PERSONAL FINANCIAL LITERACY

INSTRUCTIONAL AREA
Earning Income

PARTICIPANT INSTRUCTIONS

This event is presented to you through your review of the Career Competencies, Performance Indicators and Event Situation.

You have up to 10 minutes to review this information and prepare your presentation. Using the materials provided, you may make notes to use during your presentation.

You will have up to 10 minutes to present to the judge(s).

You will be evaluated on your solution to the event situation, how you incorporate the performance indicators of this event and how you demonstrate the career competencies.

Turn in all your notes and event materials when you have completed the event.

SOLUTION

- Unique – Demonstrate original thinking, fresh perspectives and an insightful approach.
- Practical – Develop an actionable/viable solution in a real-world context.
- Effective – Develop a solution that achieves relevant outcomes.

CAREER COMPETENCIES

- Critical Thinking – Think critically to understand and solve problems.
- Communication – Communicate clearly, effectively and with reason.
- Decision Making – Consider the impacts of decisions.

PERFORMANCE INDICATORS

- Differentiate between gross, net, and taxable income.
- Identify common types of payroll deductions.
- Explain how taxes impact take-home pay.

EVENT SITUATION

You are to assume the role of a human resources manager. A new employee (judge) wants to discuss the upcoming first paycheck that will be received on Friday.

The new employee (judge) works 40-hours a week at $10/hour. After working two full weeks, the new employee (judge) was anticipating a paycheck in the amount of $800.00, however a friend advised that the paycheck will be less than anticipated.

The new employee (judge) wants you to explain the reasons that the paycheck will not be $800.00. The new employee (judge) also wants to know other types of payroll deductions that can affect a worker's take-home pay.

You will present the information to the new employee (judge) in a role-play to take place in your office. The new employee (judge) will begin the role-play by greeting you and asking about the paycheck. After you have presented the information and have answered the new employee's (judge's) questions, the new employee (judge) will conclude the meeting by thanking you for your work.

JUDGE INSTRUCTIONS

JUDGE CHARACTERIZATION

You are to assume the role of a new employee at a company. You want to discuss the upcoming first paycheck that will be received on Friday with the human resources manager (participant).

You work 40-hours a week at $10/hour. After working two full weeks, you were anticipating a paycheck in the amount of $800.00, however a friend advised that the paycheck will be less than anticipated.

You want the human resources manager (judge) to explain the reasons that the paycheck will not be $800.00. You also want to know other types of payroll deductions that can affect a worker's take-home pay.

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

1. When my income increases will more be taken out of my paycheck?
2. What is meant by a pre-tax deduction?

Once the human resources manager (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 solution and ability to apply the specific performance indicators stated on the cover sheet of this event and restated on the Judge's Evaluation Form. Although the participants may demonstrate other performance indicators, those listed in the Performance Indicators section are the selected ones you are evaluating for this particular event.
- Maintain a consistent expectation when evaluating each participant.
- The maximum score for the evaluation is 100 points. The presentation will be weighted twice (2 times) the exam score.

Levels of Evaluation

FOCUS AREA	NOVICE	DEVELOPING	PROFICIENT	EXEMPLARY
Content Understanding	Demonstrates a limited or inaccurate understanding of key concepts.	Demonstrates a basic understanding of key concepts.	Demonstrates a solid understanding of key concepts and clearly explains and supports ideas using appropriate evidence.	Demonstrates comprehensive understanding of concepts and applies them effectively to solve the scenario, including in more complex or extended contexts.
Application of Performance Indicators and Career Competencies	Lists the performance indicators and career competencies, but understanding is incomplete or inaccurate.	Defines the performance indicators and career competencies, but does not connect them to solve the objective of the case study scenario.	Explains the performance indicators and career competencies and connects them to solve the objective of the case study scenario.	Strategically applies the performance indicators and career competencies and connects them to comprehensively solve the objective of the case study scenario.
Reasoning	Ideas are unclear, inaccurate, or lack logical support. There is no application of the ideas and concept.	Ideas are present and somewhat logical but contain gaps in reasoning, development, or supporting evidence.	Ideas are logical, well-developed, and supported with appropriate evidence, with only minor gaps.	Ideas are logical, well-supported using appropriate business concept and theories and demonstrates reasoning with clear practicality and real-world relevance.
Workplace Readiness	Participants represent an employee who requires significant guidance and support to complete tasks.	Participants represent an employee who demonstrates basic skills and can complete routine tasks with some guidance.	Participants represent an employee with solid skills and who works independently to complete tasks effectively.	Participants represent an employee with advanced skills, works independently, and adapts effectively to new or unpredictable challenges.

DECA

PERSONAL FINANCIAL LITERACY – 2026

JUDGE'S EVALUATION FORM
ASSOCIATION EVENT 1

Participant: ___________________________

ID Number: ___________________________

INSTRUCTIONAL AREA:
Earning Income

Rate the participant's ability to:		Novice	Developing	Proficient	Exemplary	Judged Score
PERFORMANCE INDICATORS						
1.	Differentiate between gross, net, and taxable income.	0-1-2-3-4-5	6-7-8-9-10-11	12-13-14-15-16	17	
2.	Identify common types of payroll deductions.	0-1-2-3-4-5	6-7-8-9-10-11	12-13-14-15-16	17	
3.	Explain how taxes impact take-home pay.	0-1-2-3-4-5	6-7-8-9-10-11	12-13-14-15-16	17	
SOLUTION						
4.	**Unique** Demonstrate original thinking, fresh perspectives and an insightful approach.	0-1-2	3-4-5	6-7	8	
5.	**Practical** Develop an actionable/viable solution in a real-world context.	0-1-2	3-4-5	6-7	8	
6.	**Effective** Develop a solution that achieves relevant outcomes.	0-1-2	3-4-5	6-7	8	
CAREER COMPETENCIES						
7.	**Critical Thinking** Think critically to understand and solve problems.	0-1	2-3	4-5	6	
8.	**Communication** Communicate clearly, effectively and with reason.	0-1	2-3	4-5	6	
9.	**Decision Making** Consider the impacts of decisions.	0-1	2-3	4-5	6	
OVERALL IMPRESSION						
10.	Demonstrate overall career readiness through professionalism, poise and confidence.	0-1-2	3-4	5-6	7	
					TOTAL SCORE	