Chapter 3 assessment

Student project overview

Project summary

You are joining a team of financial advisors at a fictional firm called, **"FutureWise Investments."** Your mission is to help a client make smart investment decisions based on their unique goals, risk tolerance and financial situation – all using real-world investing principles.

You'll use paper-based tools to explore investing strategies, analyze costs, choose investment styles and vehicles, simulate stock orders, and track performance. Finally, your team will present a portfolio recommendation to the client and reflect on what you learned.

Project goals

By the end of this project, you will:

- Understand the difference between DIY investing and using a financial advisor
- Analyze different investment options and match them to client needs
- Explain key investment fees and how they affect returns
- Apply stock order types in real-world scenarios
- Monitor a portfolio and calculate basic returns
- Compare investments to benchmarks and consider rebalancing
- Make a final recommendation based on evidence

What you'll do

PART 1:

- **Meet your client:** Read your assigned profile and highlight key financial goals
- **Choose a strategy:** Decide if your client should use DIY investing or a financial advisor – and explain why

PART 2:

- **Pick investments:** Select the right mix of accounts, vehicles and styles for your client
- **Simulate orders:** Practice making smart stock trades using scenario sheets
- **Track performance:** Use historical data to calculate returns and compare to benchmarks
- **Rebalance if needed:** Decide whether to make changes to the portfolio based on performance and risk

PART 3:

Present your work: Share your recommendation in a brief group presentation and peer review others' work

Reflect: Complete a short reflection about what you learned and how you'd invest for yourself

Your final product includes:

- Completed part 1, part 2 and part 3 worksheets and calculations
- Team presentation with slideshow
- Peer feedback form(s) during presentation

Teamwork tips:

- Optional to assign roles: researcher, recorder, presenter, analyst, etc.
- Listen to each other's ideas
- Ask questions and use the resources provided
- Stay organized and manage your time

Part 0: Client profile cards

Teacher instructions: Print out and cut individually or share as is. Divide depending on the number of students per group or class.

CLIENT PROFILE 1: EMMA, 23

- Barista and freelance artist
- Income: $28,000
- Goals: Travel in 2 years, begin retirement savings
- Risk tolerance: Moderate
- Investment knowledge: Low
- Preferences: Ethical/sustainable investments
- Time horizon: Short (2 years) and long (40+ years)

CLIENT PROFILE 2: JAY AND MAYA, 36 & 34

- Nurse and teacher
- Combined income: $110,000
- Goals: Save for children's education (RESP), buy vacation property in 10 years
- Risk tolerance: Moderate-high
- Investment knowledge: Medium
- Preferences: Prefer professional financial help
- Time horizon: Medium to long

CLIENT PROFILE 3: DAVID, 50

- Self-employed contractor
- Income: $70,000
- Goals: Retire at 60, reduce taxes, steady retirement income
- Risk tolerance: Low-moderate
- Investment knowledge: Medium
- Preferences: Dislikes high fees, open to both DIY and advisor
- Time horizon: 10 years

CLIENT PROFILE 4: AISHA, 29

- Software developer
- Income: $95,000
- Goals: Maximize investment growth, possibly retire early
- Risk tolerance: High
- Investment knowledge: High
- Preferences: Prefers DIY investing
- Time horizon: Long-term

CLIENT PROFILE 5: CARLOS, 65
- Retired teacher
- Income: $45,000 (pension, CPP, OAS)
- Goals: Preserve capital, generate income, leave inheritance
- Risk tolerance: Low
- Investment knowledge: Medium
- Preferences: Simple, low-risk investments
- Time horizon: Short to medium

CLIENT PROFILE 6: LIAM AND RILEY, 40 & 41
- Engineer and online business owner
- Combined income: $160,000
- Goals: Grow wealth, diversify, reduce taxes
- Risk tolerance: Moderate-high
- Investment knowledge: High
- Preferences: Interested in fees and options; open to DIY or advisor
- Time horizon: Long-term

CLIENT PROFILE 7: SASHA, 19
- University student
- Income: $5,000 (part-time)
- Goals: Save for grad school, learn about investing
- Risk tolerance: Low
- Investment knowledge: Very low
- Preferences: Simple, low-cost investments
- Time horizon: Short-term

CLIENT PROFILE 8: AMIR, 60
- Warehouse manager
- Income: $58,000
- Goals: Retire in 5 years, protect savings
- Risk tolerance: Low-moderate
- Investment knowledge: Low
- Preferences: Needs guidance, wants low risk
- Time horizon: 5 years

CLIENT PROFILE 9: TINA, 31
- Nurse practitioner
- Income: $105,000
- Goals: Buy a home, save for long-term wealth
- Risk tolerance: Moderate
- Investment knowledge: Medium
- Preferences: Green/ethical investing
- Time horizon: Medium to long

CLIENT PROFILE 10: OLIVER AND ZOE, 27 & 26
- Restaurant manager and designer
- Combined income: $80,000
- Goals: Travel in 3 years, save for wedding
- Risk tolerance: Moderate
- Investment knowledge: Low
- Preferences: Low-fee platforms
- Time horizon: Short to medium

CLIENT PROFILE 11: GRACE, 46
- Marketing consultant
- Income: $130,000
- Goals: Max out TFSA and RRSP, retire by 60
- Risk tolerance: Moderate-high
- Investment knowledge: High
- Preferences: Mix of DIY and advisor-based approach
- Time horizon: 14 years

CLIENT PROFILE 12: RYAN, 39
- Mechanic
- Income: $60,000
- Goals: Save for children’s education, retire at 65
- Risk tolerance: Moderate
- Investment knowledge: Medium
- Preferences: Dislikes paperwork, prefers automated tools
- Time horizon: Medium to long

CLIENT PROFILE 13: KIM, 33
- Photographer
- Income: $40,000
- Goals: Buy a home, save for maternity leave
- Risk tolerance: Moderate
- Investment knowledge: Low-medium
- Preferences: Flexible and liquid investments
- Time horizon: 5–10 years

CLIENT PROFILE 14: TERRENCE, 71
- Retired executive
- Income: Pension + savings
- Goals: Estate planning, help grandkids with education
- Risk tolerance: Low
- Investment knowledge: High
- Preferences: Long-term planning, minimal risk
- Time horizon: Short

CLIENT PROFILE 15: LUIS, 22
- Entry-level office assistant
- Income: $38,000
- Goals: Build emergency fund, start investing early
- Risk tolerance: Moderate
- Investment knowledge: Very low
- Preferences: Wants to learn and build confidence
- Time horizon: Medium to long

CLIENT PROFILE 16: PRIYA, 45
- Accountant
- Income: $120,000
- Goals: Support aging parents, retire at 60, manage risk carefully
- Risk tolerance: Moderate
- Investment knowledge: High
- Preferences: Wants a balanced, diversified approach with some professional advice
- Time horizon: 15 years

Part 1 worksheet

Introduction

Welcome to your first step as a financial advisor! In this part of the project, you will meet a fictional client with unique financial goals, risk tolerance and personal preferences. Your job is to understand their needs and decide the best way to help them invest their money.

Will you recommend they **manage their investments themselves** using DIY (do-it-yourself) platforms, or would it be better for them to **work with a financial advisor**? Your decision should be based on what fits the client's profile and financial situation best.

You will also learn about the different types of fees involved with each option – including commissions, management expense ratios (MER) and advisor fees – and calculate how these fees might affect your client's returns.

Part 1: Client consultation and investment strategy

STEP 1: Decide on investment approach

- Look carefully at your client's financial situation, investment amount and goals – as listed on the client profile card you received
- Review the set of **fee cards below** for both the DIY and advisor investment approach and use them to estimate the **annual costs** your client will pay based on their investment amount (e.g., $10,000)
- Think about how these fees might affect your client's overall investment returns
- Consider the trade-off between costs and benefits
- Make a **final decision** on the investment approach you want to take

1. DIY investing fee cards

Fee type	Description	Typical cost example
Commission fee	Charged per trade on most platforms	$5 per trade or 0.1% of trade value
Platform fee	Monthly or annual fee for platform use	$10/month or $120/year
Inactivity fee	Fee if no trades are made in period	$50/year
Withdrawal fee	Fee when withdrawing funds	$10 per withdrawal

2. Financial advisor fee cards

Fee type	Description	Typical cost example
Front-end load	Fee paid when purchasing mutual funds	2% to 5% of investment amount
Back-end load (deferred sales charge)	Fee when selling shares within certain period	1% to 4% if sold within 5 years
Management expense ratio (MER)	Annual fee charged by mutual funds/ETFs for management	0.5% to 2% of assets annually
Advisor fee	Percentage of assets under management	1% annually
Commission	Fee charged per trade by some advisors	$10 to $20 per trade

3. Broker fee cards (for comparison)

Fee type	DIY platforms example	Advisor-assisted brokerage example
Commission	$5 per trade	$15 per trade
Account maintenance	$0 to $10 per month	$0 to $25 per month
Other fees	Variable	Variable

STEP 1: INDIVIDUAL REFLECTION QUESTIONS

Work together as a group to make decisions and discuss rationale, but write in your own words for the following questions.

a) Which approach do you think is best for your client: DIY investing or financial advising?

b) How does this approach best match your client's profile? Refer to the client profile specifically and elaborate.

c) How does this approach best match your client's budget? Refer to the fee cards and elaborate.

d) What are some drawbacks to this approach for your specific client? Refer to any knowledge you have about your client or the fees that the client should be aware of.

STEP 2: Pick investments

Use the information below about different types of accounts to help you choose an account that best matches your client's goals.

Account type	Description and key features	When to choose this account
TFSA	• Contributions with after-tax money • Withdrawals are tax-free anytime • Flexible for medium-term goals	• Client wants easy access to funds without penalty • Saving for non-retirement goals • Prefers tax-free withdrawals
RRSP	• Contributions are tax-deductible • Withdrawals taxed as income (usually retirement) – best for long-term savings	• Client saving specifically for retirement • Has a long time horizon • Wants tax deduction now and expects lower taxes later
Non-registered	• No contribution limits or tax benefits • Investment income taxed annually • Good for extra or short-term investing	• Client needs to invest beyond registered limits • Short-term goals or flexible investing

STEP 2: INDIVIDUAL REFLECTION QUESTIONS

Work together as a group to make decisions and discuss rationale, but write in your own words for the following questions.

a) Which account did you choose for your client and why? Discuss how it matches the client profile as well as the advantages of the type of account you chose.

b) What are the drawbacks of this account for this client? Discuss how it may not match the client profile as well as the disadvantages of the type of account you chose.

STEP 3: Pick investment vehicles

Read the descriptions of direct and indirect investment vehicles carefully. Think about your client's profile – their risk tolerance, investment knowledge and goals. Answer each reflection question in complete sentences. Use examples from the investment fact sheet and your portfolio choices to support your answers.

Direct investment vehicle	Indirect investment vehicle
• You own the asset directly • Examples: Stocks, bonds, real estate • Greater control • Typically higher risk and involvement • Suitable for DIY investors or those with high knowledge	• You invest in a pooled fund or product managed by professionals • Examples: Mutual funds, ETFs • Built-in diversification • May have management fees (MERs) • Easier for new investors or those using advisors

STEP 3: INDIVIDUAL REFLECTION QUESTIONS

Work together as a group to make decisions and discuss rationale, but write in your own words for the following questions.

a) The stocks in your portfolio are all direct investments. What are some benefits and challenges your client might face with this type of investment?

b) If your client were to use indirect investment vehicles, how might this change their portfolio management and risk?

STEP 4: Determine target allocation of portfolio

Focusing on four direct stocks only, decide what percentage of your client's total portfolio to invest in each company.

- The percentages for all four investments **must add up to 100%**
- Example: TechCorp Inc. 30%, Green Energy Co. 40%, SafeBank Ltd. 20%, FutureTech Robotics 10%

Write your reason for choosing:

- Explain why you allocated that percentage to each investment
- Connect your decision to your client's risk tolerance and financial goals
- Mention factors like growth potential, volatility, income and stability

STEP 4: INDIVIDUAL CHART COMPLETION

Work together as a group to make decisions and discuss rationale, but write in your own words for the following chart.

Investment company and information	Target allocation % of portfolio (must total 100%)	Reason for % allocation (based on client risk/goals)
TechCorp Inc. A well-established technology company with steady growth and moderate volatility. Suitable for investors with medium risk tolerance.		
Green Energy Co. A fast-growing renewable energy firm with higher volatility, but strong growth potential. Fits high risk, growth-oriented clients.		
SafeBank Ltd. A large, stable financial institution with lower volatility and steady dividends. Ideal for low-risk, income-focused investors.		
FutureTech Robotics A cutting-edge robotics company experiencing significant price swings. Suitable for growth-seeking clients who tolerate volatility.		

STEP 5: Investment style

Review each investment style carefully and consider your client's profile:

- What is their risk tolerance?
- How involved do they want to be?
- Are they looking for potentially higher returns or steady growth?
- Do they prefer a hands-off or hands-on approach?

