



# PERSONAL FINANCIAL LITERACY

AS USED IN DECA'S  
**PERSONAL FINANCIAL  
LITERACY EVENT**



**2018**



# PERSONAL FINANCIAL LITERACY

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## 2018 ROLE-PLAYS

### INCLUDES:

INTEGRATE DECA'S ROLE-PLAYS AND CASE STUDIES INTO YOUR CLASSROOM

ROLE-PLAY 1: INVESTING

ROLE-PLAY 2: RISK MANAGEMENT AND INSURANCE

ROLE-PLAY 3: CREDIT AND DEBT



## **INTEGRATE DECA'S ROLE-PLAYS AND CASE STUDIES INTO YOUR CLASSROOM**

With its connection to National Curriculum Standards, DECA's Competitive Events Program is designed to be integrated into classroom instruction to help members apply learning and connect to business. As teaching tools, DECA's role-plays and case studies provide relevant, meaningful problems for students to solve, provide a standards-based evaluation, increase rigor of the instruction, result in evidence of student learning and expose students to DECA – all as part of classroom instruction.

### **STEP 1: FAMILIARIZE YOURSELF WITH EVENT GUIDELINES AND PERFORMANCE INDICATORS.**

Use the DECA Guide to familiarize yourself with event guidelines that explain how each competitive event will operate – time limits, exam specifications, interactions with a judge, etc.

Role-plays and case studies are developed using performance indicators – key concepts from national curriculum standards that students should learn during the school year. DECA uses five lists of performance indicators which are organized by career cluster – business administration core, business management and administration, finance, hospitality and tourism, and marketing, as well as personal financial literacy.

Each performance indicator list is arranged by instructional areas to assist advisors with planning units of instruction. Advisors teaching accounting courses, for example, can use the Finance Career Cluster performance indicator list to plan their curriculum while advisors teaching marketing courses can use the Marketing Career Cluster performance indicator list.

### **STEP 2: UNDERSTAND HOW ROLE-PLAYS AND CASE STUDIES ARE DESIGNED.**

The career cluster and primary instructional area for role-plays and case studies are identified at the top of the first page of the event.

Role-plays used for DECA's Principles of Business Administration Events measure four performance indicators from the business administration core.

Case studies used for DECA's Team Decision Making Events measure seven performance indicators. Usually, at least four of the seven performance indicators have been selected from the case study's instructional area. Therefore, if the event situation is asking the participant to develop a promotion plan, most of the performance indicators will be from the promotion instructional area.

Role-plays used for DECA's Individual Series Events measure five performance indicators. Usually, at least three of the five performance indicators have been selected from the event situation's instructional area. The career pathway is also identified on the role-play, which may include performance indicators from that specific pathway as well.

Role-plays used for DECA's Personal Financial Literacy event measure three performance indicators from the National Standards in K-12 Personal Finance Education, created and maintained by the Jump\$tart Coalition® for Personal Financial Literacy.

### **STEP 3: START ORGANIZING SAMPLE EVENTS.**

Each year, DECA posts sample role-plays and case studies on [deca.org](http://deca.org). Shop DECA also sells previously used events each year. Gather these samples and begin to categorize them by instructional area.

### **STEP 4: USE SAMPLE EVENTS AS A CLASSROOM ACTIVITY.**

As you teach different instructional areas during the year, use corresponding role-plays and case studies as learning tools. While the traditional competitive event setting requires interaction with judges, many advisors have used role-plays and case studies as:

- warm-up activities at the beginning of classes.
- writing exercises that require students to write their ideas for solving the problem presented in the role-play or case study.
- public speaking exercises that require students to deliver an oral report or recorded video that presents their ideas for solving the problem presented in the role-play or case study.
- assessment tools in lieu of a multiple-choice quiz/test.

Since the evaluation form for each role-play and case study assesses the performance indicators, you are assessing students' performance according to national curriculum standards which are industry validated and aligned to career clusters.

