FTDM-26
District Event

CAREER CLUSTER
Finance

INSTRUCTIONAL AREA
Financial Analysis

FINANCIAL SERVICES TEAM DECISION MAKING EVENT

PARTICIPANT INSTRUCTIONS

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

You have up to 30 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 15 minutes to present to the judge(s). Both members of the team must participate in the presentation, as well as answer any questions.

You will be evaluated on your solution to the case study, 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

- 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.

EVENT 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

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 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. This presentation will be valued at one-third of the total 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

FINANCIAL SERVICES TEAM DECISION MAKING – 2026

JUDGE'S EVALUATION FORM
DISTRICT EVENT

Participant: ___________________________

ID Number: ___________________________

INSTRUCTIONAL AREA:
Financial Analysis

Rate the participant's ability to:		Novice	Developing	Proficient	Exemplary	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	
SOLUTION						
6.	**Unique** Demonstrate original thinking, fresh perspectives and an insightful approach.	0-1-2	3-4-5	6-7	8	
7.	**Practical** Develop an actionable/viable solution in a real-world context.	0-1-2	3-4-5	6-7	8	
8.	**Effective** Develop a solution that achieves relevant outcomes.	0-1-2	3-4-5	6-7	8	
CAREER COMPETENCIES						
9.	**Critical Thinking** Think critically to understand and solve problems.	0-1	2-3	4-5	6	
10.	**Communication** Communicate clearly, effectively and with reason.	0-1	2-3	4-5	6	
11.	**Decision Making** Consider the impacts of decisions.	0-1	2-3	4-5	6	
OVERALL IMPRESSION						
12.	Demonstrate overall career readiness through professionalism, poise and confidence.	0-1-2	3-4-5	6-7	8	
					TOTAL SCORE	