



PERSONAL FINANCE

Category: Objective Test
Type: Individual

Objective Competencies

- Financial Principles Related to Personal Decision Making
- Managing Budgets and Finance (Planning and Money Management)
- Earning a Living (Income, Taxes)
- Buying Goods and Services
- Saving and Investing
- Banking and Insurance
- Credit and Debt

Eligibility

- Each chapter may submit two competitors. Three regional winners will compete at the state level.
- Competitors must pay dues by March 1.
- A participant who placed first or second in this event at a previous State Leadership Conference or represented Virginia at a previous National Leadership Conference is not eligible.

Procedure

A written objective test based on the *Competencies* will be administered. The test will be 50 minutes at regional level, 60 minutes at state level.

Participants must furnish their own no. 2 pencils and erasers. Calculators may be used in all written events as appropriate; however, no graphing calculators, phones, or other memory-storage devices are allowed in any event.

The number of awards presented will be determined by the judges. The maximum number of awards will be three (3) at the regional level and five (5) at the state level.