. The investment agent also claimed that the opportunity will not last long and the money for the investment is needed in 24-hours.

The investment counselor (participant) will explain any and all warning signs demonstrated by the investment agent. The investment counselor (participant) must also explain how regulators protect people from fraudulent investments and steps that need to be taken if a consumer is a victim of investment fraud.

The meeting will take place in the investment counselor's (participant's) office. You will begin the meeting by greeting the investment counselor (participant) and asking about investments. After the participant has presented the information, you are to ask the following questions of each participant:

1. Why is or isn't investing a way to make money fast?
2. Where is the best place to find a reputable investment agent?

Once the investment counselor (participant) has answered your questions, you will conclude the discussion by thanking the participant for the work.

You are not to make any comments after the event is over except to thank the participant.

## EVALUATION INSTRUCTIONS

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The participants are to be evaluated on their ability to perform the specific performance indicators stated on the cover sheet of this event and restated on the Judge's Evaluation Form. Although you may see other performance indicators demonstrated by the participants, those listed in the Performance Indicators section are the critical ones you are measuring for this particular event.

### Evaluation Form Interpretation

The evaluation levels listed below and the evaluation rating procedures should be discussed thoroughly with your event director and the other judges to ensure complete and common understanding for judging consistency.

<b>Level of Evaluation</b>	<b>Interpretation Level</b>
Exceeds Expectations	Participant demonstrated the performance indicator in an extremely professional manner; greatly exceeds business standards; would rank in the top 10% of business personnel performing this performance indicator.
Meets Expectations	Participant demonstrated the performance indicator in an acceptable and effective manner; meets at least minimal business standards; there would be no need for additional formalized training at this time; would rank in the 70-89 <sup>th</sup> percentile of business personnel performing this performance indicator.
Below Expectations	Participant demonstrated the performance indicator with limited effectiveness; performance generally fell below minimal business standards; additional training would be required to improve knowledge, attitude and/or skills; would rank in the 50-69 <sup>th</sup> percentile of business personnel performing this performance indicator.
Little/No Value	Participant demonstrated the performance indicator with little or no effectiveness; a great deal of formal training would be needed immediately; perhaps this person should seek other employment; would rank in the 0-49 <sup>th</sup> percentile of business personnel performing this performance indicator.



**PERSONAL FINANCIAL LITERACY EVENT  
2022**

**JUDGE'S EVALUATION FORM**  
DISTRICT EVENT

Participant: \_\_\_\_\_

**INSTRUCTIONAL AREA:**  
Investing

ID Number: \_\_\_\_\_

Did the participant:		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
<b>PERFORMANCE INDICATORS</b>						
1.	Explain how federal and state/provincial regulators help protect investors?	0-1-2-3-4-5-6-7-8	9-10-11-12-13	14-15-16-17-18	19-20-21-22-23-24	
2.	Identify warning signs of investment fraud?	0-1-2-3-4-5-6-7-8	9-10-11-12-13	14-15-16-17-18	19-20-21-22-23-24	
3.	List steps that can be taken if a consumer is a victim of investment fraud?	0-1-2-3-4-5-6-7-8	9-10-11-12-13	14-15-16-17-18	19-20-21-22-23-24	
<b>21<sup>st</sup> CENTURY SKILLS</b>						
4.	Reason effectively and use systems thinking?	0-1	2-3	4-5	6-7	
5.	Communicate clearly?	0-1	2-3	4-5	6-7	
6.	Show evidence of creativity?	0-1	2-3	4-5	6-7	
7.	Overall impression and responses to the judge's questions	0-1	2-3	4-5	6-7	
<b>TOTAL SCORE</b>						