

| Category | Normal score | International %ile | low | mid | high |
|--------------------|--------------|--------------------|-------------|-------------|-------------|
| Comprehensive Exam | 84 | 88 | <div></div> | <div></div> | <div></div> |
| Preliminary Event | 95 | 90 | <div></div> | <div></div> | <div></div> |
| Final Event | 56 | 50 | <div></div> | <div></div> | |
| Overall | 179 | 92 | <div></div> | <div></div> | <div></div> |



Student: Andrew Marin
School: University of Toronto Schools
Association: Ontario
Competitive Event: Personal Financial Literacy

| Comprehensive Exam Financial Literacy Exam | | | | | |
|---|-----------|---------|-----------|-------------|-------------|
| | Raw Score | ON %ile | Intl %ile | low | mid high |
| Credit and Debt | 72 | 75 | 70 | <div></div> | <div></div> |
| Employment and Income | 89 | 66 | 83 | <div></div> | <div></div> |
| Financial Decision Making | 82 | 100 | 80 | <div></div> | <div></div> |
| Investing | 70 | 66 | 66 | <div></div> | <div></div> |
| Risk Management and Insurance | 90 | 66 | 88 | <div></div> | <div></div> |
| Spending and Saving | 100 | 100 | 100 | <div></div> | <div></div> |

| Preliminary Event Investing | | | | | |
|---|----------|-----------|-------------|-------------|-------------|
| | Met Prof | Intl %ile | NV | BE | ME EE |
| 1. Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans and personal investments? | ✓ | 88 | <div></div> | <div></div> | <div></div> |
| 2. Illustrate how the concept of the time value of money applies to retirement planning? | ✓ | 100 | <div></div> | <div></div> | <div></div> |
| 3. Compare the consequences of delaying investment for retirement and benefits of investing early? | ✓ | 91 | <div></div> | <div></div> | <div></div> |
| 4. Reason effectively and use systems thinking? | ✓ | 89 | <div></div> | <div></div> | <div></div> |
| 5. Communicate clearly? | ✓ | 89 | <div></div> | <div></div> | <div></div> |
| 6. Show evidence of creativity? | ✓ | 95 | <div></div> | <div></div> | <div></div> |
| 7. Overall impression and responses to the judge's questions | ✓ | 97 | <div></div> | <div></div> | <div></div> |

| Final Event Financial Decision Making | | | | | |
|--|----------|-----------|-------------|-------------|-------------|
| | Met Prof | Intl %ile | NV | BE | ME EE |
| 1. List the main components of a simple will? | | 41 | <div></div> | <div></div> | <div></div> |
| 2. Identify how money and property will be distributed in one's state/province of residence when a person dies without a valid will? | | 53 | <div></div> | <div></div> | <div></div> |
| 3. Explain the purpose of a durable power of attorney for health care (living will)? | | 41 | <div></div> | <div></div> | <div></div> |
| 4. Reason effectively and use systems thinking? | | 57 | <div></div> | <div></div> | <div></div> |
| 5. Communicate clearly? | ✓ | 85 | <div></div> | <div></div> | <div></div> |
| 6. Show evidence of creativity? | | 12 | <div></div> | <div></div> | <div></div> |
| 7. Overall impression and responses to the judge's questions | ✓ | 100 | <div></div> | <div></div> | <div></div> |

Key: NED = Not enough data, NV = No value, BE = Below Expectations, ME = Meets Expectations, EE = Exceeds Expectations

Met Prof = If this box is checked, the judge felt that the student possessed enough knowledge and skill to be employed in an entry-level position in the career area.