



CAREER CLUSTER

Finance

INSTRUCTIONAL AREA

Financial Analysis

FINANCIAL SERVICES TEAM DECISION MAKING EVENT

PARTICIPANT INSTRUCTIONS

- The event will be presented to you through your reading of the 21st Century Skills, Performance Indicators and Case Study Situation. You will have up to 30 minutes to review this information and prepare your presentation. You may make notes to use during your presentation.
- You will have up to 15 minutes to make your presentation to the judge (you may have more than one judge). All members of the team must participate in the presentation, as well as answer any questions.
- 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.
- Problem Solving – Make judgments and decisions and solve problems.
- Communication and Collaboration – Communicate clearly and show evidence of collaboration.
- Creativity and Innovation – Show evidence of creativity.

PERFORMANCE INDICATORS

- Explain the responsibilities of finance professionals in providing client services.
- Explain the need to save and invest.
- Explain types of investments.
- Explain types of financial markets.
- Determine insurance needs.
- Explain the nature of risk management.
- Build trust in relationships.

CASE STUDY SITUATION

You are to assume the roles of financial advisors. A married client (judge) recently welcomed their first baby and is nervous about the family's financial future. The client (judge) wants to discuss ways to save and invest for the future.

Before welcoming their first child, the married couple both worked full-time. The couple has a savings account but is not consistent with depositing funds and has no investments. The couple has a mortgage and two vehicles that are paid in full. They have health, auto and homeowners insurance.

The client (judge) has become nervous about the financial future now that they have started a family. Ideally, the couple would like to have more children but wants advice on how to best save and invest to build a solid financial foundation for the future. The client (judge) is hesitant about meeting with financial advisors fearing that financial advisors want to make money for the company rather than for their clients.

Your team will meet with the client (judge) to discuss:

- Responsibilities of finance professionals in providing client services
- Reasons to save and invest
- Types of financial markets and investments
- Additional insurance needs
- Methods to manage risk

You will present the information to the client (judge) in a meeting to take place at the office. The client (judge) will begin the meeting by greeting you and asking to hear the information. 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

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. Case Study Situation
3. Judge 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 team.
4. Judge Evaluation Instructions and Judge Evaluation Form
Please use a critical and consistent eye in rating each participant team.

JUDGE CHARACTERIZATION

You are to assume the role of a client meeting with a team of financial advisors (participant team). You are married, recently welcomed a baby and are nervous about the family's financial future. You want the financial advisors (participant team) to discuss ways to save and invest for the future.

Before welcoming your first child, you and your spouse both worked full-time. You have a savings account but are not consistent with depositing funds and have no investments. You and your spouse have a mortgage and two vehicles that are paid in full. You both have health, auto and homeowners insurance.

You have become nervous about the financial future now that you and your spouse have started a family. Ideally, you both would like to have more children but want advice on how to best save and invest to build a solid financial foundation for the future. You are hesitant about meeting with financial advisors fearing that financial advisors want to make money for the company rather than for their clients.

The financial advisors (participant team) will meet with you to discuss:

- Responsibilities of finance professionals in providing client services
- Reasons to save and invest
- Types of financial markets and investments
- Additional insurance needs
- Methods to manage risk

The participant team 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 team and asking to hear the information.

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

1. How often should we examine our financial accounts?
2. How can my family responsibly utilize credit cards?

Once the financial advisors (participant team) have presented information and have answered your questions, you will conclude the role-play by thanking the financial advisors (participant team) for the work.

You are not to make any comments after the event is over except to thank the participant team.

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. The maximum score for the evaluation is 100 points. The presentation will be weighted twice (2 times) the value of the exam scores.

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	Participants 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	Participants 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	Participants 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	Participants demonstrated the performance indicator with little or no effectiveness; a great deal of formal training would be needed immediately; perhaps the participants should seek other employment; would rank in the 0-49 th percentile of business personnel performing this performance indicator.



FINANCIAL SERVICES TEAM DECISION MAKING 2026

JUDGE'S EVALUATION FORM
DISTRICT EVENT

Participant: _____

INSTRUCTIONAL AREA:
Financial Analysis

Participant: _____

ID Number: _____

Did the participant team:		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
PERFORMANCE INDICATORS						
1.	Explain the responsibilities of finance professionals in providing client services?	0-1-2-3	4-5-6	7-8	9-10	
2.	Explain the need to save and invest?	0-1-2-3	4-5-6	7-8	9-10	
3.	Explain types of investments?	0-1-2-3	4-5-6	7-8	9-10	
4.	Explain types of financial markets?	0-1-2-3	4-5-6	7-8	9-10	
5.	Determine insurance needs?	0-1-2-3	4-5-6	7-8	9-10	
6.	Explain the nature of risk management?	0-1-2-3	4-5-6	7-8	9-10	
7.	Build trust in relationships?	0-1-2-3	4-5-6	7-8	9-10	
21st CENTURY SKILLS						
8.	Reason effectively and use systems thinking?	0-1	2-3	4	5-6	
9.	Make judgments and decisions, and solve problems?	0-1	2-3	4	5-6	
10.	Communicate clearly and show evidence of collaboration?	0-1	2-3	4	5-6	
11.	Show evidence of creativity?	0-1	2-3	4	5-6	
12.	Overall impression and responses to the judge's questions	0-1	2-3	4	5-6	
TOTAL SCORE						