



CAREER CLUSTER
Finance

INSTRUCTIONAL AREA
Operations

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

- Explain the nature of operations.
- Explain routine security precautions.
- Explain information privacy, security, and confidentiality considerations in business.
- Maintain data security.

EVENT SITUATION

You are to assume the role of a bank teller at GOLD STAR BANK. A new employee (judge) wants you to explain why security and confidentiality are important in bank operations.

The new employee (judge) understands the need for security guards on premises at the bank to deter robberies but does not understand why bank tellers need to follow security precautions. The new employee (judge) also does not understand the concept of information security and privacy and why it is important to the bank and to customers.

The new employee (judge) wants you to explain:

- Routine security precautions for bank tellers
- Information security and privacy considerations for the bank and its customers
- Methods to maintain data security

You will explain the information to the new employee (judge) in a role-play to take place at the bank. The new employee (judge) will begin the role-play by asking you about security. After you have discussed the information with the new employee (judge) and have answered the new employee's (judge's) questions, the new 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 GOLD STAR BANK. You want the bank teller (participant) to explain why security and confidentiality are important in bank operations.

You understand the need for security guards on premises at the bank to deter robberies but do not understand why bank tellers need to follow security precautions. You also do not understand the concept of information security and privacy and why it is important to the bank and to customers.

You want the bank teller (participant) to explain:

- Routine security precautions for bank tellers
- Information security and privacy considerations for the bank and its customers
- Methods to maintain data security

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 security.

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

1. In addition to security precautions, are there safety precautions we should follow, too?
2. Why is it important that our customers feel safe and secure?

After the bank teller (participant) has explained security and has answered your questions, you will conclude the role-play by thanking the bank teller (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
2026**

**JUDGE'S EVALUATION FORM
DISTRICT EVENT**

Participant: _____

**INSTRUCTIONAL AREA:
Operations**

ID Number: _____

Did the participant:		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
PERFORMANCE INDICATORS						
1.	Explain the nature of operations?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
2.	Explain routine security precautions?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
3.	Explain information privacy, security, and confidentiality considerations in business?	0-1-2-3-4-5	6-7-8-9-10	11-12-13-14	15-16-17-18	
4.	Maintain data security?	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						