

Illustrated Talk, an *individual* or *team event*, is conducted prior to the NJ FCCLA Fall Leadership Connection. It recognizes participants who make an oral presentation using illustrations about issues related to **Personal/Family Finance**. Participants must prepare a **digital file folder**, an **oral presentation** recording and electronic presentation **visuals**.

NEW JERSEY CORE CURRICULUM STANDARDS

- | | |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| L.11-12.2 | Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing. |
| L.11-12.6 | Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression. |
| RI.11-12.1 | Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain. |
| RI.11-12.7 | Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem. |
| SL.11-12.1c | Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives. |
| SL.11-12.4 | Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks. |
| SL.11-12.6 | Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate. |
| 9.1.12.CFR.4 | Demonstrate an understanding of the interrelationship among attitudes, assumptions, and patterns of behavior regarding money, savings. Investing, and work across cultures. |
| 9.1.12.CDM.1 | Identify the purposes, advantages, and disadvantages of debt. |
| 9.1.12.CDM.4 | Identify issues with student load debt, requirements for repayment, and consequences of failure to repay student loan debt. |
| 9.1.12.CDM.5 | Identify the types of characteristics of predatory lending practices and the importance of collateral car title loans, high risk mortgages. |
| 9.1.12.CDM.6 | Compute and assess the accumulating effect of interest paid overtime when using a variety of sources of credit (such as student loans, credit cards, auto loans, mortgages). |
| 9.1.12.CDM.9 | Summarize the causes and consequences of personal and corporate bankruptcy and value the implications for self and others. |
| 9.1.12.CP.1 | Summarize how one's credit history can affect finances including loan terms and qualifying for loans. |
| 9.1.12.CP.2 | Identify the advantages of maintaining a positive credit history. |
| 9.1.12.CP.3 | Summarize the factors that create a positive credit rating, including on-time payments, debt verses available credit, length of open credit, and how often you apply for credit. |
| 9.1.12.CP.4 | Identify the skills needed to build and maintain a positive credit profile. |
| 9.1.12.CP.6 | Explain the effects of debt on a person's net worth. |
| 9.1.12.CP.9 | Identify different ways you can protect your credit. |
| 9.1.12.EG.1 | Review the tax rates on different sources of income and on different types of product and services purchased. |
| 9.1.12.EG.2 | Explain why various forms of income are taxed differently. |
| 9.1.12.EG.4 | Explain the relationship between your personal financial situation and the broader economic and government policies. |
| 9.1.12.EG.6 | Analyze the rights and responsibilities of buyers and seller under consumer protection laws. |

- 9.1.12.FI.1 Identify ways to protect yourself from identity theft.
- 9.1.12.FI.2 Explain ways to manage your accounts that maximize benefits and provide you the utmost protection.
- 9.1.12.FI.3 Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals.
- 9.1.12.FP.2 Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the financial plan that need to be made.
- 9.1.12.FP.3 Relate the concept of delayed gratification to meeting financial goals, investing, and building wealth over time.
- 9.1.12.FP.4 Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making,
- 9.1.12.FP.5 Evaluate how behavior bias (overconfidence, confirmation, recency, loss aversion) affects decision-making,
- 9.1.12.FP.6 Evaluate the relationship if familial patters, cultural traditions, and historical influences on financial practice.
- 9.1.12.FP.7 Determine how multiple sources of objective , accurate, and current financial information affect the prioritization of financial decisions.
- 9.1.12.PB.1 Explain the difference between saving and investing.
- 9.1.12.PB.2 Prioritize financial decisions by considering alternatives and possible consequences
- 9.1.12.PB.5 Analyze how changes in taxes, inflation, and personal circumstances can affect personal budgets,
- 9.1.12.PB.6 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.
- 9.1.12.RM.2 Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
- 9.1.12.RM.3 Compare the cost of various types of insurance for the same product or service strategies to lower in costs and the process for filing an insurance claim.
- 9.1.12.RM.6 Differentiate the costs and features of renters and homeowners' insurance.
- 9.1.12.RM.7 Evaluate individual and family needs for insurance protection using opportunity-cost analysis to determine if the amount of protection is adequate or over insured.
- 9.2.8.CAP.9: Analyze how a variety of activities related to career impacts postsecondary options
- 9.2.8.CAP.12: Assess personal strengths, talents, values, and interests to appropriate jobs and careers to maximize career potential.
- 9.2.8.CAP.16: Research different ways workers/ employees improve their earning power through education and the acquisition of new knowledge and skills.
- 9.2.12.CAP.2 Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.
- 9.2.12.CAP.6 Identify transferable skills in career choices and design alternative career plans based on those skills
- 9.4.8.CI.4: Explore the role of creativity and innovation in career pathways and industries
- 9.4.12.CI.1 Demonstrate the ability to reflect, analyze, and use creative skills and ideas.
- 9.4.12.CI.3 Investigate new challenges and opportunities for personal growth, advancement, and transition
- 9.4.12.CT.1 Identify problem-solving strategies used in the development of an innovative product or practice.
- 9.4.12.CT.2 Explain the potential benefits of collaborating to enhance critical thinking and problem-solving.
- 9.4.8.IML.3 Create a digital visualization that effectively communicates a data set using formatting techniques such as form, position, size, color, movement, and spatial grouping.
- 9.4.8.IML.7 Use information from a variety of sources, contexts, disciplines, and cultures for a specific purpose.
- 9.4.8.IML.12 Use relevant tools to produce, publish and deliver information supported with evidence for an authentic audience.
- 9.4.12.IML.3 Ask insightful questions to organize different types of data and create meaningful visualizations.
- 9.4.12.IML.8 Evaluate media sources for point of view, bias, and motivations.

