

2023–24 Competitive Events Guidelines

Finance Case Competition



The Finance Case Competition provides members with the opportunity to review a case study and present their findings to a panel of judges. The case study will incorporate many aspects of finance such as financial management, financial institutions, financial services, investments, etc.

Event Overview

Division: Collegiate

Event Type: Team of 1, 2, 3 or 4 members

Event Category: Case Competition

Event Elements: Presentation

Presentation Time: 3-minute set-up time, 12-minute presentation time, 5-minute question & answer time

NACE Connections: Career & Self-Development, Communication, Critical Thinking, Professionalism, Teamwork

Equipment Provided by Competitors: Technology and presentation items

Equipment Provided by FBLA: Table for preliminary round; table, projector & screen for final round

State

Check with your State Leader for state-specific competition information.

National

Policy and Procedures Manual

- Competitors should be familiar with the Competitive Events Policy & Procedures Manual, found on the Competitive Events page on www.fbla.org.

Eligibility

- FBLA membership dues are paid by 11:59 pm Eastern Time on April 15th of the current program year.
- Members must be registered for the NLC and pay the national conference registration fee in order to participate in competitive events.
- Members must stay in an official FBLA hotel to be eligible to compete.
- Each state may submit four entries per event.
- Each member can compete in up to two individual/team events and one chapter event (Community Service Project or State of Chapter Presentation).
- Only competitors are allowed to plan, research, prepare, and set up their presentations.
- Each competitor must compete in all parts of an event for award eligibility.
- Picture identification (physical or digital driver's license, passport, state-issued identification, or school-issued identification) is required when checking in for competitive events.
- If competitors are late for a presentation time, they will be allowed to compete until such time that results are finalized, or the accommodation would impact the fairness and integrity of the event. Competitive event schedules cannot be changed. Some competitive events start prior to the Opening Session of the NLC.

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Recognition

- The number of competitors will determine the number of winners. The maximum number of winners for each competitive event is 10.

Event Administration

- This event is based on a case study that will be released to the competitors in the spring semester.
- This event has a preliminary and final presentation round. If there are less than 15 teams registered, the event will proceed directly to the final presentation round.
- Preliminary Presentation
 - **Equipment Set-up Time:** 3 minutes
 - **Presentation Time:** 12 minutes (one-minute warning)
 - **Question & Answer Time:** 5 minutes
 - **Internet Access:** Not provided
 - The presentation is judged at the NLC. Preliminary presentations are not open to conference attendees. The presentation will take place in a large, open area.
 - Competitors/teams are randomly assigned to sections.
 - Competitors present directly from a laptop/device. Screens and projectors are not allowed for use, and competitors are not allowed to bring their own. Power will not be available.
 - Competitors can present with and bring any of the following technology into the presentation as long as it fits on the small table in front of the judges' table or is held by the competitors:
 - Laptop
 - Tablet
 - Mobile phone
 - External monitor that is approximately the size of a laptop monitor
 - Facts and working data must be cited and be secured from quality sources (peer review documents, legal documents, experts in the field, etc.).
 - Materials, visual aids, and samples related to the project may be used during the presentation; however, no items may be left with the judges or audience, unless specifically stated in the case study.
 - When the equipment set-up time has elapsed, the timer will automatically start the presentation time.
 - If performing as a team, all team members are expected to actively participate in the presentation.
 - No animals (except authorized service animals) will be allowed for use in any competitive event.
- Final Presentation
 - **Equipment Set-up Time:** 3 minutes
 - **Presentation Time:** 12 minutes (one-minute warning)
 - **Question & Answer Time:** 5 minutes
 - **Internet Access:** Not provided
 - An equal number of competitors/teams from each section in the preliminary round will advance to the final round.
 - Final presentations may be open to conference attendees, space permitting. Finalists may not view other competitors' presentation in their event until after their completed presentation.