### **ADDITIONAL RESOURCES**

Event guidelines, performance indicator lists, sample events and sample exam questions are available at [www.deca.org/competitiveevents](http://www.deca.org/competitiveevents). Sample role-play presentations can be viewed at [www.deca.org](http://www.deca.org). Advisors may wish to show the videos and ask students to evaluate the presentations using the evaluation forms. Shop DECA sells many items to assist advisors with integrating DECA into curriculum at [shopdeca.org](http://shopdeca.org).



**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 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**

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

### **PERFORMANCE INDICATORS**

1. Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans and personal investments.
2. Illustrate how the concept of the time value of money applies to retirement planning.
3. Compare the consequences of delaying investment for retirement and benefits of investing early.

## **EVENT SITUATION**

You are to assume the role of a human resources specialist at POSITIVE ENDEAVORS, a consulting firm with over 200 employees. You have asked to meet with an employee (judge) that has been employed for over two years, but has not taken advantage of POSITIVE ENDEAVORS' retirement benefits.

POSITIVE ENDEAVORS offers full-time, fully-vested employees a 401(k) retirement plan or a defined contribution plan. Each employee is able to contribute a percentage of his/her salary into a retirement plan. The amount is deducted directly from each paycheck and put into the employee's individual retirement account. POSITIVE ENDEAVORS also has a matching contribution program; the company contributes the same amount as the employee, up to 5% of the employee's annual salary. The combined monies are invested into different portfolios chosen by the employee.

The employee (judge) has been a full-time worker with POSITIVE ENDEAVORS for over two years now and has not yet signed up for personal contributions to the 401(k) plan. The employee (judge) has mentioned to several co-workers that retirement plans are not meant for people in their mid-twenties, but for old people. The employee (judge) would rather use his/her income to pay off student loans and for entertainment than put it towards retirement, which is decades away.

The employee (judge) has agreed to meet with you to discuss the importance of investing in the company's retirement plan. You must demonstrate to the employee (judge) why investing in retirement at an early age is beneficial and the consequences of delaying.

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

# **JUDGE'S INSTRUCTIONS**

## **DIRECTIONS, PROCEDURES AND JUDGE'S ROLE**

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

1. Procedures
2. Performance Indicators
3. Interview Situation
4. Judge Situation Characterization  
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.
5. Judge's Evaluation Instructions
6. Judge's Evaluation Form  
Please use a critical and consistent eye in rating each participant.

## **JUDGE SITUATION CHARACTERIZATION**

You are to assume the role of an employee at POSITIVE ENDEAVORS, a consulting firm with over 200 employees. The human resources specialist (participant) has asked to meet you because you have been employed for over two years, but have not taken advantage of POSITIVE ENDEAVORS' retirement benefits.

POSITIVE ENDEAVORS offers full-time, fully-vested employees a 401(k) retirement plan or defined contribution plan. Each employee is able to contribute a percentage of his/her salary into a retirement plan. The amount is deducted directly from each paycheck and put into the employee's individual retirement account. POSITIVE ENDEAVORS also has a matching contribution program; the company contributes the same amount as the employee, up to 5% of the employee's annual salary. The combined monies are invested into different portfolios chosen by the employee.

You have been a full-time employee with POSITIVE ENDEAVORS for over two years now and have not yet signed up for personal contributions to your 401(k) plan. You have mentioned to several co-workers that retirement plans are not meant for people in their mid-twenties, but for old people. You would rather use your income to pay off student loans and for entertainment than put it towards retirement, which is decades away.

You have agreed to meet with the human resources specialist (participant) to discuss the importance of investing in the company's retirement plan. The human resources specialist (participant) must demonstrate to you why investing in retirement at an early age is beneficial and the consequences of delaying.

The meeting will take place in the human resources specialist's (participant's) office. You will begin the meeting by greeting the human resources specialist (participant) and asking to hear about the retirement plan options. After the participant has presented the information, you are to ask the following questions of each participant:

1. What are the benefits of the 401(k) that outweigh a general savings account?
2. What if I can't afford to invest the maximum amount right now?

Once the human resources specialist (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.

