



**INSTRUCTIONAL AREA**  
Employment and Income

## **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. Give an example of how education and training can affect lifetime income.
2. Compare the costs of post-secondary education with the potential increase in income from a career of choice.
3. Discuss how non-income factors such as child-care options, cost of living and work conditions can influence job choice.

## EVENT SITUATION

You are to assume the role of an admissions counselor working at a local four-year public university. One of your job responsibilities is to meet with high school juniors and seniors that may apply for admission and discuss not only the university, but also the overall decision to attend a post-secondary institution.

Your next appointment is with a high school student (judge) in Circle County who has not yet decided whether or not to attend college. The student (judge) is interested in working in education, but does not think that earning a degree in education and becoming a teacher is necessary. The student (judge) feels that getting a job as a teaching aide right out of high school will be much less expensive and less time consuming.

Regardless if the student (judge) attends your university or not, you must showcase to the student (judge) the benefits of attending a post-secondary institution and how it can affect future endeavors. You may use the information below, if needed:

### Circle County School District:

Teacher Aide – starting pay \$9.00/hour, annual 2% cost of living increase, additional \$2.00/hour after each consecutive five years of employment; a teacher aide would work eight hours each day for 180 school days annually.

Teacher – starting pay \$45,000/year, annual 2% cost of living increase, additional 4% increase after each consecutive five years of employment

### Annual tuition for residents at local public university:

Without room/meals: \$8,900.00

With room/meals: \$16,100.00

You will discuss how education affects career choices and income with the student (judge). You must also discuss non-income factors that may affect career choices.

You will meet with the student (judge) in your office. The student (judge) will begin the meeting by greeting you and asking to hear about the benefits of attending college. After you have presented the information and have answered the student's (judge's) questions, the student (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 high school student in Circle County with an appointment with an admissions counselor (participant) working at a local four-year public university. One of the admissions counselor's (participant's) job responsibilities is to meet with high school juniors and seniors that may apply for admission and discuss not only the university, but also the overall decision to attend a post-secondary institution.

You have not yet decided whether or not to attend college. You are interested in working in education, but do not think that earning a degree in education and becoming a teacher is necessary. You feel that getting a job as a teaching aide right out of high school will be much less expensive and less time consuming.

Regardless if you attend the university or not, the admissions counselor (participant) must showcase to you the benefits of attending a post-secondary institution and how it can affect future endeavors. The admissions counselor (participant) may use the information below, if needed:

#### Circle County School District:

Teacher Aide – starting pay \$9.00/hour, annual 2% cost of living increase, additional \$2.00/hour after each consecutive five years of employment; a teacher aide would work eight hours each day for 180 school days annually.

Teacher – starting pay \$45,000/year, annual 2% cost of living increase, additional 4% increase after each consecutive five years of employment

Annual tuition for residents at local public university:

Without room/meals: \$8,900.00

With room/meals: \$16,100.00

The admissions counselor (participant) will discuss with you how education affects career choices and income. The admissions counselor (participant) must also discuss non-income factors that may affect career choices.

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

1. I definitely don't have enough money to pay for four years of college. Would taking out a student loan be bad because it will put me in debt?
2. What other education and training opportunities are there besides 4-year universities that can lead to good employment options?

Once the admissions 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.

## 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  
SAMPLE**

**INSTRUCTIONAL AREA**  
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Did the participant:

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

1.	Give an example of how education and training can affect lifetime income?	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.	Compare the costs of post-secondary education with the potential increase in income from a career of choice?	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.	Discuss how non-income factors such as child-care options, cost of living and work conditions can influence job choice?	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**