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- The following will be provided for the final round if it occurs in a conference room: screen, power, table, and projector. It is up to final-round competitors to determine if they wish to use the technology provided. Competitors using laptops or other devices that do not have an HDMI port will need to provide their own adapters.
- Competitors can present with and bring any of the following technology into the presentation as long as it fits on the small table in front of the judges' table or is held by the competitors:
 - Laptop
 - Tablet
 - Mobile phone
 - External monitor that is approximately the size of a laptop monitor
- Facts and working data must be cited and be secured from quality sources (peer review documents, legal documents, experts in the field, etc.).
- Materials, visual aids, and samples related to the project may be used during the presentation; however, no items may be left with the judges or audience.
- When the equipment set-up time has elapsed, the timer will automatically start the presentation time.
- If performing as a team, all team members are expected to actively participate in the presentation.
- No animals (except authorized service animals) will be allowed for use in any competitive event.

Scoring

- The presentation rating sheet will be released with the case study.
- The presentation score will determine the finalists.
- The final presentation score will determine winners.
- Judges must break ties. All judges' decisions are final.

Americans with Disabilities Act (ADA)

- FBLA meets the criteria specified in the Americans with Disabilities Act for all competitors with accommodations submitted through the conference registration system by the registration deadline.

Recording of Presentations

- No unauthorized audio or video recording devices will be allowed in any competitive event.
- Competitors in the events should be aware FBLA reserves the right to record any presentation for use in study or training materials.

Penalty Points

- Competitors may be disqualified if they violate the Competitive Event Guidelines or the Honor Code.
- Five points are deducted if competitors do not follow the Dress Code or are late to arrive for their presentation time.

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Case Study

Overview

You are a banker at Coastal Palm Trust & Savings. You assist customers with their overall financial planning. Hayward has been with Coastal Palm Trust & Savings for several years. He's typically in a rush; however, today he has additional time to sit for a full financial review. Use all the information provided to assist Hayward in recommending financial solutions to meet his needs.

Hayward is a self-employed consultant working from home and traveling across the U.S. His expertise and dedication have not only earned him a comfortable income but also a reputation as a reliable and sought-after professional. Hayward married last year and is starting a new chapter of his life. They recently moved into a house across town as their apartment was too small. The couple is expecting the arrival of their first child. Hayward has recently combined checking and savings balances with his partner. Hayward has accumulated substantial assets and lived a debt free lifestyle by avoiding credit card debt, no car loan, and making timely mortgage payments.

Coastal Palm Trust & Savings Relationship

Hayward currently has three accounts at Coastal Palm Trust & Savings

- Two checking accounts totaling \$71,600.01
- One savings account totaling \$225,379.00

Spending

- Number of Debit Card Transactions in the last month: 6 for \$3500
- Number of Foreign Transactions (# of debit & credit card in the last 12 months): 8
- Coastal Palm Credit Card in the last month: \$0
- Top Spending Category Credit Card: Home Stores, Online
- Top Spending Category Debit Card: Gas
- Redeemable Credit Card Rewards: No

Borrowing

- Coastal Palm Credit Card: Yes
- Coastal Palm Mortgage: No

Saving, Investing, & Insurance

- Recommended Emergency Savings Amount: \$46,000
- Has Coastal Palm Investment Relationship: No
- Transfers to/from an Outside Investment Firm: Yes, in last six months
- Has Coastal Palm Insurance Relationship: No
- Paid monthly maintenance fee in checking: No
- Large Deposits in Last 6 Months: \$10,000
- Number of Overdrafts in Last 12 Months: 0

Non-Coastal Palm Payments

- Non-Coastal Palm Credit Cards: Yes
- Non-Coastal Palm Home Loan: Yes
- Non-Coastal Palm Auto Loan: No
- Non-Coastal Palm Insurance: Yes

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Problem Statement

With the impending changes of the marriage, move, and parenthood, Hayward recognizes the need to reassess and plan for their future and is looking to Coastal Palm Savings & Trust for recommendations.