# JUDGE'S EVALUATION INSTRUCTIONS

## Evaluation Form Information

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 being 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 chairperson 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,  
2018**

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

I.D. Number: \_\_\_\_\_

**JUDGE'S EVALUATION FORM**

**INSTRUCTIONAL AREA**  
Investing

Did the participant:

Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
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**PERFORMANCE INDICATORS**

1.	Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans and personal investments?	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.	Illustrate how the concept of the time value of money applies to retirement planning?	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.	Compare the consequences of delaying investment for retirement and benefits of investing early?	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	

**21<sup>st</sup> 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**



**INSTRUCTIONAL AREA**  
Risk Management and Insurance

## **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 Case Study 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 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**

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

### **PERFORMANCE INDICATORS**

1. Justify reasons to have health insurance.
2. Categorize the kinds of expenses that health insurance can cover.
3. Explain the purpose of long-term care insurance.

## **EVENT SITUATION**

You are to assume the role of a human resources specialist working at a company with 100 employees. A new employee (judge) is meeting with you to discuss enrolling in the company's health insurance.

The company provides all full-time employees the opportunity to enroll in company-sponsored health insurance. The health insurance includes medical coverage and hospitalization. The company pays 75% of the insurance premium costs for the employee and the employee has 25% of the premium costs taken out of bi-weekly paychecks. The company also offers employees long-term care insurance for an additional premium contribution. Long-term care insurance will cover expenses for care that is needed indefinitely and generally not covered by health insurance.

The new employee (judge) is unsure if s/he wants to enroll in the company's health insurance. The main concern is that money will be taken out of each paycheck and the employee (judge) is young and healthy. The new employee (judge) feels that health insurance and long-term care insurance can wait until an older age. The new employee (judge) feels enrolling in health insurance would only negatively affect his/her personal finances.

You will meet with the new employee (judge) to discuss reasons to have health insurance, the types of expenses health insurance can cover and the purpose for long-term care insurance.

You will meet with the new employee (judge) in your office. The new employee (judge) will begin the meeting by greeting you and asking to hear reasons why health insurance is important. After you have given the new employee (judge) the information and have answered the employee's (judge's) questions, the new employee (judge) will conclude the meeting by thanking you for your work.

# **JUDGE'S INSTRUCTIONS**

## **DIRECTIONS, PROCEDURES AND JUDGE'S ROLE**

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

1. Procedures
2. Performance Indicators
3. Interview Situation
4. Judge Situation Characterization  
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.
5. Judge's Evaluation Instructions
6. Judge's Evaluation Form  
Please use a critical and consistent eye in rating each participant.

## **JUDGE SITUATION CHARACTERIZATION**

You are to assume the role of a new employee recently hired by a company with 100 employees. You are meeting with the human resources specialist (participant) to discuss enrolling in the company's health insurance.

The company provides all full-time employees the opportunity to enroll in company-sponsored health insurance. The health insurance includes medical coverage and hospitalization. The company pays 75% of the insurance premium costs for the employee and the employee has 25% of the premium costs taken out of bi-weekly paychecks. The company also offers employees long term care insurance for an additional premium contribution. Long term care insurance will cover expenses for care that is needed indefinitely and generally not covered by health insurance.

You are unsure if you want to enroll in the company's health insurance. Your main concern is that money will be taken out of each paycheck and you are young and healthy. You feel that health insurance and long term care insurance can wait until an older age. You feel enrolling in health insurance would only negatively affect your personal finances.

You will meet with the human resources specialist (participant) to discuss reasons to have health insurance, the types of expenses health insurance can cover and the purpose for long-term care insurance.

The meeting will take place in the human resources specialist's (participant's) office. You will begin the meeting by greeting the human resources specialist (participant) and asking to hear about health insurance. After the participant has presented the information, you are to ask the following questions of each participant:

1. Are there any other options for purchasing health insurance besides through my employer?
2. Why do most companies wait until an employee has been with the company more than 30 days to offer enrollment in the company-sponsored health insurance?

Once the human resources specialist (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.

