



PRINCIPLES OF FINANCE

2013 SAMPLE
CONTENT INTERVIEWS



AS USED IN DECA'S
PRINCIPLES OF BUSINESS ADMINISTRATION EVENTS

Principles of Business Administration Sample Events

Principles of Finance

DECA Images
1908 Association Drive
Reston, Virginia 20191-1594

DECA Images

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Principles of Business Management and Administration Sample Event

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INTRODUCTION

This publication is designed to assist DECA members and their local chapter advisors in preparing for the Principles of Business Administration events. This document will be useful in preparing students for local, state and international competition by familiarizing them with the format, structure and evaluation tools used in competition.

This series of events is presented as an example of the types of events in which a student might expect to participate at the International Career Development Conference. The competitive events found herein, however, are not representative of all performance indicators that the student may be expected to demonstrate on the international level. A complete list of performance indicators upon which the events are written can be found at www.deca.org/competitions/2/.

PROCEDURE

In the Principles of Business Administration Events, students will take a multiple-choice test and participate in a content interview. Students will begin by completing a 100-question comprehensive exam. The students will then participate in a content interview, described as a second stage interview, with a prospective employer.

Each event will involve a content interview with a prospective employer to explain selected performance indicators. In this scenario, the interview is run as a second stage job interview, taking place after the initial meeting and exchanging of qualifications has taken place.

The content interview is a form of a role-play, with the student playing the role of a job applicant and the judge portraying a business employer.

TIP

For these Principles of Business Administration events, the only difference among the four career areas will be the actual business setting chosen. However, a student who is adept may be able to stand out by applying the performance indicators under discussion to the particular industry in which he/she is competing.

PREPARATION

As the local, district, state or international competitive event approaches, the advisors are encouraged to further prepare the competitor in tasks such as the following:



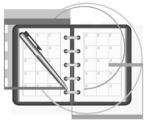
Prepare yourself mentally.

The competitor should get sufficient sleep the night before competition so that (s)he will be mentally alert and able to concentrate on the activities.



Dress appropriately.

Professional dress should be worn to all conference sessions. Please note: Competitors at the ICDC must wear an official DECA blazer during interaction with the judges. Official DECA blazers are sold through DECA Images.



Follow the program agenda.

Competitors should carefully follow the program agenda provided at the conference. (S)he should locate the event room beforehand and arrive at the site early enough to be acclimated to the environment, relaxed, etc. Competitors must be on time for each event.



Use preparation time wisely.

Competitors should take advantage of the time provided for each activity of the event. During the written tests, the competitor should think through each item completely and carefully while gauging the time appropriately. If time allows, recheck the answers. While preparing for the events, competitors should use all the time allotted constructively.



CAREER CLUSTER

Finance

INSTRUCTIONAL AREA

Customer Relations

PRINCIPLES OF FINANCE 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 nature of positive customer relations.
2. Interpret business policies to customers/clients.
3. Handle customer/client complaints.
4. Identify company's brand promise.

INTERVIEW SITUATION

You are to assume the role of candidate for a bank teller position at PACIFIC WEST BANK. This bank is dedicated to providing excellent customer service to its banking customers. It is also committed to offering personalized financial services at competitive rates including deposits, loans, checking and bank cards. You have submitted your résumé at one of the branch offices and have been invited in for a personal interview with the branch manager (judge). This interview will be used to measure your knowledge and understanding of the banking business. The branch manager (judge) wants to make sure you understand the importance of positive customer relations before offering you the bank teller position.

The PACIFIC WEST BANK's mission is to provide its customers with financial knowledge that will help them achieve their goals. It aims to be a premier financial company while treating customers with respect and integrity. On occasion at PACIFIC WEST BANK, tellers must interact with customers who have complaints or are simply difficult to deal with. Most recently, customers have been complaining about the new rules for deposit amounts over \$500: any deposit that is over \$500 will have an automatic 2-day hold placed on the available funds.