Investment style	Description	Key features
Active investing	Fund managers select investments to try to outperform the market	• Higher fees • Frequent buying and selling • Higher risk and potential reward • Uses top-down or bottom-up strategies
Passive investing	Follows a market index (e.g., S&P 500)	• Lower fees • Less buying/selling (buy and hold) • Lower risk, consistent returns • Requires rebalancing to maintain allocation
Systematic investing	Uses rules or models (e.g., size, value, momentum) to select investments	• Data-driven and often automated • Combines passive and active elements • Offers diversification and risk control

STEP 5: REFLECTION QUESTIONS

Work together as a group to make decisions and discuss rationale, but write in your own words for the following chart.

a) Select one investment style (active, passive or systematic) and explain why this style matches your client's goals and preferences. Think about which style fits best with their goals, time horizon and preferences.

Part 2: Worksheet

Part 2: Trade simulation + portfolio monitoring and performance

STEP 1: Simulate orders

Your team will complete four trading simulations using real-world stock order types. For each row below:

1. **Read the scenario** to understand the stock movement and client needs
2. **Choose an order type** (market, limit, stop, trailing stop) that fits the situation
3. **Set your trade details** (price, reasoning)
4. **Record whether your trade was triggered**, and reflect on how well your choice worked

MONEY GAINS MAKING IT COUNT

TYPES OF ORDERS (REFERENCE)

Order type	What it does
Market order	Buys/sells immediately at the best available price
Limit order	Buys/sells only if the price reaches your target
Stop order	Sells a stock if the price drops to a certain point to limit loss
Trailing stop	Sets a stop order that moves up with the stock price, locking in profits

Trade log				
Scenario description	**Order type used**	**Target/Stop price**	**Did it execute?**	**Reason for order and target/stop price**
TechCorp Inc.: Opened at $50 → rose to $52 → dropped to $47 → closed at $48 Client has **medium risk tolerance**			Yes No	
Green Energy Co.: Started at $34 → climbed to $38 → dipped slightly to $36 at close Client is **high risk, growth-oriented**			Yes No	
SafeBank Ltd.: Started at $80 → dropped to $74 → closed at $76 Client is **low risk, retirement-focused**			Yes No	
FutureTech Robotics: Started at $62 → rose to $66 → dropped to $60 → surged to $70 Client is **growth-seeking, tolerates volatility**			Yes No	

STEP 1: INDIVIDUAL REFLECTION QUESTIONS

Work together as a group to make decisions and discuss rationale, but write in your own words for the following questions.

a) Which order type helped you protect your client's money the most? Why?

b) Which order type would you avoid in the future, based on your experience?

c) If your client had a low risk tolerance, which order types would you recommend using most often?

STEP 2: Review historical stock data

You will now **evaluate how your portfolio performed** over time.

1. Use the starting price, ending price and dividend data to calculate the **total return** for each investment using this formula in the performance chart:
   Portfolio Return=(Original Value - Current Value + Dividends)/(Original Value) × 100
2. Compare your investment's return to the **benchmark returns** listed in the table below.
3. Decide whether your investment **outperformed** or **underperformed** the market.

Investment name	Start price	End price	Dividends paid	Total return (%)	Benchmark used	Benchmark return (%)	Performed better or worse?
TechCorp Inc.	$50	$48	$1.50		S&P 500	8%	
Green Energy Co.	$34	$36	$0.00		TSX Composite	5%	
SafeBank Ltd.	$80	$76	$2.00		TSX Composite	5%	
FutureTech Robotics	$62	$70	$0.50		S&P 500	8%	

Use this checklist to help explain *why* your portfolio did better or worse than the benchmark (e.g., S&P 500 or TSX).

✓	Analysis question	✓	Analysis question
	Did my portfolio have strong price growth? Which stocks increased most in value?		Was my portfolio well-diversified? Or was it too focused on one sector or company?
	Did any of my stocks lose value? How did those losses affect the total return?		How risky were my investments? Did higher-risk stocks help or hurt my return?
	Did my stocks pay dividends? How much did those dividends add to my return?		How did my portfolio compare to the benchmark? Did I outperform or underperform?
	Which stocks had the biggest total return (price + dividends)?		Why do I think that happened? (e.g., market trends, bad allocation, dividend strength)
	How much did I invest in each stock? Did I put too much in a low-performing stock?		What would I do differently next time?

MONEY GAINS MAKING IT COUNT

STEP 2: INDIVIDUAL REFLECTION QUESTIONS

Work together as a group to make decisions and discuss rationale, but write in your own words for the following chart.

a) Which of your investments performed better than the benchmark(s) and why? Use the checklist to elaborate in detail.

b) Which investments performed worse? What factors might explain this? Use the checklist to elaborate in detail.

