VCEE 2021 Governor’s Challenge - Personal Finance Division **Rubric for Written Case Study** Team \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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| **Characteristics of**  **Plan** | **Excellent**  **5** | **Above**  **Average**  **4** | **Average**  **3** | **Below Average 2** | **Poor**  **1** | **Importance Factor** | **Points Earned** |
| **Looked professional and was easily**  **navigable** (e.g. table of contents; section  dividers; page numbers; clear text references to appendices; appendices clearly labeled, etc.) | Well organized  and professional; Extraordinary  attention to detail | Above  average  appearance, attention to  detail and  ease of  navigation | Average  appearance,  attention to detail and ease of plan navigation | Needs attention to appearance,  attention to detail and ease of plan navigation | Haphazard  construction. No attention to detail. Lacked any form Plan difficult to  navigate | **1** | **Rubric Rank x Importance**  **Factor (1) =**  **\_\_\_\_\_\_\_\_\_/5** |
| **Included a summary to facilitate**  **Understanding and implementation** (e.g., executive summary, “to do” list, timeline, etc.) | Integrated, clear, concise,  responsible  guidance with  sound priorities | Summary or other tools  provided, but not integrated *OR* lacked  sufficient  detail | Provided simple executive  summary *OR* 5  W’s/how/how  much table only | Summary not very helpful because it failed to prioritize tasks or lacked  detail | Summary not  included | **1** | **Rubric Rank x Importance**  **Factor (1) =**  **\_\_\_\_\_\_\_\_\_/5** |
| **Addressed client**  **goals and questions**; Used them to guide the plan, even if the goal(s) was not achievable as originally stated by the client | All goals and  questions were  fully considered and/or planned for | Most goals  clearly guided the plan and most  questions  fully  addressed | Goals generally guide the plan;  several questions overlooked | Some goals  redefined without full regard for the client; Some  questions  overlooked | Many goals not  addressed or  inference that the goals were  insignificant;  Questions ignored | **3** | **Rubric Rank x Importance**  **Factor (3) =**  **\_\_\_\_\_\_\_\_/15** |
| **Was factually accurate** (e.g., data manipulation; related content) | All information is consistent,  accurate, and fully integrated | Few, minor  errors and  only a major error in 1  content area | Multiple errors  (major and minor) in 1-2 content  areas | Errors in multiple content areas | Significant errors that compromise the plan | **2** | **Rubric Rank x Importance**  **Factor (2) =**  **\_\_\_\_\_\_\_\_/10** |
| **Provided accurate and transparent analysis** for cash flow; taxes; insurance (life, health, disability, LTC, P&C); retirement; estate;  education and/or other special needs | Accurate and  clear analysis and synthesis in most content areas | Accurate and clear analysis and  synthesis,  with only  minor errors  or omissions | Most analysis  accurate, with only a major error in 1 content area or  multiple minor  errors/omissions | Some analysis  inaccurate or  incomplete, with several major and minor  errors/omissions | Inaccurate or  incomplete  analysis of several content areas  compromise the plan | **3** | **Rubric Rank x Importance**  **Factor (3) =**  **\_\_\_\_\_\_\_\_/15** |

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| **Characteristics of**  **Plan** | **Excellent**  **5** | **Above**  **Average**  **4** | **Average**  **3** | **Below Average 2** | **Poor**  **1** | **Importance Factor** | **Points Earned** |
| **Provided clear,**  **actionable**  **recommendations** (5 Ws, how, how much) for cash flow; taxes; insurance (life, health, disability, LTC, P&C); retirement; estate;  education and/or other special needs | Original and  creative  recommendations in most areas;  alternative  recommendations offered | Most  recommendat ions clear and actionable;  only a few  alternatives  offered | Most  recommendations clear and  actionable, with only minor  errors/omissions | Some  recommendations actionable;  several major  errors/omissions | Several  recommendations are not clear or  actionable;  several major  errors/omissions | **3** | **Rubric Rank x Importance**  **Factor (3) =**  **\_\_\_\_\_\_\_\_/15** |
| **“Spoke” to the client** (e.g., writing style, use of visuals, organization, emotional messages, compliments) to make the client feel known and understood by the advisors | Excellent  empathic tone to support the client and foster the  relationship | Several  examples of client  “connections” throughout  the plan | Appropriate  balance of factual data, with some warmth or client empathy and  motivation | Ineffective  attempts to  connect with or  motivate the client | Factual,  impersonal tone; Lacked empathy to connect or  motivate | **1** | **Rubric Rank x Importance**  **Factor (1) =**  **\_\_\_\_\_\_\_\_\_/5** |
| **Provided Accurate answers** to the client’s specific 18 questions that were provided at the end of the case study. | Complete and  accurate answers to the client’s 18 questions. (18- 15 correct). | Mostly  complete and accurate  answers to  the client’s 18 questions.  (14-11  correct). | Somewhat  complete and  accurate answers to the client’s 18 questions. (10-7 correct). | A few complete  and accurate  answers to the  client’s 18  questions. (6-3  correct). | Mostly incomplete and inaccurate  answers to the  client’s 18  questions. (2-0  correct). | **2** | **Rubric Rank x Importance**  **Factor (2) =**  **\_\_\_\_\_\_\_\_/10** |
| **Provided accurate**  **answers** to the clients’ specific 41 missing  components on the  financial statements. | Complete and  accurate answers to the client’s 41 missing  components on the financial  statements. (41- 32 correct). | Mostly  complete and accurate  answers to  the client’s 39 missing  components on the  financials.  (31-24  correct). | Somewhat  complete and  accurate answers to the client’s 39 missing  components on  the financial  statements. (23- 16 correct). | A few complete  and accurate  answers to the  client’s 39 missing components on  the financial  statements. (15-8 correct). | Mostly incomplete and inaccurate  answers to the  client’s 39 missing components on  the financial  statements. (7-0 correct). | **2** | **Rubric Rank x Importance**  **Factor (2) =**  **\_\_\_\_\_\_\_\_/10** |
| **Total Written** |  | | | | | | **/90** |

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| Total from Written presentation = \_\_\_\_\_\_out of 90 VCEE 2021 Governor’s Challenge - Personal Finance Division  Name of team\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |