



CAREER CLUSTER

Finance

INSTRUCTIONAL AREA

Emotional Intelligence

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

- Demonstrate ethical work habits.
- Demonstrate responsible behavior.
- Respect the privacy of others.
- Maintain the confidentiality of others.

EVENT SITUATION

You are to assume the role of a loan officer at SUPERIOR SAVINGS & LOAN. A new employee (judge) wants to know how to demonstrate responsible and ethical behavior at the workplace.

Many customers of SUPERIOR SAVINGS & LOAN apply for loans to buy a house, a vehicle or for personal use. During the application process, SUPERIOR SAVINGS & LOAN checks the customer credit report, credit score, monthly income and other financial information. The results of this process determine if a customer is approved for a loan and their interest rate.

Customers meet with loan officers to review the information found during the application process and to either accept or decline the loan if one is offered. A new employee (judge) will be helping you and other loan officers with the customer meetings. The new employee (judge) was told to demonstrate responsible and ethical behavior when attending these review meetings but does not know what that means.

You must explain how the new employee (judge) can demonstrate responsible behavior and ethical work habits while also respecting the privacy and confidentiality of customers.

You will explain the information to the new employee (judge) in a role-play to take place at the office. The employee (judge) will begin the role-play by asking you about responsible behavior. After you have discussed the information with the employee (judge) and have answered the employee's (judge's) questions, the employee (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 employee at SUPERIOR SAVINGS & LOAN. You have asked a loan officer (participant) how to demonstrate responsible and ethical behavior at the workplace.

Many customers of SUPERIOR SAVINGS & LOAN apply for loans to buy a house, a vehicle or for personal use. During the application process, SUPERIOR SAVINGS & LOAN checks the customer credit report, credit score, monthly income and other financial information. The results of this process determine if a customer is approved for a loan and their interest rate.

Customers meet with loan officers to review the information found during the application process and to either accept or decline the loan if one is offered. You will be helping loan officers with the customer meetings. You were told to demonstrate responsible and ethical behavior when attending these review meetings but do not know what that means.

The loan officer (participant) will explain how you can demonstrate responsible behavior and ethical work habits while also respecting the privacy and confidentiality of customers.

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

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

1. Why might a customer be upset or disappointed in a meeting?
2. Is it OK to tell my family about the customers' financial situations?

After the loan officer (participant) has provided information and has answered your questions, you will conclude the role-play by thanking the loan officer (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 2

Participant: _____

INSTRUCTIONAL AREA: Emotional Intelligence

ID Number: _____

Did the participant:		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
PERFORMANCE INDICATORS						
1.	Demonstrate ethical work habits?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
2.	Demonstrate responsible behavior?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
3.	Respect the privacy of others?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
4.	Maintain the confidentiality of others?	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						