# JUDGE'S EVALUATION INSTRUCTIONS

## Evaluation Form Information

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 being 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 chairperson 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,  
2018**

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

I.D. Number: \_\_\_\_\_

**JUDGE'S EVALUATION FORM**

**INSTRUCTIONAL AREA**

Risk Management and Insurance

Did the participant:		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
<b>PERFORMANCE INDICATORS</b>						
1.	Justify reasons to have health insurance?	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.	Categorize the kinds of expenses that health insurance can cover?	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.	Explain the purpose of long-term care insurance?	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>						



**INSTRUCTIONAL AREA**  
Credit and Debt

## **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 Case Study 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 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**

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

### **PERFORMANCE INDICATORS**

1. Explain the value of credit reports to borrowers and lenders.
2. Analyze how a credit score affects credit worthiness and the cost of credit.
3. Investigate ways that a negative credit report can affect a consumer's financial options.



## **EVENT SITUATION**

You are to assume the role of a finance manager at JOHNSON BROTHERS AUTOMOTIVE, a dealership that sells both new and previously used vehicles. A customer (judge) is interested in purchasing a vehicle after receiving a promotion for special interest rates.

JOHNSON BROTHERS AUTOMOTIVE designed a direct mail piece that was delivered to over 20,000 people in the community. The material showcased a special interest rate offered to customers purchasing a vehicle in the month of December. The promotion indicated a 2.9% interest rate along with the acronym WAC, which means “with approved credit.”

A customer (judge) has looked at available vehicles at the dealership and has been asking questions about the 2.9% interest rate. The dealer has asked you to meet with the customer (judge) to explain the details of “with approved credit.”

The customer (judge) does not understand why you will need to check the customer’s (judge’s) credit report and score and how that report and score will affect the interest rate the dealership will offer. The customer (judge) wants to know how a negative credit report and score affects both the borrower and the lender.

You will meet with the customer (judge) in your office. The customer (judge) will begin the meeting by greeting you and asking to hear about credit reports and scores. After you have given the customer (judge) the information and have answered the customer’s (judge’s) questions, the customer (judge) will conclude the meeting by thanking you for your work.

# JUDGE'S INSTRUCTIONS

## DIRECTIONS, PROCEDURES AND JUDGE'S ROLE

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

1. Procedures
2. Performance Indicators
3. Interview Situation
4. Judge Situation Characterization  
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.
5. Judge's Evaluation Instructions
6. Judge's Evaluation Form  
Please use a critical and consistent eye in rating each participant.

## JUDGE SITUATION CHARACTERIZATION

You are to assume the role of a customer at JOHNSON BROTHERS AUTOMOTIVE, a dealership that sells both new and previously used vehicles. You are interested in purchasing a vehicle after receiving a promotion for special interest rates and are meeting with the finance manager (participant) to discuss credit.

JOHNSON BROTHERS AUTOMOTIVE designed a direct mail piece that was delivered to over 20,000 people in the community. The material showcased a special interest rate offered to customers purchasing a vehicle in the month of December. The promotion indicated a 2.9% interest rate along with the acronym WAC, which means "with approved credit."

You have looked at available vehicles at the dealership and have been asking questions about the 2.9% interest rate. The dealer has asked you to meet with the finance manager (participant) to learn about the details of "with approved credit."

You do not understand why the finance manager (participant) will need to check your credit report and score and how that report and score will affect the interest rate the dealership will offer. You want to know how a negative credit report and score affects both the borrower and the lender.

The meeting will take place in the finance manager's (participant's) office. You will begin the meeting by greeting the finance manager (participant) and asking to hear about credit reports and scores. After the participant has presented the information, you are to ask the following questions of each participant:

1. Is there any way I can fix a bad credit score?
2. How can I get a copy of my credit report?

Once the finance manager (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.

# JUDGE'S EVALUATION INSTRUCTIONS

## Evaluation Form Information

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 being 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 chairperson 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,  
2018**

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

I.D. Number: \_\_\_\_\_

**JUDGE'S EVALUATION FORM**

**INSTRUCTIONAL AREA**

Credit and Debt

Did the participant:

Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
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**PERFORMANCE INDICATORS**

1.	Explain the value of credit reports to borrowers and lenders?	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.	Analyze how a credit score affects worthiness and the cost of credit?	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.	Investigate ways that a negative credit report can affect a consumer's financial options?	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	

**21<sup>st</sup> 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**

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**\$8.00** | 18PFLE