



INSTRUCTIONAL AREA
Saving

PERSONAL FINANCIAL LITERACY EVENT

PARTICIPANT INSTRUCTIONS

- The event will be presented to you through your reading of the 21st 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 21st 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.

21st CENTURY SKILLS

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

PERFORMANCE INDICATORS

- Identify the most common reasons that people save money for the future.
- Discuss how savings decisions can affect financial well-being.
- Identify life situations that can make it difficult for a person to save or stick to a savings plan.

EVENT SITUATION

You are to assume the role of a financial advisor. A client (judge) wants to learn more about personal savings.

The client (judge) has acquired a professional job for the first time and is excited to earn enough income to cover living expenses and have money left over. The client (judge) has heard the expression “pay yourself first” but does not know what it means or why having a savings account is important. The client (judge) has already attended college and has an apartment and vehicle, so is unsure why a savings account is important.

You must explain to the client (judge) why people save money for the future, how savings decisions can affect financial well-being and situations that can occur that could make it difficult to stick to a savings plan.

You will meet with the client (judge) in your office. The client (judge) will begin the meeting by greeting you and asking about saving. 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

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

1. Participant Instructions, 21st 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

You are to assume the role of a client of a financial advisor (participant). You want to learn more about personal savings.

You have acquired a professional job for the first time and are excited to earn enough income to cover living expenses and have money left over. You have heard the expression “pay yourself first” but do not know what it means or why having a savings account is important. You have already attended college and have an apartment and vehicle, so are unsure why a savings account is important.

The financial advisor (participant) will explain why people save money for the future, how savings decisions can affect financial well-being and situations that can occur that could make it difficult to stick to a savings plan.

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

1. Why can’t I keep all of my earnings in my checking account?
2. What is a good amount from each paycheck to put into savings?

Once the financial advisor (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

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.

Level of Evaluation	Interpretation Level
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 th 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 th 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 th percentile of business personnel performing this performance indicator.



PERSONAL FINANCIAL LITERACY EVENT 2025

JUDGE'S EVALUATION FORM DISTRICT EVENT

Participant: _____

ID Number: _____

INSTRUCTIONAL AREA: Saving

Did the participant:		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
PERFORMANCE INDICATORS						
1.	Identify the most common reasons that people save money for the future?	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.	Discuss how savings decisions can affect financial well-being?	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.	Identify life situations that can make it difficult for a person to save or stick to a savings plan?	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	
21st CENTURY SKILLS						
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	
TOTAL SCORE						