Thank you for agreeing to share your time and knowledge with DECA members at the International Career Development Conference (ICDC)!

As a judge you will sit across the table from DECA’s most talented members and evaluate their knowledge and skills they’ve developed all year. You provide the ‘real world’ expertise that sets our industry-validated competitive events program apart as you determine who will advance to finals or be named an international finalist.

ICDC would not be possible without your commitment. On behalf of all DECA students and staff, thank you for serving as a competitive events judge!
PERSONAL FINANCIAL LITERACY

JUDGING INSTRUCTIONS
DECA’s Competitive Events Program is aligned to industry-validated National Curriculum Standards in the career clusters of marketing, business management and administration, finance and hospitality and tourism. The DECA members you will be judging have qualified from a series of competitions and represent the top performers from their state/province.

EVENT OVERVIEW
- The event you have agreed to judge includes two major parts: an exam and one role-play activity.
- You have been assigned to judge the role-play in one section of this event.
- In your section, you will judge 16 to 20 participants, who are only competing against each other in the preliminary competition. The top two performers from each section, after combining the exam and role-play score, will advance to final competition.
- The participant will be given a written scenario to review. In the role-play, the participant must accomplish a task by translating what they have learned into effective, efficient and spontaneous action.
- A list of four performance indicators specific to the scenario is included in the participant’s instructions. These are distinct tasks the participant must accomplish during the role-play. As a judge, you will evaluate the participant’s role-play performance on these tasks, follow-up questions and 21st Century Skills.

YOUR ROLE AS A JUDGE
- Carefully review the role-play and evaluation form to understand your characterization as a judge.
- Once you begin to see participants, after introductions, begin the 10-minute role-play.
- Following the participant’s explanation for the solution to the role-play, ask questions related to the scenario that are provided in the event. Please ask the same questions to all participants for consistency in scoring.
- Materials appropriate for the situation may be handed to you or left with you by the participants. Materials must be created by the participants using materials provided during the designated preparation period. No printed reference materials, visual aids, etc., may be used.
- Close the role-play by thanking the participant for his/her work. Please do not provide any feedback to the participant.
- Use a pencil to complete the scantron form, recording the score in the box and blackening the correct score. You may need to adjust scores as you establish clear expectations for performance.
- If you have any questions, please consult your event director.
- All participants, regardless of race, color, religion, sex, national origin, age, disability, sexual orientation or socio-economic status, should be treated equally and respectfully.

TIPS AND SUGGESTIONS
- Perform a consistent judge characterization and maintain the same expectations of participants throughout to ensure an equitable competitive environment.
- Create a positive learning environment for participants.
- To assist with the determination of winners, please avoid giving ties.
- Participants scoring a combined total score of 70% or better on the competitive event components will earn a Certificate of Excellence.
PERSONAL FINANCIAL LITERACY EVENT

PARTICIPANT INSTRUCTIONS

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

21st CENTURY SKILLS

• Critical Thinking – Reason effectively and use systems thinking.
• Problem Solving – Make judgments and decisions, and solve problems.
• Communication – Communicate clearly.
• Creativity and Innovation – Show evidence of creativity.

PERFORMANCE INDICATORS

1. Identify indicators of excessive debt.

2. Predict possible consequences of excessive debt.

3. Recommend actions that a borrower could take to reduce or better manage excessive debt.
EVENT SITUATION

You are to assume the role of a credit counselor at a non-profit organization that helps people with financial questions. A new client (judge) has asked you to analyze the financial information brought to the meeting and recommend actions for better financial health.

A new client (judge) is meeting with you to discuss financial information. The new client (judge) has brought in the following information regarding financial debt:

**Store credit card:**
- APR: 24.9%
- Balance: $500
- Minimum Monthly Payment Due: $20
- Average Monthly Payment: $20

**Major credit card:**
- APR: 21.7%
- Balance: $9,000
- Minimum Monthly Payment Due: $199
- Average Monthly Payment: $250

**Gas credit card:**
- APR: 24.9%
- Balance: $500
- Minimum Monthly Payment Due: $20
- Average Monthly Payment: $20

**Student loan:**
- APR: 4.2%
- Balance: $25,000
- Minimum Monthly Payment Due: $100
- Average Monthly Payment: $100

The new client (judge) has also told you that after paying for rent, utilities and other living expenses, the new client (judge) has $500 leftover to pay for financial debt. Currently, the new client (judge) spends $390 of the $500 each month on financial debt. The extra $110 is used for fun. Also, the new client (judge) has $7,000 in a savings account.

