



**CAREER CLUSTER**  
Marketing

**INSTRUCTIONAL AREA**  
Financial Analysis

## **BUSINESS SERVICES MARKETING SERIES EVENT**

### **PARTICIPANT INSTRUCTIONS**

#### **PROCEDURES**

1. The event will be presented to you through your reading of these instructions, including the Performance Indicators and Event Situation. You will have up to 10 minutes to review this information to determine how you will handle the role-play situation and demonstrate the performance indicators of this event. During the preparation period, you may make notes to use during the role-play situation.
2. You will give an ID label to your adult assistant during the preparation time.
3. You will have up to 10 minutes to role-play your situation with a judge (you may have more than one judge).
4. You will be evaluated on how well you meet the performance indicators of this event.
5. Turn in all your notes and event materials when you have completed the role-play.

#### **PERFORMANCE INDICATORS**

1. Explain the purposes and importance of credit.
2. Explain legal responsibilities associated with financial exchanges.
3. Describe types of financial-services providers.
4. Discuss considerations in selecting a financial-services provider.
5. Make oral presentations.

## EVENT SITUATION

You are to assume the role of communications representative for the SOUTHERN CREDIT UNION, a credit union which specializes in consumer automobile loans. The manager of SOUTHERN CREDIT UNION (judge) has asked you to prepare an information campaign that accurately and fairly lays out the differences between leasing and purchasing a vehicle.

Leasing new cars was the rage in the 1990s. This trend was reversed after the World Trade Center attacks, when automakers began handing out low-interest loans freely. When interest rates started rising in 2004, leasing made a comeback. Today many consumers are again choosing to lease instead of buy automobiles in order to keep their monthly payments manageable. This shift has made a notable, negative impact on SOUTHERN CREDIT UNION's new automobile loan business.

The credit union manager (judge) wants you to develop a presentation to explain the difference between buying a car with a loan from the credit union and leasing a car through the automobile manufacturer. The manager (judge) wants to hear your presentation before you take it to the credit union's membership.

You will present your explanation to the SOUTHERN CREDIT UNION manager (judge) in a role-play to take place in the manager's (judge's) office. The manager (judge) will begin the role-play by greeting you and asking to hear your presentation. After you have presented your ideas and have answered the manager's (judge's) questions, the manager (judge) will conclude the role-play by thanking you for your work.

## JUDGE'S INSTRUCTIONS

### DIRECTIONS, PROCEDURES AND JUDGE'S ROLE

In preparation for this event, you should review the following information with your event manager and other judges:

1. Procedures
2. Performance Indicators
3. Event Situation
4. Judge Role-play Characterization

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.

5. Judge's Evaluation Instructions
6. Judge's Evaluation Form

Please use a critical and consistent eye in rating each participant.

### JUDGE ROLE-PLAY CHARACTERIZATION

You are to assume the role of manager for SOUTHERN CREDIT UNION a credit union which specializes in consumer automobile loans. You've asked your communications representative (participant) to prepare an information campaign that fairly and accurately lays out the differences between leasing and purchasing a vehicle.

Leasing new cars was the rage in the 1990s. This trend was reversed after the World Trade Center attacks, when automakers began handing out low-interest loans freely. When interest rates started rising in 2004, leasing made a comeback. Today many consumers are again choosing to lease instead of buy automobiles in order to keep their monthly payments manageable. This shift has made a notable, negative impact on SOUTHERN CREDIT UNION's new automobile loan business.

You have asked your communications representative (participant) to develop a presentation that explains the difference between buying a car with a loan from SOUTHERN CREDIT UNION and leasing a car through the automobile manufacturer. You would like to hear the presentation before the representative (participant) sends it to the credit union's members.

The communications representative (participant) will present the report to you in a role-play to take place in your office. You will begin the role-play by greeting the representative (participant) and asking to hear the information.

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

1. Why do car manufacturers offer consumers lease options?
2. What is the main reason so many consumers opt to lease automobiles?
3. What is the biggest advantage of owning rather than leasing a car?

