



CAREER CLUSTER

Marketing

CAREER PATHWAY

Marketing Management

INSTRUCTIONAL AREA

Economics & Financial Analysis

BUSINESS SERVICES MARKETING 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 have up to 10 minutes to role-play your situation with a judge (you may have more than one judge).
3. You will be evaluated on how well you meet the performance indicators of this event.
4. Turn in all your notes and event materials when you have completed the role-play.

PERFORMANCE INDICATORS

1. Explain the concept of economic resources
2. Determine economic utilities created by business activities
3. Explain forms of financial exchange
4. Explain types of investments
5. Demonstrate problem-solving skills

EVENT SITUATION

You will act as a LOAN OFFICER at NORTHWESTERN BANK. Northwestern Bank is a full service bank that offers a whole range of services including mortgages, loans (including small business), pensions, etc. Much of the transactions performed are for your normal customers (checking, savings, and retirement) and small businesses.

Your client, Mr./Ms. Daniels (judge) is in the process of starting his/her own landscaping business. The client has their checking, savings, and mortgage accounts through Northwestern Bank. He/she has always had a strong banking relationship with Northwestern Bank, is always current on his/her accounts and keeps a healthy amount in savings. The client comes to you because he/she has upfront costs associated with his/her start-up landscaping business. The client needs some equipment that is more than his/her savings account can cover. He/she has come to you for a small business loan, and tells you that the business is set-up as a sole proprietorship and he/she is unsure how to get the loan for the business.

As the loan officer, you need to help Mr./Ms. Daniels (judge) come up with ways to support their loan. Northwestern has a loan policy that customers must have some sort of collateral behind all small business loans.

Mr./Ms. Daniels (judge) will meet with you in your office for specific ideas on how to obtain the loan needed to get the ball rolling with their small landscaping business. More specifically, you should address the following areas in your presentation:

- Explain the concept of economic resources
- Determine economic utilities created by business activities
- Explain forms of financial exchange
- Explain types of investments
- Demonstrate problem-solving skills

You will begin the meeting by greeting Mr./Ms. Daniels and thanking them for coming in to see you.

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

The participant will act as a LOAN OFFICER at NORTHWESTERN BANK. Northwestern Bank is a full service bank that offers a whole range of services including mortgages, loans (including small business), pensions, etc. Much of the transactions performed are for your normal customers (checking, savings, and retirement) and small businesses.

You are Mr./Ms. Daniels (judge), and you are in the process of starting your own landscaping business. You have a checking, savings, and mortgage account through Northwestern Bank. You have always had a strong banking relationship with Northwestern Bank, are always current on your accounts and keep a healthy amount in savings. You are meeting with the Loan Officer (participant) because you have upfront costs associated with your start-up landscaping business. You need some equipment that is more than your savings account can cover. You have come to the loan officer for a small business loan, and tell them your business is set-up as a sole proprietorship, and you are unsure how you can get a loan for your new small business.

The loan officer (participant) needs to help you come up with ways to support your small business loan. Northwestern has a loan policy that customers must have some sort of collateral behind all small business loans.

You will meet with the loan officer (participant) in their office for specific ideas on how to obtain the loan you need to get the ball rolling with your small landscaping business.

More specifically, the loan officer (participant) should address the following areas in their presentation:

- Explain the concept of economic resources
- Determine economic utilities created by business activities
- Explain forms of financial exchange
- Explain types of investments
- Demonstrate problem-solving skills

The Loan Officer (participant) will begin the meeting by greeting you and thanking you for coming in to see them.

Once the loan officer has presented their ideas, you are to ask the following questions of each participant:

1. What are some of my options for collateral?
a. Savings, car, home, land, auto, etc
2. Are there any programs for new small businesses through your financial institution or government that I would be eligible to apply for?
a. SBA, business credit (revolving), letters of credit
3. How will I be able to get a good start on my business if all of my savings is tied up in collateral?
a. Answers will vary

You will conclude the by thanking the loan officer (participant) for their time and suggestions.

You are not to make any other comments 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.

Level of Evaluation	Interpretation Level
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 th 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 th 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 th percentile of business personnel performing this performance indicator.



BUSINESS SERVICES MARKETING, 2017

Participant: _____

JUDGE'S EVALUATION FORM
DISTRICT EVENT

I.D. Number: _____

INSTRUCTIONAL AREA: ECONOMICS & FINANCIAL ANALYSIS

Did the participant:

		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
PERFORMANCE INDICATORS						
1.	Explain the concept of economic resources	0-1-2-3-4	5-6-7-8	9-10-11	12-13-14	
2.	Determine economic utilities created by business activities	0-1-2-3-4	5-6-7-8	9-10-11	12-13-14	
3.	Explain forms of financial exchange	0-1-2-3-4	5-6-7-8	9-10-11	12-13-14	
4.	Explain types of investments	0-1-2-3-4	5-6-7-8	9-10-11	12-13-14	
5.	Demonstrate problem-solving skills	0-1-2-3-4	5-6-7-8	9-10-11	12-13-14	
21st CENTURY SKILLS						
6.	Reason effectively and use systems thinking?	0-1	2-3	4	5-6	
7.	Make judgments and decisions, and solve problems?	0-1	2-3	4	5-6	
8.	Communicate clearly?	0-1	2-3	4	5-6	
9.	Show evidence of creativity?	0-1	2-3	4	5-6	
10.	Overall impression and responses to the judge's questions	0-1	2-3	4	5-6	
TOTAL SCORE						