



Financial Sector  
Conduct Authority

**FINANCIAL SECTOR CONDUCT AUTHORITY**  
**NATIONAL FINANCIAL LITERACY SPEECH COMPETITION**  
**GENERIC COMPETITION FRAMEWORK 2021**  
**A competition for Grade 11 learners**



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## 1. INTRODUCTION AND BACKGROUND

For the past two decades, the KwaZulu-Natal Financial Literacy Association (KZNFLA) has hosted the annual Money Talk Speech Competition which was open to Grade 11 learners across KwaZulu-Natal (KZN). The focus of the competition was to encourage learners to become more financially literate through research and the presentation of a five-minute speech on various financial literacy topics. Previous topics included; consumer protection, financial planning, rights and responsibilities, starting a business (entrepreneurship) and engaging with Financial Services Providers (FSP's).

Based on the successes of the KZN model, the Financial Services Board currently known as the Financial Sector Conduct Authority (FSCA) received funding from the Financial Services Consumer Education Foundation (FSCEF) to pilot the same model in Gauteng (GP). The FSCA partnered with the Gauteng Department of Education (GDE) and the Financial Planning Institute (FPI) and in 2016, the inaugural Gauteng School's Financial Literacy Speech Competition was successfully implemented.

After successfully implementing the competition in three provinces in 2017 and then six provinces in 2018, the competition was expanded to all provinces in 2019. This rendered the competition truly national and afforded more learners in the most disadvantaged schools from across the country an opportunity to broaden their financial literacy. The learner participation numbers increased exponentially from 375 in 2016 to 3850 in 2019.

Unfortunately, the competition had to be cancelled in 2020. This was in support of the Department of Basic Education's call for the suspension of all physical and out of school activities to enable school communities to focus on completing the curriculum in the shortened time brought about by the disruption of COVID-19.

The aim of the 2021 Financial Literacy Speech Competition is to increase the participation of learners at all levels, through the extensive use of digital platforms. This will entail learners mirroring the format of the competition during all rounds; the best performer being chosen from school to the national final using the same rubric throughout the stages, but in digital format.

## **2. PROJECT OBJECTIVES**

The objective of the project is to:

- 3.1 Promote financial literacy in schools on topics such as budgeting, savings and investments and consumer rights.
- 3.2 Create awareness on the importance of financial advice.

- 3.3 Promote careers in the financial services industry for example, a Financial Services Provider (FSP).
- 3.4 Encourage entrepreneurship.
- 3.5 Introduce insurance as an investment choice for all individuals and use the youth to discuss financial concepts with their parents.
- 3.6 Integrate theory and practice as an important principle in the Curriculum and Assessment Policy Statement (CAPS)**

### **3. PROJECT OVERVIEW**

The National Financial Literacy Speech Competition for 2021 will be overseen by the FSCA. The project co-ordination and events management is outsourced to **Airlocked Events Management and Projects PTY Ltd (Airlocked)**, a service provider with a national footprint. It will be the responsibility of the relevant Provincial Education Departments (PED) to communicate competition details to participating schools; they will be supported by Airlocked.

The speech competition project will comprise of:

- 2.1 Finals per participating school (school round).
- 2.2 District eliminations – online
- 2.3 Provincial eliminations – online
- 2.4 A national final to be held in Western Cape (Final round – can be online if COVID 19 conditions still persist).

The school round of the competition will be co-ordinated by the relevant PED's. At each provincial final, one winner per district can be accommodated. The PED's with five districts or less can send the winner and the first runner up (2<sup>nd</sup> place) to the provincial finals. The top learners of each province will be invited to participate at the national final.

The FSCA will appoint an external monitoring and evaluation company to monitor and evaluate the competition against success indicators, as well as evaluating the impact of the competition.

### **4. ENTRY REQUIREMENTS**

- 4.1 Grade 11 learners following Business, Commerce and Management stream subjects; Business Studies, Economics and Accounting (provinces may have additional criteria).
- 4.2 Learners must present their speech in English.
- 4.3 Participants must be from quintiles 1, 2 and 3.
- 4.4 All participants must have an assigned teacher to coach the learner throughout the competition.
- 4.5 Participation is subject to consent from both the Head of the school as well as the learners' parents or legal guardian.

- 4.6 Learners who participate will be required to thoroughly research and present a five-minute speech on one of the three financial literacy topics, as described in paragraph in section ten **(10)** below. Learners will present the same researched speech at each competition round and will be assessed, according to the rubric attached, during each round of the competition.
- 4.7 Participants are required to sign the photo and video permission slips in order to have their photos and names captured for marketing and reporting purposes.

## 5. DESCRIPTION OF THE SPEECH COMPETITION ROUNDS

### 5.1 Round one (school/classroom)

- 5.1.1 The first round (school round) will be at classroom level and will be coordinated by the subject specialist of each district in the six provinces.
- 5.1.2 All eligible schools will be invited to participate.
- 5.1.3 Staff from the Consumer Education Department (CED) at the FSCA and Airlocked will assist the provincial coordinators to advocate the requirements for participating in the competition to senior subject specialists from participating districts, if required to do so.
- 5.1.4 Information/resource packs will be provided by the FSCA. The packs will be couriered to District or Provincial offices by the FSCA for further distribution by the PED's. Soft copies will also be available on the CED Website ([www.fscamymoney.co.za](http://www.fscamymoney.co.za)). These packs will have to be supplemented by learners' own research for them to progress in the competition. Can also rely exclusively on their own resources if it helps them in their speeches.
- 5.1.5 The relevant PED's and participating schools will administer and co-ordinate this round with the support of Airlocked;
- 5.1.6 It will be the responsibility of the learner to prepare a researched 5 minute speech on one of the topics provided.
- 5.1.7 Teachers will advertise the competition to all eligible learners
- 5.1.8 **The learners will then present to the teacher adjudicators at school.** A register will be taken at these events.
- 5.1.9 A minimum of ten participants at school level will make the teacher eligible for spot incentives in the form of vouchers.
- 5.1.10 Learners at this level will also be eligible for random incentives (data etc)
- 5.1.11 The school's best learner, based on the rubric and recorded on the FSCA recording sheets, will advance to the next round (District Round).
- 5.1.12 The schools' winners will record their speeches and send the video via a platform to be communicated at start of the competition
- 5.1.13 All participants will receive a digital certificate of participation.
- 5.1.14 The teacher will coach and support the learner.
- 5.1.15 The teacher/s may be asked to make themselves available to be interviewed by the monitoring and evaluation company.
- 5.1.16 Data will also be available, if required, for the uploading of videos unto the dedicated platform.

## 5.2 Round two (District)

- 5.2.1 This round will be for the winners of each school competing at district level.
- 5.2.2 Airlocked will curate all videos per district
- 5.2.3 A schedule determining the district adjudication dates will be developed in conjunction with district officials.
- 5.2.4 The district adjudication process will be hosted online and all adjudicators will sit remotely
- 5.2.5 Airlocked will play all school winners' videos in succession
- 5.2.6 Adjudicators will then enter scores online.
- 5.2.7 At least two judges per district final will be provided by the PED (officials and industry representatives).
- 5.2.8 The winners and the two runners up of this round will receive a medal.
- 5.2.9 The district winner will receive a tablet which will be delivered to his/her school.
- 5.2.10 All participants will receive participation certificates.
- 5.2.11 The winner will progress to the provincial final.

## 5.3 Round three (Provincials)

- 5.3.1 The district winners from each province will compete at the provincial finals
- 5.3.2 Airlocked will curate all videos per province
- 5.3.3 There will be a final in each province.
- 5.3.4 A schedule determining the provincial adjudication dates will be developed in conjunction with provincial coordinators.
- 5.3.5 The provincial adjudication process will be hosted online and all adjudicators will sit remotely
- 5.3.6 Airlocked will be responsible for the hosting and technical coordination of the online events per province.
- 5.3.7 Airlocked will play all school winners' videos in succession
- 5.3.8 Adjudicators will then enter scores online
- 5.3.9 The auditor will be responsible for ensuring that the scores are honest and fair.
- 5.3.10 At least five judges per provincial final will be provided by the FSCA (officials and industry representatives).
- 5.3.11 All the finalists will receive certificates.
- 5.3.12 The winners of this round will also receive a personalised framed certificate.
- 5.3.13 Teachers, district and provincial officials will receive personalized certificates.
- 5.3.14 A number of prizes will be awarded at the provincial finals. These are specified in paragraph 9.

## 5.4 Round four (National)

- 5.4.1 The winner from each province will compete at the national finals which will be hosted in Western Cape.
- 5.4.2 The FSCA will be responsible for the event logistics.

- 5.4.3 The travelling, meals and accommodation cost for the winning learners, their teachers, their district officials and the provincial coordinators per province will be covered by the FSCA.
- 5.4.4 The service provider will be responsible for events management which will include; catering for learners, teachers and adjudicators, photography and videography, décor for the stage, prize table and judges table, gifts for the adjudicator, timekeeper and auditor (box of chocolates), development and distribution of a programme book, sourcing of a Master of Ceremonies as well as the entertainment for the event. This also includes sound and technical support.
- 5.4.5 The responsibilities of the learner, teacher, adjudicator and timekeeper remain as is in the school and district rounds of the competition.
- 5.4.6 The auditor will be responsible for ensuring that the scores are honest and fair.
- 5.4.7 All the finalists will receive personalised certificates.
- 5.4.8 The top three learners will receive personalised framed certificates.
- 5.4.9 The winner will receive a large engraved floating trophy.
- 5.4.10 The winner will also receive investment prizes as described in paragraph 9:
- 5.4.11 The Financial Planning Institute (FPI) will also facilitate a financial planning sessions for the top three learners and their families at no cost.
- 5.4.12 If a physical competition cannot be held, an online event will be hosted.

## **6. ADJUDICATION PROCEDURES**

- 6.1. The adjudicators in the district, provincial and interprovincial finals will be led by a Chief Adjudicator.
- 6.2. The Chief Adjudicator will be assisted by representatives from various financial institutions such as the FSCA, National Credit Regulator (NCR), Financial Planning Institute (FPI), Financial Services Consumer Education Foundation (FSCEF), INSETA and representatives from the PEDs/and/or the Department of Basic Education.
- 6.3. At each district final, a maximum of **3** and a minimum of **2** adjudicators will adjudicate.
- 6.4. At each provincial and the national final, **5** adjudicators will adjudicate.
- 6.5. The results of the provincial and national rounds will be audited by an independent representative from the South African Institute of Chartered Accountants (SAICA).

## **7 COMPETITION PROCEDURES**

- 7.1 At the provincial and national finals an auditor will be present.
- 7.2 Learners must be dressed neatly in school uniform in the video presentation. .
- 7.3 Speech procedure from when a learner is declared a winner at school:
  - 7.3.1. Learner will record the winning speech on a device.
  - 7.3.2. Learner can do as many takes as needed, but final video must be done in one go (not to be edited) – this will be checked.
  - 7.3.3. Teacher will check and approve.
  - 7.3.4. Video will then be sent by WhatsApp or other means to a platform curated by

Airlocked.

- 7.4 Speech procedure from when a learner is declared a winner at District and Provincial finals.
- 7.4.1. Learner will be given an opportunity to improve speech as long as it is on same topic.
  - 7.4.2. Learner will rerecord the winning speech on a device
  - 7.4.3. Learner can do as many takes as needed, but final video must be done in one go (not to be edited) – this will be checked.
  - 7.4.4. Teacher will check and approve.
  - 7.4.5. Video will then be sent by WhatsApp or other means to a platform curated by Airlocked.
- 7.5 Airlocked will be responsible for all the administration and events management of all the rounds including:
- 7.5.1. Curating videos
  - 7.5.2. Setting up times for adjudication from the second round for all provinces
  - 7.5.3. Processing scores
  - 7.5.4. Collecting and validating physical score sheets
  - 7.5.5. Ensuring the effective provision of all technical services on the adjudication days
  - 7.5.6. Delivering prizes and certificates to winners
  - 7.5.7. Delivering all incentive vouchers
  - 7.5.8. Communicating and liaising with schools and officials during all phases of the competition
- 7.6 The independent monitoring and evaluation company will be present, at random competition rounds, to interview adjudicators, teachers and/or learners where it is deemed appropriate.

## **8 SUPPORT TO TEACHERS AND LEARNERS**

- 8.1 The initial point of contact for the teachers and learners will be the relevant PED representative who will then communicate pressing issues to the FSCA.

### **8.2 Hard copy content resources**

The FSCA will provide hard copy and electronic copies of resources to PED officials. Electronic copies of these resources are also available on the following website:

[www.fscamymoney.co.za](http://www.fscamymoney.co.za)

### **8.3 Human resources**

The FSCA will be available telephonically and via email to provide any content support to teachers and learners. Contact details are:

- [colin.stevensr@fscaco.za](mailto:colin.stevensr@fscaco.za)
- (+27) 12 367 7858 / 083 513 1248 – Colin Stevens

#### 8.4 Coaching

The Financial Planning Institute (FPI) will provide coaching support to the finalists. The coaching will include presentation tips as well as improvements to the content of the learner's speeches. Contact details are:

- Tel: (+27) 11 470 6111 - Ms Riana Badenhorst
- Fax: (+27) 86 631 2485
- E-mail: [Riana@fpi.co.za](mailto:Riana@fpi.co.za)

### 9 PRIZES

9.1 **Classroom round** – Spot incentives (data and vouchers)

9.2 **District round** - The FSCA will provide the following:

- 9.2.1 Personalised certificates for the participants
- 9.2.2 Medals for the top three learners
- 9.2.3 **All winners will receive a tablet with internet connectivity**

9.3 **Provincial round** - The FSCA will provide the following:

- 9.3.1 The finalists
  - 9.3.1.1 Personalised certificates of participation
- 9.3.2 The winners
  - 9.3.2.1 Winner: Prize to the value of R 30 000.00
  - 9.3.2.2 First runner-up: Prize to the value of R 15 000.00
  - 9.3.2.3 Second runner-up: Prize to the value of R 7 500.00
  - 9.3.2.4 Personalised certificate
  - 9.3.2.5 The services of a CERTIFIED FINANCIAL PLANNER ® from the FPI to provide pro-bono financial planning advice to the parents/legal guardians and the top three learners for the purposes of disbursing the prize money.

**PLEASE NOTE: THE PRIZES FOR THE TOP THREE LEARNERS ARE INVESTMENT PRIZES. CASH WILL NOT BE DISBURSED. THE PRIZE WILL BE PAID IN ACCORDANCE WITH THE FINANCIAL PLANNING ADVICE PROVIDED BY THE FPI**

- 9.3.3 The schools of the top three learners
  - 9.3.3.1 Winner: Prize to the value of R 30 000.00
  - 9.3.3.2 First runner-up: Prize to the value of R 15 000.00
  - 9.3.3.3 Second runner-up: Prize to the value of R 7 500.00

**PLEASE NOTE: SCHOOLS WILL BE REQUIRED TO IDENTIFY ITEMS WHICH WILL SUPPORT THE SCHOOLS' DELIVERY OF THE CURRICULUM.**

- 9.3.1 The teachers of the finalists (only one teacher per finalist)
  - 9.3.1.1 Personalised certificate of participation
  - 9.3.1.2 R 1000.00 voucher
  
- 9.3.2 Subject advisor/district official for the finalists (only one official per finalist)
  - 9.3.2.1 Each district coordinator will receive a R 1000.00 voucher (please note: if two or more learners come from one district the voucher will remain to the value of R 1000.00).
  
- 9.3.3 The schools of the finalists
  - 9.3.3.1 The FPI will provide a pro bono financial literacy day to the staff/teachers at the schools of the finalists. This event will include one on one appointment between the teacher and the financial adviser. Logistics to be confirmed.
  
- 9.3.4 Hosting school for the provincial final
- 9.3.5 Provincial coordinator
  - 9.3.5.1 The provincial coordinator will receive a framed certificate of appreciation and R 1000 gift voucher.

#### 9.4 National round

- 9.4.1 The **top three** learners will receive:
  - 9.4.1.1 Winner: Prize to the value of R 30 000.00
  - 9.4.1.2 First runner-up: Prize to the value of R 15 000.00
  - 9.4.1.3 Second runner-up: Prize to the value of R 7 500.00
  - 9.4.1.4 Personalised certificates
  - 9.4.1.5 Trophies.
  - 9.4.1.6 Full bursaries for a three-year qualification at a public university

**The bursary includes Tuition fees, Textbooks, Accommodation with meals and a monthly stipend. The bursary will be for a period of three (3) years only.**

## 10 TOPICS and Rubric

### **TOPIC 1: In for a penny, in for a pound; taking care of the Rands and cents!**

#### AIM OF THE TOPIC:

*The aim of this topic is to **create awareness around money management**. It includes the need to have a sound financial plan and knowing where to go for financial advice on how to save and invest money; how to avoid getting into a debt trap and how to avoid get rich quick scams.*

### **TOPIC 2: Setting our financial GPS': life - long journey with money...**

#### AIM OF THE TOPIC:

*To create awareness around **financial planning** to enable people to manage their finances, build wealth and ensure that they can retire comfortably without depending on the government or their families.*

### **TOPIC 3: Choices: growing my business or someone else's?**

#### AIM OF THE TOPIC:

*The aim of this topic is to demonstrate an understanding of what planning it takes to start and grow a business. It includes understanding the importance of a proper planning in starting up and when the business is running what is needed to grow it further. This includes how personal discipline impacts the business.*

ADJUDICATING ITEMS	RATING	TOPICS		
		TOPIC 1	TOPIC 2	TOPIC 3
		<b>In for a penny, in for a pound; taking care of the Rands and cents!</b>	<b>Setting our financial GPS': life - long journey with money...</b>	<b>Choices: growing my own business or someone else's?</b>
		The aim of this topic is to create awareness around money management. It includes the need to have a sound financial plan and knowing where to go for financial advice on how to save and invest money; how to avoid getting into a debt trap and how to avoid get rich quick scams.	To create awareness around financial planning to enable people to manage their finances, build wealth and ensure that they can retire comfortably without depending on the government or their families.	The aim of this topic is to demonstrate an understanding of what planning it takes to start and grow a business. It includes understanding the importance of a proper planning in starting up and when the business is running what is needed to grow it further. This includes how personal discipline impacts the business.
<b>Introduction (States the purpose)</b>  5	<b>5</b>	The purpose is clear and captures the listener's attention		
	<b>4</b>	The purpose is stated but attention is not totally captured.		
	<b>3</b>	The purpose is only apparent.		
	<b>0 -2</b>	The purpose is not evident.		

<b>Research (Supports Ideas)</b>  15	<b>13 - 15</b>	Shows an EXCELLENT depth of research and mentions facts that cover ALL the aspects and more as stated in aim of topic	Shows an EXCELLENT depth of research and mentions facts that cover ALL the aspects and more as stated in aim of topic	Shows an EXCELLENT depth of research and mentions facts that cover ALL the aspects and more as stated in aim of topic
	<b>10 - 12</b>	Shows GOOD research and mentions SOME facts that cover the aspects as stated in aim of topic	Shows GOOD research and mentions SOME facts that cover the aspects as stated in aim of topic	Shows GOOD research and mentions SOME facts that cover the aspects as stated in aim of topic
	<b>6 - 10</b>	Shows AVERAGE research done and covers a LIMITED amount of facts around the areas stated in topic aims.	Shows AVERAGE research done and covers a LIMITED amount of facts around the areas stated in topic aims.	Shows AVERAGE research done and covers a LIMITED amount of facts around the areas stated in topic aims.
	<b>0 - 5</b>	Shows very MINIMAL research done and barely covers the aims stated in topic description	Shows very MINIMAL research done and barely covers the aims stated in topic description	Shows very MINIMAL research done and barely covers the aims stated in topic description
<b>Content (Organises Content)</b>  15	<b>13 - 15</b>	Displays an excellent and thorough understanding of the need and function of Money Management, Savings, Investment, debt consequences and the importance of effective Budgeting	Displays an excellent and thorough understanding of what financial planning (FP) is, why the profession exists, the path to a career in FP and the different kinds of skills needed in the profession.	Displays an excellent and thorough understanding of, what entrepreneurship is, the tools and skills needed and to grow a business. Also shows outstanding awareness of support available for entrepreneurs in South Africa.
	<b>10 - 12</b>	Displays good awareness of the need and function of Money Management, Savings, Investment, debt consequences and the importance of Budgeting.	Displays a good understanding of what financial planning (FP) is but gives only some reasons for the existence of FP, touches superficially on a career in FP and mentions only shallowly the set of skills needed in the profession.	Displays an excellent and thorough understanding of, what entrepreneurship is, the tools and skills needed and to grow a business. Also shows outstanding awareness of support available for entrepreneurs in South Africa.

	<b>6 -10</b>	Displays an average mindfulness of Money Management, Savings, Investment, debt consequences and Budgeting.	Displays an average understanding of what financial planning (FP) is, very limited reasons for the existence of FP, touches slightly on a career in FP and mentions minimally of the skills needed in the profession.	Displays an average understanding of, what entrepreneurship is, limited knowledge of the tools and skills needed and how to grow a business. Shows an average awareness of support available for entrepreneurs in South Africa.
	<b>0 - 5</b>	Displays little awareness of Money Management, Savings, Investment, debt consequences and Budgeting. Topic areas basically defined only.	Displays very little understanding of what financial planning (FP) is, no or very little reasons for the existence of FP, no or little mention of a career in FP and mentions no or little of the of skills needed in the profession.	Displays very little understanding of, what entrepreneurship is, the tools and skills needed and no or little knowledge of how to grow a business. Also shows no or little awareness of support available for entrepreneurs in South Africa.
<b>Conclusion (Summarise main ideas)  10</b>	<b>9 - 10</b>	The conclusion unites the important points of the speech and encourages future discussion.		
	<b>7 - 8</b>	The conclusion unites the important points of the speech but does not explore further		
	<b>4 - 6</b>	The conclusion only summarizes the main ideas.		
	<b>0 - 3</b>	The speech ends without a summary.		
<b>Delivery  5</b>	<b>5</b>	Demonstrates an exceptional awareness of listener's needs. Speaks very clearly with appropriate vocabulary and accurate information. Uses tone, speed, and volume as tools. Always appears comfortable with audience		
	<b>4</b>	Shows some awareness of listener's needs. Speaks clearly with mostly apt vocabulary and information. Changes tone and volume at times. Appears comfortable with audience.		
	<b>3</b>	Shows limited awareness of listener's needs. Speaks clearly with an average vocabulary and some accurate information. Limited variation of tone and volume. Appears uncomfortable with audience at times		
	<b>0 -2</b>	Shows little or no awareness of listener's needs. Speaks inaudibly with a limited vocabulary and some incorrect information. Little or no variation of tone and volume. Appears unconnected and uncomfortable with audience.		

## SUMMARY TABLE

ADJUDICATING ITEMS	RATINGS				
	TOTAL	EXCELLENT	GOOD	AVERAGE	NOT ACHIEVED
<b>Introduction (States the purpose)</b>	5	5	4	3	0 - 2
<b>Research (Supports Ideas)</b>	15	13 - 15	10 – 12	6 – 9	0 - 5
<b>Content (Organises Content)</b>	15	13 - 15	10 – 12	6 – 9	0 - 5
<b>Conclusion (Summarise main ideas)</b>	10	9 - 10	7 – 8	4 - 6	0 -3
<b>Delivery</b>	5	5	4	3	0 - 2

## 11 TRAVEL AND ACCOMMODATION

- 11.1 Transportation and accommodation requirements are customised to each participating province at provincial and national rounds of the competition.
- 11.2 There will be **no transport** and accommodation offered at the following rounds for each province:
- 11.3.1 School/Circuit round
  - 11.3.2 District round
  - 11.3.3 Provincial rounds
- 11.4 Transport and accommodation will be provided for the **national round** as per below. Please also note that:
- 11.4.1 The FSCA will not pay for any subsistence for teacher, district and provincial officials.
  - 11.4.2 The FSCA's appointed service provider will source:
    - 11.4.2.1 transport to and from an agreed upon pick-up point for the finalists, their accompanying teachers, the district coordinator and the provincial coordinator; and
    - 11.4.2.2 two night's accommodation for the finalists and their accompanying teachers, the district coordinator and the provincial coordinator. This will include dinner and breakfast.

**PLEASE NOTE: WHILE THE FSCA WILL PAY FOR THE COSTS OF THE TRANSPORT AND ACCOMMODATION AT SOME LEVELS OF THE COMPETITION, THE PROVINCES WILL CARRY ALL LIABILITY AND MUST ENSURE THE INDEMNITY OF ALL PARTIES CONCERNED. LEARNERS AND TEACHERS MUST PROVIDE ORIGINAL INDEMNITY FORMS TO AIRLOCKED.  
NO INDEMNITY FORM. NO TRANSPORT**

## 12 INDEMNITIES

- 12.1 Though the FSCA will cover the cost for transport and accommodation as specified in the document the FSCA will carry no responsibility for teachers, learners or departmental officials.
- 12.2 It is the sole responsibility of the department of education to ensure all indemnities for teachers, learners and departmental officials are legal and binding.
- 12.3 The FSCA is not liable for the conduct of learners, teachers or departmental officials.
- 12.4 No learner, teacher or departmental official will be permitted to use FSCA funded transport and/or accommodation if the FSCA does not have copies of all indemnity forms five (5) days before the use of the FSCA funded transport or accommodation.
- 12.5 A learner will not be permitted to travel without an accompanying teacher who will be responsible for the learner.

- 12.6 All learners will be required to behave responsibly and will refrain from any illegal activities which will be sanctioned **by immediate disqualification** from the competition.
- 12.7 It is the responsibility of the department to ensure that all documentation required for travel is provided to the FSCA appointed service provider.

## 13 FUNDING

The project management and the stated travelling and accommodation for the project will be funded by the FSCA through the FSCEF grant.

## 14 ROLES AND RESPONSIBILITIES

### 14.1 Adjudicator

- 14.1.1 The judge will adjudicate based on the rubric supplied.
- 14.1.2 The judge will be required to fill in the score sheets correctly and accurately and provide this information to the timekeeper.
- 14.1.3 The judge must double check that the scores have been correctly entered electronically by the timekeeper.
- 14.1.4 The judge may be interviewed by the monitoring and evaluation staff.
- 14.1.5 At least two judges are required on the day,

### 14.2 Learner

- 14.2.1 The learner must be dressed in formal school uniform
- 14.2.2 The learner must have a 5 minute researched speech prepared and be well prepared for the day.
- 14.2.3 The learner may use cue cards or notes, but **not power point presentation or other props**, in their speech.
- 14.2.4 If the learner is successful in going to the next round, he/she will speak on the same topic as in round one.
- 14.2.5 Adjudicator tips can be viewed in Addendum A

### 14.3 Teacher

- 14.3.1 The teacher will attend, coach and support the learner.
- 14.3.2 The teacher/s may be interviewed by monitoring and evaluation staff.
- 14.3.3 The teacher will travel with the learner to the national final.

### 14.4 Service provider

- 14.4.1 The FSCA has appointed a service provider, Airlocked, to project manage the processes in conjunction with the PED's. The services provider will be responsible for the following:

- 14.4.1.1 Delivering resources to districts
  - 14.4.1.2 Assisting Districts with scheduling all rounds of competition.
  - 14.4.1.3 Delivering medals and other prizes to schools and learners.
  - 14.4.1.4 Comprehensive events management for the district, provincial and interprovincial finals in liaison with Provincial Coordinator.
  - 14.4.1.5 Liaising at with officials to ensure smooth running of all finals.
  - 14.4.1.6 Administering and logistics of all finals.
- 14.4.2 The above services required from the appointed service providers, will have to cater for all the PED's.
- 14.4.3 The service provider will meet with provincial Coordinators at least two times per province to discuss and clarify implementation plans.

## **14.5 Financial Sector Conduct Authority**

- 14.5.1 The appointment of the service provider.
- 14.5.2 Project management of the project.
- 14.5.3 Provision of content/topics for the project.
- 14.5.4 Media liaison.
- 14.5.5 Liaison with department co-ordinators.
- 14.5.6 Setting up meetings and drafting minutes and agendas for co-ordinating meetings.

## **14.6 PED's**

- 14.6.1 Liaising with schools.
- 14.6.2 Distribution of material to schools.
- 14.6.3 Coordinate all logistics in liaison with FSCA and Airlocked at school, district, provincial and national levels.
- 14.6.4 Ensure that learners and teachers sign indemnity forms.
- 14.6.5 Ensure that learners sign the FSCA's photo and video permission slip forms.

## **15 TIMELINES**

The following dates are proposed:

- 15.1 Schools rounds completed by 31 May 2021
- 15.2 District finals completed by 31 July 2021.
- 15.3 Provincial finals to be held by 31 August 2021
- 15.4 National Final – **Friday 15 October 2021**

## **16 MONITORING AND EVALUATION**

The project task team will be responsible for the implementation plan and will include representatives from the CED, PED's, Financial Planning Institute (FPI), other stakeholders and an external monitoring and evaluation service provider.

The monitoring and evaluation process will include reviews by the PED's, district officials, teachers and learners in the provincial finals and interprovincial finals. **This will be done at convenient times in consultation with the PED coordinators.**

## 17 ADDENDUM A – CHIEF ADJUDICATOR’S ‘TOP TIPS’ FOR LEARNERS

Below are a few tips to learners from the judges themselves who have judged previous competitions.

- 17.1 **Pick the topic you are most comfortable to speak about:** When picking a topic try to choose one which you would like to know more about. This will make you enthusiastic to conduct research around the topic and to speak about the topic.
- 17.2 **Research your topic thoroughly:** Remember the judges are all seasoned experts in the field of financial literacy, they will know if a speech has been well researched or not. If you know your topic very well you will be comfortable in what you are saying and this will be come across to the judges.
- 17.3 **Time yourself and stick to the time allocation:** The timekeeper will stop you if you speak longer than the time allowed. There will be a bell to indicate when you have 30 seconds at this point you should begin your conclusion. Another bell will ring when you have 10 seconds left and a continuous bell will ring when your time is up. You will be penalised if you speak longer than the allotted time.
- 17.4 **Take careful note of your tone:** Be careful not to speak too quickly or to speak with no expression. Both put your audience off. Practice by saying your speech to someone else who can give you input.
- 17.5 **Practice, practice, practice:** Practice really does make perfect! The more you practice the more comfortable you will become with your speech.
- 17.6 **Relax:** Begin by addressing the audience. It buys you time and calms your nerves. Pause, smile and count to three before saying anything. ("One one-thousand, two one-thousand, three one-thousand. Pause. Begin.) Transform nervous energy into enthusiasm.
- 17.7 **Make sure to keep eye contact with the audience:** Think about how you lose interest if you are having a conversation and the person keeps on looking over your shoulder! A tip is to pick three people in the audience (one of the left, one in the centre of the audience and one on the right). Make sure to address each of these people as you speak- this will create the sense that you are speaking to the whole audience.
- 17.8 **Use your body to convey your message:** make sure you do not ‘bob’ up and down on your feet, be careful of pacing up and down the stage. If you want to emphasize point use hand gestures but make sure they do not distract from your message. When practicing your speech ask others for opinions on if your body matched the verbal message you are trying to get across.
- 17.9 **Don’t apologize for any nervousness or problem:** the audience probably never noticed it.
- 17.10 **Enjoy yourself!** Nothing impresses the judges more than a speaker who is well-prepared enjoys speaking. This is your chance to stand out from the crowd. Smile, and enjoy every moment!