



Personal Finance –Education

Description

Students will develop a monthly budget, based on a scenario provided.

Type of Event

Individual

Guidelines

- Presentation cannot be longer than five minutes.
- Teachers may not coach students during presentations.
- Presentation should utilize a visual representation. (Visual representation options include, but are not limited to, portfolio, display, website, PowerPoint, Prezi, iMovie, Google Slides. **Students must bring their own technology for the presentation. No projectors.**)
- The scenario will include the hourly wage of a fictitious job. Students will use this information to develop a monthly budget.
- Scenarios will be posted to [the ACE website](#)

Technology Notes

- Students will give presentations using their own device. **NO technology will be provided the day of the event.**
- Please **do not bring projectors** - students will present using their individual computer screens.
- If no device is available, students should provide printed presentations for judging.

Evaluation

- Students will be scored using the rubric on the following page. Please review rubric for specific criteria to include in presentation.
- In every event, students are expected to present themselves in a professional manner.

Accommodations

- Appropriate and reasonable accommodations will be made to address individual student needs. Requests must be made in DLG when registering for the conference. At the time of registration, please also contact Ashlin Montgomery, (SC)² State Advisor at: amontgomery12@cherrycreekschools.org to initiate the required board approval process for accommodations.

Scoring

- **Competitors with the top three scores in this event will receive a gold, silver, or bronze medal.**
- **All students:**
 - Scoring between 100-90 will receive a gold certificate
 - Scoring between 89-80 will receive a silver certificate
 - Scoring between 79-70 will receive a bronze certificate
 - Scoring 69 and below will receive a participation certificate



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Grading Rubric

What is being evaluated:	EXCELLENT	ABOVE AVERAGE	AVERAGE	LIMITED	Points Awarded
Quality of Presentation	<p>15</p> <ul style="list-style-type: none"> Well-prepared exhibits confidence time used constructively logical sequence 	<p>14-12</p> <ul style="list-style-type: none"> 1 or 2 elements missing or poorly demonstrated 	<p>11-10</p> <ul style="list-style-type: none"> 3 elements missing or poorly demonstrated 	<p>9-0</p> <ul style="list-style-type: none"> does not demonstrate appropriate quality of work 	
Quality of Visual Representation	<p>15</p> <ul style="list-style-type: none"> seamless integration into presentation excellent overall appearance proper mechanics throughout 	<p>14-12</p> <ul style="list-style-type: none"> coherently referenced during presentation above average overall appearance few errors in mechanics 	<p>11-10</p> <ul style="list-style-type: none"> visual not referenced during presentation average quality many errors in mechanics 	<p>9-0</p> <ul style="list-style-type: none"> does not demonstrate appropriate quality of work does not use in presentation OR no visual presented 	
Realistic Budget	<p>30</p> <p>Based on net income:</p> <ul style="list-style-type: none"> Stays within means Tuition, books, fees Housing Food Cell phone Transportation Health Insurance Computer for school Entertainment Savings 	<p>29-24</p> <ul style="list-style-type: none"> stays within means missing 1 or 2 major required elements 	<p>23-19</p> <ul style="list-style-type: none"> missing 3 or 4 major required elements 	<p>18-0</p> <ul style="list-style-type: none"> missing 5 or more required elements 	
Justification of Budget Items	<p>30</p> <ul style="list-style-type: none"> discusses justification of each expense prioritizes expenses allows for unexpected expenses 	<p>29-24</p> <ul style="list-style-type: none"> discusses justification of most expenses somewhat prioritized does not allow for unexpected expenses 	<p>23-19</p> <ul style="list-style-type: none"> missing several major required elements 	<p>18-0</p> <ul style="list-style-type: none"> does not demonstrate proficiency in justification of budget 	
Attitude Appearance	<p>10</p> <ul style="list-style-type: none"> positive attitude expresses enthusiasm dressed for business addresses audience directly makes eye contact w/audience appropriate/non- distracting gestures and body language 	<p>9-8</p> <ul style="list-style-type: none"> demonstrated 5 of 6 required attributes 	<p>7-6</p> <ul style="list-style-type: none"> demonstrates 3 or 4 of 6 required attributes 	<p>5-0</p> <ul style="list-style-type: none"> does not demonstrate professionalism in attitude or appearance 	
Final Score:					
<p>Judges, please total scores using whole numbers only. Please write additional comments on the reverse side of this paper.</p>					