

Financial Literacy Promotion Project, 2010

Purpose

The purpose of the Financial Literacy Promotion Project is to provide an opportunity for the chapter members to demonstrate the skills needed in planning, organizing, implementing and evaluating a campaign to educate chapter members and the general public or an organized group about the importance of financial literacy. To be financially literate, one must be able to confidently read, analyze, and manage their personal finances to lead more secure and satisfying lives.

The most basic areas include banking (managing checking and savings accounts), budgeting, and setting and implementing financial goals (short term to retirement). To set and obtain financial goals, one must have a working knowledge of investment instruments, borrowing, and insurance. Further, financial literacy includes an understanding of employment benefits, taxes, and other payroll deduction options. Maintaining good credit can save an individual a significant sum of money in interest savings, insurance premiums, and may even affect one's ability to secure employment.

The Financial Literacy Promotion Project is a chapter project that develops the economic and marketing skills necessary to be successful in a global economy. After learning the economic principles associated with financial literacy, chapter members will utilize their marketing skills to communicate the benefits of financial literacy to others. The project may begin at any time after the close of the previous state conference and run to the beginning of the next state conference.

The Financial Literacy Promotion Project provides an opportunity for chapter members to

- ◆ demonstrate their knowledge and understanding of financial literacy
- ◆ engage in activity(ies) that clarify and enhance understanding of financial literacy
- ◆ plan and implement a presentation or activity(ies) to educate and promote financial literacy to organized groups and/or the general public

Procedure

- The project consists of two major parts: the **written document** and an **oral presentation** by chapter representatives. The written document will account for 60 points and the oral presentation will account for the remaining 40 of the total 100 points.
- This is a project for the entire DECA chapter. **One to three** chapter representatives may participate in the oral presentation. All chapter representatives must present the project to the judges. Each chapter representative must respond to questions.
- The body of the written entry must be limited to **30 numbered pages**, including the appendix (if an appendix is attached), but excluding the title page and the table of contents.
- The **Written Event Statement of Assurances** must be signed and submitted with the entry. Do not include it in the page numbering.
- The chapter representatives will bring all visual aids to the event briefing. Only approved visual aids may be used during the presentation.
- The oral presentation may be a maximum 15 minutes in length. The first 10 minutes will include an explanation and description of the project followed by 5 minutes for the judge's questions.
- The judge will evaluate the presentation, focusing on the effectiveness of public speaking and presentation skills and how well the chapter representatives respond to questions that the judge may ask during the 5 minutes following the presentation.

Skills Assessed

The chapter representatives will demonstrate skills needed to address the components of the project as described in the content outline and evaluation forms as well as learn/understand the importance of

- communications skills—the ability to exchange information and ideas with others through writing, speaking, reading or listening
- analytical skills—the ability to derive facts from data, findings from facts, conclusions from findings, and recommendations from conclusions
- critical thinking/problem-solving skills
- production skills—the ability to take a concept from an idea and make it real
- teamwork—the ability to plan, organize and conduct a group project
- the ability to evaluate group presentations
- priorities/time management—the ability to determine priorities and manage time commitments and deadlines
- economic skills

Format Guidelines for the Written Entry

The written entry must follow these specifications. Refer also to the Competitive Event Checklist and the Written Entry Evaluation Form. A Written Event Statement of Assurances must be signed and submitted with the entry. Do not include it in the page numbering.

Title page. The first page of the written entry is the title page. It must include in any order, but is not limited to, the following:

FINANCIAL LITERACY PROMOTION PROJECT
 Title of the Project
 Name of DECA chapter
 Name of high school
 School address
 City, State/Province, ZIP/Postal Code
 Names of chapter representatives
 Date

The title page will not be numbered.

Table of contents. The table of contents should follow the title page. All activities or original research described in this entry must take place during this school year or the timeline specified in the Event Guidelines. The table of contents may be single-spaced and may be one or more pages long. The table of contents page(s) will not be numbered.

Body of the written entry. The body of the written entry begins with Section I, Executive Summary and continues in the sequence outlined here. The first page of the body is numbered 1 and all following pages are numbered in sequence. Page numbers continue through the bibliography (required) and the appendix (optional).

Follow this outline when you write your entry. Points for each section are included on the Written Entry Evaluation Form. Each section must be titled, including the bibliography and the appendix.

- I. EXECUTIVE SUMMARY
 One-page description of the project
- II. INTRODUCTION
 - A. Description of the local DECA chapter
 - B. Description of the school and community
- III. MANAGEMENT OF ACTIVITY(IES) TO INFORM CHAPTER MEMBERS
 - A. Planning and purpose of the activity(ies)

(Continued on next page)

- B. Organization of learning activity(ies)
- C. Implementation of activity(ies)
- IV. MANAGEMENT OF ACTIVITY(IES) TARGETED AT OUTSIDE AUDIENCE
 - A. Planning and purpose of the activity(ies)
 - B. Organization of activity(ies)
 - C. Implementation of activity(ies)
- V. EVALUATION AND RECOMMENDATIONS
 - A. Evaluation of campaign parts III and IV
 - B. Recommendations for additional new activity(ies) for future campaigns
- VI. BIBLIOGRAPHY
- VII. APPENDIX

An appendix is optional. Include in the appendix any exhibits appropriate to the written entry, but not important enough to include in the body. These might include sample questionnaires used, letters sent and received, general background data, etc.

Checklist Standards

In addition to following the outline above, when preparing your written entry you must observe all of the following rules. The purpose of these rules is to make competition as fair as possible among participant teams. Refer to the Written Entry Checklist.

1. The Written Event Statement of Assurances must be signed and submitted with the entry or the entry will receive 15 penalty points.
2. The entry must be submitted in an official DECA written event folio. Folios are available from DECA IMAGES (WEF000). No markings, tape or other material should be attached to the folio. One photocopy or the original typed document must be submitted. Chapter representatives may keep a copy for use in the presentation.
3. Sheet protectors may not be used.
4. The body of the written entry must be limited to 30 numbered pages, including the appendix (if an appendix is attached), but excluding the title page and the table of contents page.
5. The pages must be numbered in sequence, starting with the executive summary and ending with the final page of the appendix. Do not use separate sheets between sections or as title pages for sections.
6. Major content of the written entry must be at least double-spaced (not space-and-a-half). The title page, table of contents, executive summary, bibliography, appendix, footnotes, long quotes (more than three typed lines), material in tables, figures, exhibits, lists, headings, sample letters, forms, etc., may be single-spaced.
7. Entry must be typed/word processed. Handwritten corrections will be penalized. Charts and graphs may be handwritten. (Judges will be instructed to ignore attempts to achieve a competitive advantage due to the quality of word-processing equipment available.)
8. All material must be shown on 8¹/₂-inch x 11-inch paper. Pages may not fold out to a larger size. No extraneous information may be attached to the pages and tabs may not be used.
9. Decorative artwork, pictures, illustrations and desktop publishing techniques may be used throughout the manual, including the title page and table of contents. Photographs in the manual must be scanned and placed as digital files.
10. The body of the written entry must follow the sequence outlined. Additional subsections are permitted.
11. The table of contents should follow the title page.

Presentation Guidelines

- Prior to the presentation, the judge will evaluate the written portion of the entry. The major emphasis of the written entry is on the content. Drawings, illustrations and graphic presentations (where allowed) will be judged for clarity, not artistic value.
- The chapter representatives will present the project to the judge in a 15-minute presentation worth 40 points. (See Presentation Judging.)

- The presentation begins immediately after the introduction of the chapter representatives to the judge by the adult assistant. Each chapter representative must take part in the presentation.
- The chapter representatives will spend not more than 10 minutes, at the beginning of the presentation, focusing on the chapter’s campaign to promote financial literacy to organized groups and/or the general public. Each chapter representative may bring a copy of the written entry or note cards pertaining to the written entry and use as reference during the presentation.
- The judge will spend the remaining 5 minutes questioning the chapter representatives on the principles associated with promoting financial literacy. (See Presentation Evaluation Form.) Each chapter representative must respond to at least one question posed by the judge.
- The chapter representatives may use as visual aids only display material mounted on not more than three (3) standard-sized posters not to exceed 22 1/2 inches by 30 1/2 inches each and/or one (1) standard-sized presentation display board not to exceed 36 1/2 inches by 48 1/2 inches. Chapter representatives may use both sides of the posters, but all attachments must fit within the poster dimensions. Only visual aids that can be easily carried to the presentation by the actual chapter representatives will be permitted, and the chapter representatives themselves must set up the visuals. Chapter representatives are allowed to make use of a desktop flip chart presentation easel 12 inches by 10 inches (dimensions of the page). Chapter representatives are also allowed to make use of a personal laptop computer and/or a hand-held digital organizer they provide. No set-up time will be allowed. No sound may be used. If chapter representatives use a personal computer, they must bring their own battery power pack, as electrical power will NOT be supplied. No other materials may be brought to or used during the presentation by the chapter representatives.
- No material of any kind may be passed to the judge.
- If any of these rules are violated, the adult assistant must be notified by the judge.