STEP 3: Assess risk and volatility

1. Understand the volatility measures:
   - Standard deviation: Shows how much a stock's price typically moves up or down
     - Low risk = less than 5%
     - Medium risk = 5% to 15%
     - High risk = more than 15%
   - Beta: Shows how sensitive the stock is to overall market changes
     - Low risk = less than 0.8
     - Medium risk = 0.8 to 1.2
     - High risk = more than 1.2
2. Look at the standard deviation and beta values for each stock below
3. Use the chart to decide if each stock is low, medium or high risk
4. Write your risk-level assessment for each stock

Volatility measure guide				
Volatility measure	**Explanation**	**Low risk**	**Medium risk**	**High risk**
Standard deviation	How much prices move up/down (%)	< 5%	5% – 15%	> 15%
Beta	How sensitive the stock is to the market	< 0.8	0.8 – 1.2	> 1.2

Stocks to assess			
Stock name	**Standard deviation (%)**	**Beta**	**Risk level (low / medium / high)**
TechCorp Inc.	12%	1.0	
Green Energy Co.	18%	1.3	
SafeBank Ltd.	6%	0.7	
FutureTech Robotics	20%	1.5	

STEP 3: INDIVIDUAL REFLECTION QUESTIONS

Work together as a group to make decisions and discuss rationale, but write in your own words for the following questions.

a) How did the risk level of each stock influence the allocation decisions you made? *Reflect on how volatility (standard deviation and beta) affected your choices*.

b) Did the higher-risk stocks in your portfolio lead to higher returns? Why or why not? *Analyze whether the risk you took matched the reward you got*.

c) How did your understanding of volatility help you build a more balanced or strategic portfolio? *Consider how knowing the risk helped you manage performance and diversification*.

STEP 4: Rebalancing the portfolio

INSTRUCTIONS:

1. **Write down your current allocation to your client's target allocation** decided in part 2, step 1 in the chart
2. **Determine portfolio's current allocation** based on your performance calculations
3. **Decide if rebalancing is needed** by using this checklist

Rebalancing decision checklist

Use this checklist to decide if and how to rebalance your portfolio:

- Have any investments grown or shrunk more than 5% away from their target allocation? ☐
- Will rebalancing reduce risk and keep the portfolio aligned with client goals? ☐
- Will rebalancing help lock in gains or take advantage of market changes? ☐
- Are there any investments that no longer fit the client's risk tolerance or objectives? ☐
- Do the fees or tax consequences of rebalancing justify the expected benefits? ☐

If you answered YES to any above, *decide which investments to buy, sell or hold*.

4. To rebalance:
   - Current Allocation % =(Value of Investment)/(Total Portfolio Value)×100
   - Example: If the portfolio is worth $10,000 total and TechCorp shares are now worth $5,000, then: current allocation for TechCorp = ($5,000 / $10,000) × 100 = 50%

5. **Reflect** on why you chose to rebalance or to not rebalance each account in the reflection.

Use the table below to record your decisions:

Investment name	Target allocation (%)	Value of investment	Current allocation (%)	Rebalance needed? (yes/no)	Actions to take (buy/sell)
TechCorp Inc.					
Green Energy Co.					
SafeBank Ltd.					
FutureTech Robotics					

STEP 4: INDIVIDUAL REFLECTION QUESTIONS

Work together as a group to make decisions and discuss rationale, but write in your own words for the following chart.

1. For the accounts you decided to rebalance, explain why you chose to do this.

2. For the accounts you decided NOT to rebalance, explain why you did not feel it was necessary.

3. Based on your rebalancing decisions, how do you think this will help your client reach their goals and manage risk?

Part 3: Reflection and presentation

Part 3 : Final reflection and presentation

STEP 1: Individual reflection questions

Individually, please answer the following questions thoughtfully. Use your portfolio data and experience from this project to support your responses.

1. Which stock gave the better total return and why?

2. How did dividends affect your overall return?

3. How does comparing to benchmarks help you evaluate your portfolio?

4. Why is it important to consider volatility when managing a portfolio?

5. What would you do differently next time when monitoring your portfolio?

STEP 2: Group presentation

Goal: Present your investment portfolio and strategy to a group of "clients" (classmates or peers) who will ask questions like real investors.

Content slides instructions: Create a new Google Slides deck for your group. Use slides to organize your presentation clearly. Suggested slides are below:

SLIDE 1: CLIENT PROFILE SUMMARY

- Client's age, goals, risk tolerance, time horizon
- Key client needs that shaped the strategy
- *Reflection tie-in*: "This client's preferences really guided our choices because..."

SLIDE 2: INVESTMENT STRATEGY OVERVIEW

- DIY or advisor? Why?
- Account type(s) chosen (e.g., TFSA, RRSP)
- Target allocation and investment vehicles
- *Reflection tie-in*: "We learned how matching strategy to goals is crucial, especially when..."

SLIDE 3: SIMULATED TRADES AND ORDER TYPES

- What trades were placed using each order type
- Trade outcomes and what was learned
- *Reflection tie-in*: "Some orders protected the client better, for example, the stop order triggered when..."

SLIDE 4: PORTFOLIO PERFORMANCE

- Total return of each investment
- Dividends and their impact
- Comparison to benchmarks
- *Reflection tie-in*: "Dividends made a big difference in..." or, "Benchmark comparison helped us realize..."

SLIDE 5: RISK AND VOLATILITY ASSESSMENT

- Risk level of each investment (standard deviation/beta)
- How risk aligned (or didn't) with the client's tolerance
- *Reflection tie-in*: "Volatility surprised us with..."
- "Next time, we'd manage risk by..."

SLIDE 6: REBALANCING DECISION

- Did you rebalance? Why or why not?
- What changed after rebalancing?
- *Reflection tie-in*: "Our decision to rebalance helped the client by..."

SLIDE 7: FINAL THOUGHTS AND LESSONS LEARNED

- What went well as a group
- What you would do differently as a group

VISUAL SLIDESHOW INSTRUCTIONS:

- Use charts, tables and bullet points to make info easy to understand
- Add images or icons if it helps explain your ideas
- Keep text concise – use keywords and short phrases
- Use consistent fonts, colours and styles for a professional look

1. **Assign speaking roles**

   Instructions:

   - Decide who presents each slide or section – each student should speak an equal amount
   - Practice your parts together, making sure transitions between speakers are smooth
   - Time your presentation to fit within **your teacher's maximum** minutes total

2. **Present and engage**

   Instructions:

   - Present your Google Slides to your classmates or a panel of "mock clients"
   - Speak clearly and maintain eye contact with the camera or audience
   - After the presentation, answer questions confidently and thoughtfully

Tips for a great presentation

- Use visuals to help explain complex ideas
- Speak slowly and clearly
- Make sure everyone in your group participates
- Be confident – you know your portfolio!
- Remember, your audience wants to understand your strategy and ideas

When addressing your reflection questions in the presentation:

- Clearly explain their investment strategy and choices
- Discuss outcomes and benchmarks using appropriate terminology
- Share lessons learned or improvements they would make in the future
- Use visuals such as tables or simplified charts if time allows

Presentation checklist	
Task	**Completed (✓)**
Created Google Slides with 5–8 slides	
Included visuals (charts, tables, images)	
Assigned speaking roles within group	
Practiced timing (5–7 minutes total)	
Prepared answers for possible questions	
Presented clearly and confidently	

STEP 3: Peer feedback

Please circle the level for each criteria. Then, give feedback to your classmates using full sentences. Each member of your group will evaluate a different speaker.

Student receiving feedback (presenter): ___________________________________

Student giving feedback: _______________________________________

Criteria	4 – Excellent	3 – Proficient	2 – Developing	1 – Beginning
Quality of communication (individual)	Speaker is clear, confident, engaging and uses correct financial terms. Presentation flows smoothly with strong eye contact and volume.	Speaker is mostly clear and confident with minor hesitations. Uses appropriate terms. Good flow and engagement.	Speaker is somewhat unclear or hesitant. Limited use of financial vocabulary. Presentation lacks flow.	Speaker is hard to understand or reads directly from notes. Little or no use of financial terms. Poor engagement.
Quality of slideshow (group)	Slides are visually appealing, well-organized, and enhance the presentation. Content is accurate and supports key points clearly.	Slides are organized and mostly clear. Support the presentation adequately with accurate content.	Slides have some organization issues or clutter. Some content may be unclear or incomplete.	Slides are disorganized, hard to read or missing. Content is inaccurate or irrelevant.

1. What did you like most about the presentation? Choose one aspect of the presentation (content, communication, visuals, etc.), give positive feedback and explain how the presenter or the group achieved this aspect.

2. What could the presenter or the group improve for next time? Choose one aspect of the presentation (content, communication, visuals, etc.), give constructive feedback and explain how the presenter or the group could improve this aspect with a suggestion.

FIC-2896050 03/26 3538974-v20251219