



CAREER CLUSTER

Finance

INSTRUCTIONAL AREA

Customer Relations

PRINCIPLES OF FINANCE 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

- Respond to customer inquiries.
- Interpret business policies to customers/clients.
- Reinforce service orientation through communication.
- Demonstrate a customer service mindset.

EVENT SITUATION

You are to assume the role of a banker at CAPITAL BANK. A new customer (judge) wants to know more about the bank's student banking account.

The new customer (judge) wants to open a bank account. The customer (judge) is under the age of 25, which means they qualify for a student bank account. The student banking account offers the following perks:

- No monthly fees
- No minimum balance
- Overdraw prevention
- Debit card

All other bank accounts at CAPITAL BANK require a minimum balance or a monthly fee is charged. The other banking accounts do not prevent overdrawing, which can result in overdraft fees.

The customer (judge) wants you to explain the student banking perks and why they are offered to customers under the age of 25-years-old.

You will explain the information to the customer (judge) in a role-play to take place at the bank. The customer (judge) will begin the role-play by asking you about bank accounts. After you have discussed the account with the customer (judge) and have answered the customer's (judge's) questions, the customer (judge) will conclude the role-play 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 new customer at CAPITAL BANK. You want to know more about the bank's student banking account and have asked the banker (participant) to explain.

You want to open a bank account. You are under the age of 25 and therefore qualify for a student bank account. The student banking account offers the following perks:

- No monthly fees
- No minimum balance
- Overdraw prevention
- Debit card

All other bank accounts at CAPITAL BANK require a minimum balance or a monthly fee is charged. The other banking accounts do not prevent overdrawing, which can result in overdraft fees.

You want the banker (participant) to explain the student banking perks and why they are offered to customers under the age of 25-years-old.

The participant will present information to you in a role-play to take place at the bank. You will begin the role-play by greeting the participant and asking about the bank account.

During the course of the role-play you are to ask the following questions of each participant:

1. What other uses does a debit card have besides for purchases?
2. What is direct deposit?

After the banker (participant) has provided information and has answered your questions, you will conclude the role-play by thanking the banker (participant).

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.



PRINCIPLES OF FINANCE 2025

JUDGE'S EVALUATION FORM ASSOCIATION EVENT 1

Participant: _____

ID Number: _____

INSTRUCTIONAL AREA: Customer Relations

Did the participant:		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
PERFORMANCE INDICATORS						
1.	Respond to customer inquiries?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
2.	Interpret business policies to customers/clients?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
3.	Reinforce service orientation through communication?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
4.	Demonstrate a customer service mindset?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
21st CENTURY SKILLS						
5.	Reason effectively and use systems thinking?	0-1	2-3	4-5	6-7	
6.	Communicate clearly?	0-1	2-3	4-5	6-7	
7.	Show evidence of creativity?	0-1	2-3	4-5	6-7	
8.	Overall impression and responses to the judge's questions	0-1	2-3	4-5	6-7	
TOTAL SCORE						