Once the communications representative (participant) has presented the information and has answered your questions, you will conclude the role-play by thanking him/her for the work.

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

## JUDGE'S EVALUATION INSTRUCTIONS

### Evaluation Form Information

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 being 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 chairperson and the other judges to ensure complete and common understanding for judging consistency.

<b>Level of Evaluation</b>	<b>Interpretation Level</b>
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 <sup>th</sup> 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 <sup>th</sup> 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 <sup>th</sup> percentile of business personnel performing this performance indicator.

**JUDGE'S EVALUATION FORM**  
**BSM**  
**STATE EVENT 2010**

**DID THE PARTICIPANT:**

**1. Explain the purposes and importance of credit?**

<b>Little/No Value</b>	<b>Below Expectations</b>	<b>Meets Expectations</b>	<b>Exceeds Expectations</b>
<b>0, 2</b> Attempts at explaining the purposes and importance of credit were inadequate or weak.	<b>4, 6, 8</b> Adequately explained the purposes and importance of credit.	<b>10, 12, 14</b> Effectively explained the purposes and importance of credit.	<b>16, 18</b> Very effectively explained the purposes and importance of credit.

**2. Explain legal responsibilities associated with financial exchanges?**

<b>Little/No Value</b>	<b>Below Expectations</b>	<b>Meets Expectations</b>	<b>Exceeds Expectations</b>
<b>0, 2</b> Attempts at explaining legal responsibilities associated with financial exchanges were inadequate or weak.	<b>4, 6, 8</b> Adequately explained legal responsibilities associated with financial exchanges.	<b>10, 12, 14</b> Effectively explained legal responsibilities associated with financial exchanges.	<b>16, 18</b> Very effectively explained legal responsibilities associated with financial exchanges.

**3. Describe types of financial-services providers?**

<b>Little/No Value</b>	<b>Below Expectations</b>	<b>Meets Expectations</b>	<b>Exceeds Expectations</b>
<b>0, 2</b> Attempts at describing types of financial-services providers were inadequate or unclear.	<b>4, 6, 8</b> Adequately described types of financial-services providers.	<b>10, 12, 14</b> Effectively described types of financial-services providers.	<b>16, 18</b> Very effectively described types of financial-services providers.

**4. Discuss considerations in selecting a financial-services provider?**

<b>Little/No Value</b>	<b>Below Expectations</b>	<b>Meets Expectations</b>	<b>Exceeds Expectations</b>
<b>0, 2</b> Attempts at discussing considerations in selecting a financial-services provider were inadequate or unclear.	<b>4, 6, 8</b> Adequately discussed considerations in selecting a financial-services provider.	<b>10, 12, 14</b> Effectively discussed considerations in selecting a financial-services provider.	<b>16, 18</b> Very effectively discussed considerations in selecting a financial-services provider.

**5. Make oral presentations?**

<b>Little/No Value</b>	<b>Below Expectations</b>	<b>Meets Expectations</b>	<b>Exceeds Expectations</b>
<b>0, 2</b> Attempts at making an oral presentation were inadequate or weak.	<b>4, 6, 8</b> Made an adequate oral presentation.	<b>10, 12, 14</b> Made an effective oral presentation.	<b>16, 18</b> Made a very effective oral presentation.

**6. Overall impression and response to the judge's questions.**

<b>Little/No Value</b>	<b>Below Expectations</b>	<b>Meets Expectations</b>	<b>Exceeds Expectations</b>
<b>0, 1</b> Demonstrated few skills; could not answer the judge's questions.	<b>2, 3, 4</b> Demonstrated limited ability to link some skills; answered the judge's questions adequately.	<b>5, 6, 7</b> Demonstrated the specified skills; answered the judge's questions effectively.	<b>8, 9, 10</b> Demonstrated skills confidently and professionally; answered the judge's questions very effectively and thoroughly.

Judge's Initials \_\_\_\_\_

TOTAL SCORE \_\_\_\_\_