



# Personal Finance –Work

## Description

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

## Type of Event

Individual

## Guidelines for our **VIRTUAL CONFERENCE**

- **BY APRIL 8, 2022, STUDENTS WILL UPLOAD RECORDED PRESENTATIONS INTO THE DLG CONFERENCE PLATFORM.**
- **Presentation can be uploaded through a URL link.**
- 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, Youtube, Google Slides. Must be able to convert into online format and share it with judges using a link.)
- 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](#)

## Evaluation

- Students will be scored using the rubric on the following page. Please review rubric for specific criteria to include in the 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 within the DLG system one month in advance of the conference. At the time of registration and accommodations request, please also contact Marta Osuna [ACE CTE Board mosuna316@gmail.com](#) 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
<b>Quality of Presentation</b>	<p><b>15</b></p> <ul style="list-style-type: none"> <li>well-prepared</li> <li>exhibits confidence</li> <li>time used constructively</li> <li>logical sequence</li> </ul>	<p><b>14-12</b></p> <ul style="list-style-type: none"> <li>1 or 2 elements missing or poorly demonstrated</li> </ul>	<p><b>11-10</b></p> <ul style="list-style-type: none"> <li>3 elements missing or poorly demonstrated</li> </ul>	<p><b>9-0</b></p> <ul style="list-style-type: none"> <li>does not demonstrate appropriate quality of work</li> </ul>	
<b>Quality of Visual Representation</b>	<p><b>15</b></p> <ul style="list-style-type: none"> <li>seamless integration into presentation</li> <li>excellent overall appearance</li> <li>proper mechanics throughout</li> </ul>	<p><b>14-12</b></p> <ul style="list-style-type: none"> <li>coherently referenced during presentation</li> <li>above average overall appearance</li> <li>few errors in mechanics</li> </ul>	<p><b>11-10</b></p> <ul style="list-style-type: none"> <li>visual</li> <li>not referenced during presentation</li> <li>average quality</li> <li>many errors in mechanics</li> </ul>	<p><b>9-0</b></p> <ul style="list-style-type: none"> <li>does not demonstrate appropriate quality of work</li> <li>does not use in presentation</li> <li>OR</li> <li>no visual</li> </ul>	
<b>Realistic Budget</b>	<p><b>30</b></p> <p>Based on net income:</p> <ul style="list-style-type: none"> <li>stays within means</li> <li>rent</li> <li>utility bills</li> <li>transportation</li> <li>food</li> <li>health Insurance</li> <li>cell phone</li> <li>savings</li> </ul>	<p><b>29-24</b></p> <ul style="list-style-type: none"> <li>stays within means</li> <li>missing 1 or 2 major required elements</li> </ul>	<p><b>23-19</b></p> <ul style="list-style-type: none"> <li>missing 3 or 4 major required elements</li> </ul>	<p><b>18-0</b></p> <ul style="list-style-type: none"> <li>missing 5 or more required elements</li> </ul>	
<b>Justification of Budget Items</b>	<p><b>30</b></p> <ul style="list-style-type: none"> <li>illustrates justification of each expense</li> <li>prioritized</li> <li>allows for unexpected expenses</li> </ul>	<p><b>29-24</b></p> <ul style="list-style-type: none"> <li>illustrates justification of most expenses</li> <li>somewhat prioritized</li> <li>does not allow for unexpected expenses</li> </ul>	<p><b>23-19</b></p> <ul style="list-style-type: none"> <li>missing several major required elements</li> </ul>	<p><b>18-0</b></p> <ul style="list-style-type: none"> <li>does not demonstrate proficiency in justification of budget</li> </ul>	
<b>Attitude Appearance</b>	<p><b>10</b></p> <ul style="list-style-type: none"> <li>positive attitude</li> <li>expresses enthusiasm</li> <li>dressed for business</li> <li>addresses audience directly</li> <li>makes eye contact with audience</li> <li>appropriate/non-distracting gestures and body language</li> </ul>	<p><b>9-8</b></p> <ul style="list-style-type: none"> <li>demonstrates 5 of 6 required attributes</li> </ul>	<p><b>7-6</b></p> <ul style="list-style-type: none"> <li>demonstrates 3 or 4 of 6 required attributes</li> </ul>	<p><b>5-0</b></p> <ul style="list-style-type: none"> <li>does not demonstrate professionalism in attitude or appearance</li> </ul>	
<b>Final Score:</b>					
<p><b>Judges, please total scores using whole numbers only.</b> Please write additional comments in the space provided.</p>					