



**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 demonstrate the 21<sup>st</sup> 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.

**21<sup>st</sup> CENTURY SKILLS**

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

**PERFORMANCE INDICATORS**

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- Explain why people invest their money.
- Explain the potential risks and rewards of investing in corporate stock.
- Give examples of factors that can influence a person's risk tolerance.

## **EVENT SITUATION**

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You are to assume the role of an investment advisor. A client (judge) has asked you about the risks and rewards of investing.

The client (judge) has been actively saving money for the future by placing all extra funds in a non-interest-bearing savings account. The client (judge) has been saving for a few years and has \$10,000 in the account. The client's (judge's) friend recommended investing money in corporate stock, but the client (judge) knows nothing about it and does not want to lose money. The client (judge) is an adult with no children and owns a home.

You must explain to the client (judge):

- Investing and why people invest
- Potential risks and rewards of investing in corporate stock
- Factors that could influence the client's (judge's) risk tolerance

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

## JUDGE INSTRUCTIONS

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

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

1. Participant Instructions, 21<sup>st</sup> 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**

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You are to assume the role of a client visiting an investment advisor (participant). You have asked the investment advisor (participant) about the risks and rewards of investing.

You have been actively saving money for the future by placing all extra funds in a non-interest-bearing savings account. You have been saving for a few years and have \$10,000 in the account. Your friend recommended investing money in corporate stock, but you know nothing about it and do not want to lose money. You are an adult with no children and own a home.

The investment advisor (participant) must explain:

- Investing and why people invest
- Potential risks and rewards of investing in corporate stock
- Factors that could influence your risk tolerance

The meeting will take place in the investment advisor's (participant's) office. You will begin the meeting by greeting the investment 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. How would my risks change if I was elderly?
2. How would my risks change if I was a teenager?

Once the investment 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

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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 <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 2025

### JUDGE'S EVALUATION FORM ASSOCIATION EVENT 2

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

ID Number: \_\_\_\_\_

### INSTRUCTIONAL AREA: Investing

Did the participant:		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
<b>PERFORMANCE INDICATORS</b>						
1.	Explain why people invest their money?	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.	Explain the potential risks and rewards of investing in corporate stock?	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.	Give examples of factors that can influence a person's risk tolerance?	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>						