



CAREER CLUSTER
Finance

INSTRUCTIONAL AREA
Financial Analysis

PRINCIPLES OF FINANCE 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

- Explain the need to save and invest.
- Set financial goals.
- Explain the purposes and importance of credit.
- Demonstrate the wise use of credit.

EVENT SITUATION

You are to assume the role of a junior bank teller at TOWN BANK. A new customer (judge) wants to know more about personal finance.

A new customer (judge) has opened a savings account and a checking account with TOWN BANK. It is the first financial account the customer (judge) has opened. The customer (judge) is earning a paycheck for the first time and is excited to have money to spend on entertainment and clothing. The customer (judge) also asked about opening a credit card to have more spending power.

You must explain the following to the new customer (judge):

- Financial goals
- The need to save and invest
- The wise use of credit
- The purpose and importance of credit

You will explain the information to the customer (judge) in a role-play to take place at the bank. The customer (judge) will begin the role-play by asking you about personal finance. After you have discussed the personal finance with the customer (judge) and have answered the customer's (judge's) questions, the customer (judge) will conclude the role-play 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 new customer at TOWN BANK. You have asked a junior banker (participant) about personal finance.

You opened a savings account and a checking account with TOWN BANK. It is the first financial account you have opened. You are earning a paycheck for the first time and are excited to have money to spend on entertainment and clothing. You also asked the junior banker (participant) about opening a credit card to have more spending power.

The junior banker (participant) must explain the following:

- Financial goals
- The need to save and invest
- The wise use of credit
- The purpose and importance of credit

The participant will present information to you in a role-play to take place at the bank. You will begin the role-play by greeting the participant and asking about personal finance.

During the course of the role-play you are to ask the following questions of each participant:

1. Should I not spend any money on entertainment and clothing?
2. How often should I check my account balances?

After the junior banker (participant) has explained personal finance and has answered your questions, you will conclude the role-play by thanking the junior banker (participant).

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.



PRINCIPLES OF FINANCE 2025

JUDGE'S EVALUATION FORM DISTRICT EVENT

Participant: _____

ID Number: _____

INSTRUCTIONAL AREA: Financial Analysis

Did the participant:		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
PERFORMANCE INDICATORS						
1.	Explain the need to save and invest?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
2.	Set financial goals?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
3.	Explain the purposes and importance of credit?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
4.	Demonstrate the wise use of credit?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
21st CENTURY SKILLS						
5.	Reason effectively and use systems thinking?	0-1	2-3	4-5	6-7	
6.	Communicate clearly?	0-1	2-3	4-5	6-7	
7.	Show evidence of creativity?	0-1	2-3	4-5	6-7	
8.	Overall impression and responses to the judge's questions	0-1	2-3	4-5	6-7	
TOTAL SCORE						