Presentation Judging

Chapter representatives will make a 15-minute presentation to you. You may refer to the written entry, or to your notes, during the presentation.

During the first 10 minutes of the presentation (after introductions), the chapter representatives will describe the campaign. Allow the chapter representatives to complete this portion without interruption, unless you are asked to respond. Each chapter representative must take part in the presentation.

During the final 5 minutes, you may question the chapter representatives. You must address at least one question to each chapter representative. To ensure fairness, you must ask each chapter representative or group of chapter representatives the same questions (based on the Presentation Evaluation Form):

1. one question about the activity(ies) for the chapter members
2. one question about the activity(ies) for the targeted outside audience
3. one question about knowledge of financial literacy
4. one question about knowledge of the importance of financial literacy
5. one question about the activity(ies) completed

These questions should be prepared following the written entry evaluation but before the presentation begins.

After asking the questions indicated, you may ask additional questions that seem appropriate, based on your notes or on the written entry itself (to which you may refer during the presentation).

At the conclusion of the presentation, thank the chapter representatives. Then complete the Presentation Evaluation Form, making sure to record a score for all categories. Maximum score for the presentation is 40 points.

(Continued on next page)

Financial Literacy Promotion Project, 2010 Participant(s): _____

Written Entry Evaluation Form I.D. Number: _____

**Please refer to *Format Guidelines for the Written Entry*
for a more detailed explanation of these items.**

	Exceeds Expectations	Meets Expectations	Below Expectations	Little/No Value	Judged Score
EXECUTIVE SUMMARY					
1. One-page description of the project.....	4	3	2	1-0	_____
INTRODUCTION					
2. Description of the local DECA chapter and the school and community	4	3	2	1-0	_____
MANAGEMENT OF ACTIVITY(IES) TO INFORM CHAPTER MEMBERS					
3. Planning and purpose of activity(ies)	5	4	3-2	1-0	_____
4. Organization of learning activity(ies)	5	4	3-2	1-0	_____
5. Implementation of activity(ies).....	6-5	4	3-2	1-0	_____
MANAGEMENT OF ACTIVITY(IES) TARGETED AT OUTSIDE AUDIENCE					
6. Planning and purpose of activity(ies)	6-5	4	3-2	1-0	_____
7. Organization of activity(ies)	6-5	4	3-2	1-0	_____
8. Implementation of activity(ies).....	8-7	6	5-4-3	2-1-0	_____
EVALUATION AND RECOMMENDATIONS					
9. Evaluation of campaign parts informing chapter members and managing activities targeted at the outside audience	6-5	4	3-2	1-0	_____
10. Recommendations for additional new activity(ies) for future campaigns	6-5	4	3-2	1-0	_____
APPEARANCE AND WORD USAGE					
11. Professional layout, neatness, proper grammar, spelling and word usage	4	3	2	1-0	_____

Written Entry Total Points (maximum 60 points): _____

Judge: A B C D E F G H I J (*circle one*)

Financial Literacy Promotion Project, 2010 Participant(s): _____

Written Entry
Presentation Evaluation Form I.D. Number: _____

	Exceeds Expectations	Meets Expectations	Below Expectations	Little/No Value	Judged Score
Presentation					
1. Description of the project; organization, clarity and effectiveness of the presentation and involvement of all chapter representatives	7-6	5	4-3-2	1-0	_____
2. Description and value of activity(ies) to inform chapter members	7-6	5	4-3-2	1-0	_____
3. Description and value of activity(ies) targeted at outside audiences	7-6	5	4-3-2	1-0	_____
Knowledge of the chapter representatives					
4. A question about knowledge of financial literacy	5	4	3-2	1-0	_____
5. A question about knowledge of the importance of financial literacy	5	4	3-2	1-0	_____
6. A question about the activity(ies) completed.....	5	4	3-2	1-0	_____
General					
7. Professional standards (appearance, poise and confidence), presentation technique, effective use of visuals and participation of all	4	3	2	1-0	_____

Presentation Total Points (maximum 40 points): _____

RECAP: WRITTEN ENTRY (60): _____
PRESENTATION (40): _____
SUBTOTAL (100): _____
LESS PENALTY POINTS: _____
TOTAL SCORE: _____

Judge: A B C D E F G H I J (circle one)

Chapter
Team Events