



INSTRUCTIONAL AREA
Managing Risk

PERSONAL FINANCIAL LITERACY 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 methods used by identity thieves to obtain personal information to commit a crime.
- List actions that an individual can take to protect personal identification information.
- Explain the steps an identity theft victim should take to limit losses and restore personal security.

EVENT SITUATION

You are to assume the role of a financial advisor at FIRST BANK. A customer (judge) wants to open a mobile banking account to pay more bills online but is worried about identity theft and has asked for your help.

The customer (judge) has never had a bank account but wants to pay bills online. With the new bank account, the customer (judge) will be able to access the account on any device, will have a debit card linked to the account and use either the debit card or the bank's routing and account numbers to pay bills online. The customer (judge) can pay bills on any device with internet access.

The customer (judge) has heard that mobile bank accounts provide more opportunities for identity theft and is worried. The customer (judge) asked that you explain:

- Methods identity thieves use to obtain personal information
- Actions to take that will protect personal information
- Steps to take if identify theft has occurred that will limit losses

You will meet with the customer (judge) in your office. The customer (judge) will begin the meeting by greeting you and asking about identity theft. After you have presented 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 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 customer at FIRST BANK. You want to open a mobile banking account to pay more bills online but are worried about identity theft and have asked a financial advisor (participant) for help.

You have never had a bank account but want to pay bills online. With the new bank account, you will be able to access the account on any device, will have a debit card linked to the account and use either the debit card or the bank's routing and account numbers to pay bills online. You can pay bills on any device with internet access.

You have heard that mobile bank accounts provide more opportunities for identity theft and are worried. You want the financial advisor (participant) to explain:

- Methods identity thieves use to obtain personal information
- Actions to take that will protect personal information
- Steps to take if identify theft has occurred that will limit losses

The meeting will take place in the financial advisor's (participant's) office. You will begin the meeting by greeting the financial advisor (participant) and asking about identity theft. After the participant has presented the information, you are to ask the following questions of each participant:

1. Why do I have a PIN for my debit card?
2. Will not having a bank account keep me completely safe from identity theft?

Once the financial advisor (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.

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.



PERSONAL FINANCIAL LITERACY EVENT 2025

JUDGE'S EVALUATION FORM ASSOCIATION EVENT 1

Participant: _____

ID Number: _____

INSTRUCTIONAL AREA: Managing Risk

Did the participant:		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
PERFORMANCE INDICATORS						
1.	Explain methods used by identity thieves to obtain personal information to commit a crime?	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.	List actions that an individual can take to protect personal identification information?	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 steps an identity theft victim should take to limit losses and restore personal security?	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	
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						