SAMPLE
BANKING & FINANCIAL SYSTEMS ROLE PLAY

Disclaimer: *This is a sample topic of what a competitor will find in this competition. To view the official guidelines, visit the Competition page of the national website at www.fbla.org.*

PARTICIPANT INSTRUCTIONS

1. You have **20 minutes** to review the role play scenario and prepare your presentation.
2. Presentation time is **seven minutes**. Competitors will be given a one-minute warning indicated by the timekeeper standing and holding up a colored card. At seven minutes the timekeeper will stand and hold up a colored card indicating time is up. Competitors must stop when time is up.
3. The presentation is interactive with the judges who will ask questions throughout.
4. Each competitor will be given two note cards to make notes. Note cards can be used during the presentation. Note cards will be collected following the presentation.
5. Cover all the points described in the case.
6. If competing as a team, all competitors must participate in the presentation as well as answer the questions posed by the judges.

ROLE PLAY SCENARIO

Background Information

You are a financial advisor and work with a variety of clients. You are meeting with one of your first clients. When you first started advising the clients, they were investing $8,000 to $12,000 each year. These investments were mostly in Mutual Funds (MF) and Exchange-Traded Funds (EFT). In the last five years, the clients' income has drastically increased along with the value of their investments. They are now able to invest $50,000 to $80,000 per year. The clients are 15 to 20 years away from retirement. They like moderate risk investments.

Scenario

Your task, as the financial advisor, is to meet with your clients (the judges) and suggest new investment options that are more in line with the customer's current earnings, investment portfolio, and ability to increase investments. Suggest an investment approach for the clients that takes into account their ages, investment potential, risk tolerances, and desired outcomes. What type of investments would you market to them?

OBJECTIVES OF THE CASE STUDY

The competitor(s) must address the following during the role play:

- Demonstrate effective techniques to gather, communicate, and manage client information.
- Determine roles and functions of individuals to perform professional financial service careers.
- Demonstrate understanding of the case study and define the problem(s) to be solved.
- Identify alternatives and the pros and cons of each:

    - Buying individual stocks and bonds vs buying vehicles such as Mutual Funds and ETFs.
    - Mutual Funds vs. ETFs
- Define investment terms such as “risk management” and “rate of return.”