CAREER READY PRACTICES

- ✓ Act as a responsible and contributing citizen and employee.
- ✓ Apply appropriate academic and technical skills
- ✓ Communicate clearly and effectively with reason
- ✓ Consider the environmental, social and economic impacts of a decision.
- ✓ Demonstrate creativity and innovation.
- ✓ Employ valid and reliable research strategies.
- ✓ Utilize critical thinking to make sense of problems and persevere in solving them.
- ✓ Model integrity, ethical leadership and effective management.
- ✓ Use technology to enhance productivity.
- ✓ Work productively in teams while using cultural global competencies.

NATIONAL STANDARDS FOR FAMILY AND CONSUMER SCIENCES

- 2.1.2 Analyze how individuals and families make choices to satisfy needs and wants.
- 2.1.4 Apply consumer skills to providing and maintaining clothing.
- 2.1.5 Apply consumer skills to decisions about housing, utilities and furnishing.
- 2.1.8 Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members.
- 2.2.2 Apply skills to seek information regarding consumer rights.
- 2.4.2 Analyze how media and technological advances influence family and consumer decisions.
- 2.5.1 Analyze the use of resources in making choices that satisfy needs and wants of individuals, families, and communities.
- 2.6.1 Evaluate the need for personal and family financial planning.
- 2.7.2 Analyze how education, income, career and life choices relate to achieving financial goals.
- 2.7.4 Manage credit and debt to remain both creditworthy and financially secure.
- 2.7.6 Analyze the features of insurance, its role in balancing risk and benefits in financial planning.
- 2.7.6 Analyze saving and investing to build long-term financial security and wealth.
- 3.1.3 Summarize education and training requirements and opportunities for career paths in consumer services.
- 3.2.3 Demonstrate strategies that enable consumer to become advocates
- 3.2.5 Apply strategies to reduce the risk of consumer fraud.
- 3.4.3 Explore strategies and practices to conserve energy and reduce waste.

EVENT CATEGORIES

Junior: Participants in grades 6 – 8

Senior: Participants in a comprehensive program in grades 9 – 12

Occupational: Participants in an occupational program in grades 9 – 12

ELIGIBILITY

1. Participation is open to any affiliated FCCLA member(s). Affiliation for each participant must be submitted by **November 1, 2022**.
2. A chapter may enter two (2) entries in each event category for this event.
3. An entry is defined as one (1) individual participant or one (1) team of no more than three (3) participants.
4. An event category is determined by the participant's grade in school and type of Family and Consumer Sciences program.

PROCEDURES & REGULATIONS

1. Participant(s) must be registered and attend the current year's NJ FCCLA Fall Leadership Connection to participate in this event.
2. The Illustrated Talk presentation must be planned and prepared by the participant(s) only. Supporting resources are acceptable as long as participants are coordinating their use and resources are cited appropriately verbally and/or in print during the presentation to avoid false credit for unoriginal or non-participant work.

3. Each entry will have an assigned electronic folder to submit their project materials via Google Drive. A link to submit materials will be provided to the adviser upon competitive event registration. All entries must be submitted by **November 9, 2022**, and privacy settings must be viewable to anyone with the link.
4. The following materials must be included and labeled in the assigned folder:
 - Project Identification Page
 - Outline for the oral Presentation
 - Oral Presentation recording (link to YouTube copy)
 - Electronic presentation (visuals)
 - Proof one (1) prior presentation
 - Works Cited Bibliography
 - Summary Statements
5. Each participant must supply a **Project Identification Page** with the following information:
 - A. Participant's Name
 - B. School Name
 - C. Chapter Name
 - D. Event Name (Illustrated Talk: Personal/Family Finance)
 - E. Event Category
6. The oral presentation **may be up to ten (10) minutes** in length.
7. If audio or audiovisual recordings are imbedded in the slides, they are limited to 1-minute playing time during the presentation.
8. Each participant must introduce themselves by name and chapter. Video recordings are to be made of participants as they present their projects, as if they were presenting at an in-person competition. A voice over of the video recording or presentation is not allowed.

ILLUSTRATED TALK SPECIFICATIONS

Digital File

Participant(s) will submit their materials in an assigned folder via Google Drive. A link to submit materials will be provided to the adviser upon competitive event registration. All entries must be submitted by **November 9, 2022** and privacy settings must be viewable to anyone with the link.