The interview will take place in the branch manager's (judge's) office. The branch manager (judge) will begin the interview by greeting you and asking to hear your ideas on dealing with customer complaints and difficult customers. In the first part of the interview, you have been asked to explain guidelines to follow when dealing with customer complaints and difficult customers at the teller station. Your presentation must also include the additional performance indicators listed on the first page of this event. Following your explanation, the branch manager (judge) will ask you to respond to additional questions.

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. Interview Situation
4. Judge Situation 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 SITUATION CHARACTERIZATION

You are to assume the role of branch manager at **PACIFIC WEST BANK**. This bank is dedicated to providing excellent customer service to its banking customers. It is also committed to offering personalized financial services at competitive rates including deposits, loans, checking and bank cards. The candidate (participant) is applying for a teller position at your branch. The candidate (participant) has submitted a résumé and has been invited in for a personal interview with you. This interview will be used to measure the candidate's (participant's) knowledge and understanding of the banking business. You want to make sure the candidate (participant) understands the importance of positive customer relations before offering him/her the bank teller position.

The **PACIFIC WEST BANK**'s mission is to provide its customers with financial knowledge that will help them achieve their goals. It aims to be a premier financial company while treating customers with respect and integrity. On occasion at **PACIFIC WEST BANK**, tellers must interact with customers who have complaints or are simply difficult to deal with. Most recently, customers have been complaining about the new rules for deposit amounts over \$500: any deposit that is over \$500 will have an automatic 2-day hold placed on the available funds.

The interview will take place in your office. You will begin the interview by greeting the candidate (participant) and asking to hear the candidate's (participant's) ideas on dealing with customer complaints

and difficult customers. In the first part of the interview, the candidate (participant) will explain guidelines to follow when dealing with customer complaints and difficult customers at the teller station. The candidate (participant) must also include the additional performance indicators listed on the first page of this event. Following the candidate's (participant's) explanation, you are to ask the following questions of each participant:

1. How can having a positive relationship with customers enhance the company's image?
2. Why is it important to follow our company's mission and brand promise when dealing with difficult customers?
3. What are good communication strategies that bank tellers and managers can use if they are approached by a customer who is not happy about new rules posted in our bank?

Once the candidate (participant) has answered your questions, you will conclude the meeting by thanking the candidate (participant) for the work.

You are not to make any comments after the event is over except to thank the participant.

Answers will vary but should demonstrate a basic understanding of the concepts.

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.

JUDGE'S EVALUATION FORM
PFN-2013

PERFORMANCE INDICATORS	Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
DID THE PARTICIPANT:					
1. Explain the nature of positive customer relations?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
2. Interpret business policies to customer/clients?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
3. Handle customer/client complaints?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
4. Identify company's brand promise?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
5. Overall impression and responses to the judge's questions	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
				TOTAL SCORE	_____



CAREER CLUSTER

Finance

INSTRUCTIONAL AREA

Economics / Marketing

PRINCIPLES OF FINANCE 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. Describe factors affecting the business environment.
2. Explain the role of business in society.
3. Describe marketing functions and related activities.
4. Discuss actions employees can take to achieve the company's desired results.

INTERVIEW SITUATION

You are to assume the role of candidate for a marketing internship with COMMUNITY PLUS CREDIT UNION. A credit union is a member-owned financial institute operated for the purpose of providing credit and other banking services to its members. You have submitted your résumé and have been invited in for a personal interview with the credit union's marketing director (judge). The marketing director (judge) wants to make sure you understand the importance of marketing in the banking business before considering you for employment as a marketing intern.

COMMUNITY PLUS CREDIT UNION is a credit union that prides itself on being active in the educational community. The majority of its members are teachers and students (and their families) living in the community. Serving the community is extremely important to COMMUNITY PLUS CREDIT UNION.

The interview will take place in the marketing director's (judge's) office. The marketing director (judge) will begin the interview by greeting you and asking to hear your explanation on the importance of marketing in the banking business. In the first part of the interview, you will explain the importance of marketing in the banking business, especially as it relates to COMMUNITY PLUS CREDIT UNION. Your presentation must also include the additional performance indicators listed on the first page of this event. After you have provided your explanation and have answered the marketing director's (judge's) questions, the marketing director (judge) will conclude the interview by thanking you for the work.

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. Interview Situation
4. Judge Situation 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 SITUATION CHARACTERIZATION

You are to assume the role of marketing director with COMMUNITY PLUS CREDIT UNION. A credit union is a member-owned financial institute operated for the purpose of providing credit and other banking services to its members. The candidate (participant) has submitted a résumé and has been invited in for a personal interview with you for a marketing internship position with COMMUNITY PLUS CREDIT UNION. As the marketing director, you want to make sure the candidate (participant) understands the importance of marketing in the banking business before considering him/her for employment as a marketing intern.

COMMUNITY PLUS CREDIT UNION is a credit union that prides itself in being active in the educational community. The majority of its members are teachers and students (and their families) living in the community. Serving the community is extremely important to COMMUNITY PLUS CREDIT UNION.

The interview will take place in your office. You will begin the interview by greeting the candidate (participant) and asking to hear the candidate's (participant's) explanation on the importance of marketing in the banking business. In the first part of the interview, the candidate (participant) will explain the importance of marketing in the banking business, especially as it relates to COMMUNITY PLUS CREDIT UNION. The candidate's (participant's) presentation must also include the additional performance indicators listed on the first page of this event. After the candidate (participant) provides an explanation, you are to ask the following questions of each participant:

1. How can marketing activities increase business (membership and banking activity) at COMMUNITY PLUS CREDIT UNION?
2. Why is it important to understand how COMMUNITY PLUS CREDIT UNION contributes to society?
3. What role do bank employees play when understanding the marketing of the banking business?

Once the candidate (participant) has answered your questions, you will conclude the meeting by thanking the candidate (participant) for the work.

You are not to make any comments after the event is over except to thank the participant.

Answers will vary but should demonstrate a basic understanding of the concepts.

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.

JUDGE'S EVALUATION FORM
PFN-2013

PERFORMANCE INDICATORS	Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
DID THE PARTICIPANT:					
1. Describe factors affecting the business environment?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
2. Explain the role of business in society?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
3. Describe marketing functions and related activities?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
4. Discuss actions employees can take to achieve the company's desired results?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
5. Overall impression and responses to the judge's questions	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
				TOTAL SCORE	_____



CAREER CLUSTER

Finance

INSTRUCTIONAL AREA

Professional Development

PRINCIPLES OF FINANCE 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 need for ongoing education as a worker.
2. Assess personal interests and skills needed for success in business.
3. Analyze employer expectations in the business environment.
4. Discuss actions employees can take to achieve the company's desired results.

INTERVIEW SITUATION

You are to assume the role of candidate for an internship position in the professional development office at the SYCAMORE STATE BANK AND FINANCIAL INSTITUTE. You have submitted your résumé and have been invited in for a personal interview with the professional development coordinator (judge). The professional development coordinator (judge) wants to make sure you understand the importance of professional development for employees at the SYCAMORE STATE BANK AND FINANCIAL INSTITUTE before considering you for employment as an intern.

SYCAMORE STATE BANK AND FINANCIAL INSTITUTE has been in business for 25 years and is located in a small college-town community. The college enrolls 25,000 students annually, and the town is home to 65,000 permanent residents. Lately, the bank has started receiving more requests for financial planning products and career counseling services. All bank employees are expected to know about these products and services.

The interview will take place in the professional development coordinator's (judge's) office. During the first part of the interview, you have been asked to explain the importance of professional development at SYCAMORE STATE BANK AND FINANCIAL INSTITUTE. Your presentation must also include the additional performance indicators listed on the first page of this event. After you have provided your explanation and have answered the professional development coordinator's (judge's) questions, the professional development coordinator (judge) will conclude the meeting by thanking you for your work.

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. Interview Situation
4. Judge Situation 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 SITUATION CHARACTERIZATION

You are to assume the role of professional development coordinator at the SYCAMORE STATE BANK AND FINANCIAL INSTITUTE. The candidate (participant) has submitted a résumé for an internship position in the professional development office, and you have invited the candidate (participant) in for a personal interview. You want to make sure the candidate (participant) understands the importance of professional development for employees at the SYCAMORE STATE BANK AND FINANCIAL INSTITUTE before considering the candidate (participant) for employment as an intern.

SYCAMORE STATE BANK AND FINANCIAL INSTITUTE has been in business for 25 years and is located in a small college-town community. The college enrolls 25,000 students annually, and the town is home to 65,000 permanent residents. Lately, the bank has started receiving more requests for financial planning products and career counseling services. All bank employees are expected to know about these products and services.

The interview will take place in your office. You will begin the interview by greeting the candidate (participant) and asking to hear the candidate's (participant's) explanation on the importance of professional development for employees at the SYCAMORE STATE BANK AND FINANCIAL INSTITUTE. The candidate's (participant's) presentation must also include the additional performance indicators listed on the first page of this event. After the candidate (participant) has presented the appropriate material, you

are to ask the following questions of each participant:

1. Why is it important to train all the employees in our bank on the financial planning products and career counseling services we offer?
2. What type of professional development strategies could we use to educate our employees about the financial planning products and career counseling services we offer?
3. How can SYCAMORE STATE BANK AND FINANCIAL INSTITUTE evaluate the effectiveness of professional development for our employees?

Once the candidate (participant) has answered your questions, you will conclude the meeting by thanking the candidate (participant) for the work.

You are not to make any comments after the event is over except to thank the participant.

Answers will vary but should demonstrate a basic understanding of the concepts.

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

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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.

JUDGE'S EVALUATION FORM
PFN-2013

PERFORMANCE INDICATORS	Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
DID THE PARTICIPANT:					
1. Explain the need for ongoing education as a worker?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
2. Assess personal interests and skills needed for success in business?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
3. Analyze employer expectations in the business environment?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
4. Discuss actions employees can take to achieve the company's desired results?	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
5. Overall impression and responses to the judge's questions	0, 1, 2, 3, 4, 5, 6	7, 8, 9, 10, 11	12, 13, 14, 15, 16	17, 18, 19, 20	_____
				TOTAL SCORE	_____

PRINCIPLES OF FINANCE



2013 Sample Content Interviews

This publication is designed to assist DECA members and their local chapter advisors in preparing for the Principles of Business Administration events. This booklet will be useful in preparing students for local, state and international competition by familiarizing them with the format, structure and evaluation tools used in competition.

DECA Images offers a full range of competitive event preparation materials including:

- Comprehensive Exams
- Sample Role Plays & Case Studies
- Instructor's Guides
- Bell Ringer Activities
- Written Event Winners
- Flash Cards

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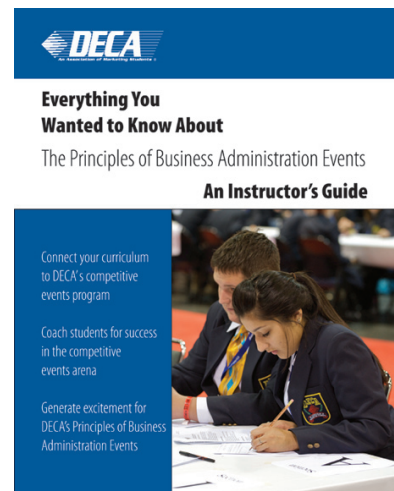
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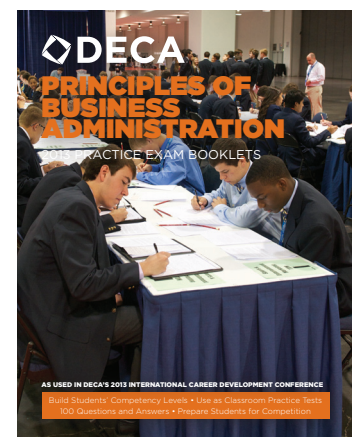


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2013 EXAM

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