

Category	Normal score	International %ile	low	mid	high
Comprehensive Exam	75	62	<div></div>	<div></div>	<div></div>
Preliminary Event	94	88	<div></div>	<div></div>	<div></div>
Final Event	59	61	<div></div>	<div></div>	
Overall	169	80	<div></div>	<div></div>	<div></div>



Student: Carae Henry
School: White Oaks SS
Association: Ontario
Competitive Event: Personal Financial Literacy

Comprehensive Exam Financial Literacy Exam					
	Raw Score	ON %ile	Intl %ile	low	mid high
Credit and Debt	63	50	60	<div></div>	<div></div>
Employment and Income	73	16	58	<div></div>	<div></div>
Financial Decision Making	64	66	46	<div></div>	<div></div>
Investing	76	100	75	<div></div>	<div></div>
Risk Management and Insurance	80	33	77	<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?	✓	89	<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?	✓	97	<div></div>	<div></div>	<div></div>
4. Reason effectively and use systems thinking?	✓	84	<div></div>	<div></div>	<div></div>
5. Communicate clearly?	✓	100	<div></div>	<div></div>	<div></div>
6. Show evidence of creativity?	✓	100	<div></div>	<div></div>	<div></div>
7. Overall impression and responses to the judge's questions	✓	100	<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)?		50	<div></div>	<div></div>	<div></div>
4. Reason effectively and use systems thinking?		57	<div></div>	<div></div>	<div></div>
5. Communicate clearly?		57	<div></div>	<div></div>	<div></div>
6. Show evidence of creativity?		62	<div></div>	<div></div>	<div></div>
7. Overall impression and responses to the judge's questions	✓	75	<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.