Specific Elements to Address

Financial Institutions & Services

- What products and services that Coastal Palm provides would be beneficial to add to cover the growing needs of his family?

Investments

- What investment solutions would be beneficial to Hayward?

Financial Management

- What recommendations do you have for Hayward's financial future to grow his portfolio, plan for retirement, and ensure his child has an education fund? Are there tax-efficient strategies that could enhance his financial position, given the changing dynamics of his family?

Planning for the Unexpected

- What other unexpected events that might trigger monetary needs should Hayward be thinking about?

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Finance Case Competition Presentation Rating Sheet

Expectation Item	Not Demonstrated	Below Expectations	Meets Expectations	Exceeds Expectations	Points Earned
Content					
Demonstrates understanding of the case and issues to be solved	<i>No description or case synopsis provided, and no issues defined</i>	<i>Describes and provides case synopsis OR defines the issues</i>	<i>Describes and provides case synopsis AND defines the issues</i>	<i>Demonstrates expertise of case synopsis AND definition of the issues</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Financial Institutions & Services <i>What products and services would be beneficial to add to cover growing needs</i>	<i>No products or services are presented</i>	<i>Presentation included limited information about financial products or services</i>	<i>Presentation included information about financial products and services</i>	<i>Presentation included comprehensive details about financial products & services in all aspects of the case</i>	
	0 points	1-7 points	8-13 points	14-15 points	
Investments <i>What investment solutions would be beneficial to cover growing needs</i>	<i>No investment solutions are presented</i>	<i>Presentation included limited information about investment solutions</i>	<i>Presentation included information about investments</i>	<i>Presentation included comprehensive details about investment solutions and strategies for all aspects of the case</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Financial Management <i>Recommendations to grow portfolio, retirement, and education are given, with enhancing tax-efficient strategies presented</i>	<i>No recommendations presented</i>	<i>Recommendations are presented, with limited details</i>	<i>Recommendations are given for most areas</i>	<i>Multiple and detailed recommendations to grow portfolio, retirement, and education are given, with enhancing tax-efficient strategies presented</i>	
	0 points	1-7 points	8-13 points	14-15 points	
Planning for Unexpected <i>Strategies for planning for the unexpected</i>	<i>No strategies presented</i>	<i>One strategy was presented</i>	<i>Multiple strategies were presented</i>	<i>Multiple strategies were presented, with details connecting these strategies with future financial goals</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Substantiates and cites sources used while conducting research	<i>Sources are not cited</i>	<i>Sources/References are seldom cited to support statements</i>	<i>Professionally legitimate sources & resources that support statements are generally present</i>	<i>Compelling evidence from professionally legitimate sources & resources is given to support statements</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Presentation Delivery					
Statements are well-organized and clearly stated	<i>Competitor(s) did not appear prepared</i>	<i>Competitor(s) were prepared, but flow was not logical</i>	<i>Presentation flowed in logical sequence</i>	<i>Presentation flowed in a logical sequence; statements were well organized</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Demonstrates self-confidence, poise, assertiveness, and good voice projection	<i>Competitor(s) did not demonstrate self-confidence</i>	<i>Competitor(s) demonstrated self-confidence and poise</i>	<i>Competitor(s) demonstrated self-confidence, poise, and good voice projection</i>	<i>Competitor(s) demonstrated self-confidence, poise, good voice projection, and assertiveness</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Demonstrates the ability to effectively answer questions	<i>Unable to answer questions</i>	<i>Does not completely answer questions</i>	<i>Completely answers questions</i>	<i>Interacted with the judges in the process of completely answering questions</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Staff Only: Penalty Points (5 points for dress code penalty and/or 5 points for late arrival penalty)					
Presentation Total (100 points)					
Name(s):					
School:					
Judge Signature:					Date:
Comments:					