You have been asked to explain the indicators of the new client’s (judge’s) debt and demonstrate possible consequences if the debt is not paid. You must also recommend actions the new client (judge) can take to reduce the debt.

You will meet with the new client (judge) in your office. The new client (judge) will begin the meeting by greeting you and asking to hear your analysis of the debt. After you have presented the information and have answered the new client’s (judge’s) questions, the new client (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 client meeting with a credit counselor (participant) at a nonprofit organization that helps people with financial questions. You have asked the credit counselor (participant) to analyze the financial information brought to the meeting and recommend actions for better financial health.

You are meeting with the credit counselor (participant) to discuss financial information. You have brought in the following information regarding financial debt:

<table>
<thead>
<tr>
<th>Credit Card Type</th>
<th>APR</th>
<th>Balance</th>
<th>Minimum Monthly Payment Due</th>
<th>Average Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Store credit card</td>
<td>24.9%</td>
<td>$500</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Major credit card</td>
<td>21.7%</td>
<td>$9,000</td>
<td>$199</td>
<td>$250</td>
</tr>
<tr>
<td>Gas credit card</td>
<td>24.9%</td>
<td>$500</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Student loan</td>
<td>4.2%</td>
<td>$25,000</td>
<td>$100</td>
<td>$100</td>
</tr>
</tbody>
</table>
You have also told the credit counselor (participant) that after paying for rent, utilities and other living expenses, you have $500 leftover to pay for financial debt. Currently, you spent $390 of the $500 each month on financial debt. The extra $110 is used for fun. Also, you have $7,000 in a savings account.

The credit counselor (participant) has been asked to explain the indicators of your debt and demonstrate possible consequences if the debt is not paid. The credit counselor (participant) must also recommend actions you can take to reduce the debt.

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

1. Why is it important to have a savings account when you also have debt to pay?

2. Why can’t I just continue making minimum payments?

Once the credit 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.

<table>
<thead>
<tr>
<th>Level of Evaluation</th>
<th>Interpretation Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exceeds Expectations</td>
<td>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.</td>
</tr>
<tr>
<td>Meets Expectations</td>
<td>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 70-89th percentile of business personnel performing this performance indicator.</td>
</tr>
<tr>
<td>Below Expectations</td>
<td>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 50-69th percentile of business personnel performing this performance indicator.</td>
</tr>
<tr>
<td>Little/No Value</td>
<td>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 0-49th percentile of business personnel performing this performance indicator.</td>
</tr>
</tbody>
</table>
PERSONAL FINANCIAL LITERACY EVENT, 2017

JUDGE’S EVALUATION FORM
SAMPLE

INSTRUCTIONAL AREA
Credit and Debt

Did the participant:  

<table>
<thead>
<tr>
<th>PERFORMANCE INDICATORS</th>
<th>Little/No Value</th>
<th>Below Expectations</th>
<th>Meets Expectations</th>
<th>Exceeds Expectations</th>
<th>Judged Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Identify indicators of excessive debt?</td>
<td>0-1-2-3-4-5-6-7-8</td>
<td>9-10-11-12-13</td>
<td>14-15-16-17-18</td>
<td>19-20-21-22-23-24</td>
<td></td>
</tr>
<tr>
<td>3. Recommend actions that a borrower could take to reduce or better manage excessive debt?</td>
<td>0-1-2-3-4-5-6-7-8</td>
<td>9-10-11-12-13</td>
<td>14-15-16-17-18</td>
<td>19-20-21-22-23-24</td>
<td></td>
</tr>
</tbody>
</table>

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

Participant: _____________________
I.D. Number: ___________________