Project Identification Page	One-page document must include participant's name(s), chapter name, school, event name, and title of Illustrated Talk.
Outline of Presentation	Outline of the oral presentation – limit one (1) page document
Recorded Presentation	Recorded presentation must include an electronic presentation and visuals with a view of the participant presenting and must not exceed 10 minutes. When the video is published on YouTube, it must be titled and the description box must include name of participant(s), chapter name, school, event name (Illustrated Talk) and event category. A link of the recording of the presentation on YouTube must be provided.
Electronic presentation (visuals)	Participants must submit as part of the digital folder the electronic presentation and photos of visuals (i.e. if a participant uses a PowerPoint slideshow, a copy of that slide show must be included in digital folder. If the participants uses a poster board in their presentation, detailed digital photos of the poster board must be included in digital folder.)

Documentation of one Prior Presentation	Document one (1) prior Illustrated Talk presentation, including date; location; and proof of prior presentation, such as photos, news clippings and thank-you notes.
Works Cited/ <i>Bibliography</i>	Use MLA or APA citation style to cite all references. A diverse selection of resources was used and the <i>Resources</i> were <i>reliable</i> and <i>current</i> .
Summary Statements Page	One plain document summary page.

Oral Presentation

The oral presentation **may be up to ten (10) minutes** in length. The presentation should deal with issues that impact Fashion or Interior Design and how these issues can be addressed by FCCLA members. It **is not** a factual lecture or “how-to” presentation.

Introduction	Use creative methods to capture <i>audience</i> attention.
Relationship to Personal/Family Finance	Reflect views, concerns, and knowledge of issues related to Food and Nutrition and Family and Consumer Sciences.
Knowledge of Subject Matter	Present <i>current</i> data and information to support viewpoints and issues of concern.
Methods or Techniques to Address the Issues of Concern	Describe suggested methods or techniques FCCLA members can use to address the issues of concern.
Summary	Summarize major points and/or issues of concern. Brings the presentation to a close.
Length of Presentation	The presentation should be an appropriate length within the ten (10)-minute timeframe for the information presented.
Organization/Delivery	Deliver oral presentation in an organized, sequential manner as outlined.
Voice	Speak clearly with appropriate pitch, tempo and volume.
Body Language/Clothing Choice	Use appropriate body language including gestures, posture, and appropriate handling of <i>visuals</i> . Wear appropriate clothing the presentation.
Grammar / Word Usage / Pronunciation	Use proper grammar, word usage, and pronunciation.

Visuals/Props

Visual/props may include posters, charts, slides, presentation software, puppets, etc. Audio and audiovisual recordings are limited to one (1) minute playing time during the presentation.

Effectively Illustrate <i>Content</i>	Support, illustrate and/or complement <i>content</i> of presentation. Use an appropriate number of illustrations
Creativity of <i>Visuals</i>	Use creative methods to illustrate presentation.
Quality of <i>Visuals</i>	Presentation aids must be visible to <i>audience</i> ; neat, legible, and <i>professional</i> ; and use correct grammar and spelling.

Summary Statements

1. Why was the topic selected for the project?

2. Summarize three goals for this project.

3. What group(s) was selected to be the audience of this presentation? Why were they selected?

4. Identify 3 things that were learned about this topic by the presenter(s) and the audience .

Illustrated Talk Rating Sheet

Name(s) of Participant(s) _____ School _____

Category: _____ Junior _____ Senior _____ Occupational

Evaluation Criteria	Poor	Fair	Good	Very Good	Excellent	Score	Comments
FILE FOLDER							
Project Identification Doc	0-1	2	3	4	5		
Outline of presentation	0-1	2	3	4	5		
Documentation of one Prior Presentation	0-1	2	3	4	5		
Works Cited/Bibliography using a diverse selection of resources.	0-2	3-4	5-6	7-8	9-10		
ORAL PRESENTATION							
Introduction Draws attention to the topic	0-1	2	3	4	5		
Relationship to Personal/Family Finance and /Family and Consumer Sciences	0-1	2	3	4	5		
Knowledge of Subject Matter	0-2	3-4	5-6	7-8	9-10		
Methods or Techniques to Address the Issues of Concern	0-1	2	3	4	5		
Summary Brings the presentation to a close and helps the audience draw conclusions about the topic	0-1	2	3	4	5		
Organization/Delivery	0-2	3-4	5-6	7-8	9-10		
Voice and Body Language	0-1	2	3	4	5		
Grammar and Pronunciation	0-1	2	3	4	5		
VISUALS/PROPS							
Effectively Illustrate Content Visual are compliment the oral presentation	0-3	4-6	7-9	10-12	13-15		
Creativity to Enhance Presentation	0-1	2	3	4	5		
Quality of Visuals During Presentation	0-1	2	3	4	5		

Total Score _____

Verification of Total Score (please initial)

Evaluator _____

Room Consultant _____

Lead Consultant _____

Circle Rating Achieved:

Gold: 90-100

Silver: 79-89

Bronze: 70-78