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\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |