

Category	Normal score	International %ile	low	mid	high
Comprehensive Exam	81	80	<div></div>	<div></div>	<div></div>
Preliminary Event	86	75	<div></div>	<div></div>	<div></div>
Overall	167	77	<div></div>	<div></div>	<div></div>



Student: Yilin Ren
School: Markham DHS
Association: Ontario
Competitive Event: Personal Financial Literacy

Comprehensive Exam Financial Literacy Exam					
	Raw Score	ON %ile	Intl %ile	low	mid high
Credit and Debt	81	100	80	<div></div>	<div></div>
Employment and Income	94	83	91	<div></div>	<div></div>
Financial Decision Making	60	50	40	<div></div>	<div></div>
Investing	70	66	66	<div></div>	<div></div>
Risk Management and Insurance	100	100	100	<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?	✓	92	<div></div>	<div></div>
2. Illustrate how the concept of the time value of money applies to retirement planning?	✓	88	<div></div>	<div></div>
3. Compare the consequences of delaying investment for retirement and benefits of investing early?	✓	74	<div></div>	<div></div>
4. Reason effectively and use systems thinking?	✓	100	<div></div>	<div></div>
5. Communicate clearly?	✓	72	<div></div>	<div></div>
6. Show evidence of creativity?	✓	83	<div></div>	<div></div>
7. Overall impression and responses to the judge's questions	✓	100	<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.