



<b>Category</b>	Instructional Materials
<b>Judge Number</b>	3-1
<b>Entry Number</b>	IS-002
<b>Entry Title</b>	The Road to Financial Wellness Workbook

An overview of instructions for judges to complete this form is contained in the cover sheet, Assessment Form Overview Aug2011.doc.

Note Outline numbering is for ease of reference in judging and does not imply order of importance among or within the assessment areas.

<b>1. Information Design</b>	
<b>Assessment Area</b>	<b>Comments and Suggestions for Improvement</b>
<b>1.1 Organization.</b> How well is the information organized?	
<ul style="list-style-type: none"> <li>How clearly evident is the structure? How logical and consistent is the organization?</li> <li>Is information presented in order of importance?</li> <li>How appropriate are topic lengths for the purpose and audience?</li> <li>Is text consistently broken into subunits, categorized by headings and subheadings?</li> </ul>	<p>The structure is clearly evident, logical, and consistent. The information is presented in an orderly fashion with the most important information first.</p> <p>Topics are the appropriate length for the purpose of the document and for its intended audience.</p> <p>Units and subunits are clearly described in headings and subheadings.</p>
<b>1.2 Content Scope.</b> How suitable is the scope of the material for the audience and purpose?	
<ul style="list-style-type: none"> <li>Is essential information included, or is the scope too narrow? Is the content suitably limited, or is the scope too broad?</li> <li>How easily can the user find additional resources, contact information, or technical support if needed?</li> <li>Are quick-start procedures, tutorials, appendices, or reference sections included or referenced with links, when helpful and appropriate?</li> </ul>	<p>The scope of the document is neither too narrow nor too broad. The content is suitable to the sections of the document.</p> <p>Website links and other informational resources are provided sparingly in the document. For example, on page 58, the <a href="http://pwceadvisor.pwc.com">pwceadvisor.pwc.com</a> website offers additional information regarding college saving strategies.</p> <p>There are more indications of what benefits you can look for from, for example, your employer. For example, some employers provide legal service benefits that include will preparation or identity theft defenses. The information is too broad to apply in every case to every reader, but it will be helpful to some readers and not everyone would know to ask for it.</p>
<b>1.3 Visual Elements.</b> How effective are the text and graphic elements or graphic treatments in support of the content that they present? Specifically, comment on each of the following subareas.	
<b>1.3.1 Layout and Presentation</b>	
<ul style="list-style-type: none"> <li>How neat and visually balanced is the page, screen display, or user interface? How well does the layout use white or blank space?</li> <li>How effectively does the visual layout support different information types, such as tables, figures, or embedded video?</li> <li>How well does the layout enhance comprehension?</li> </ul>	<p>The presentation and layout are exceptional. The pages are well-balanced between white space, text, and illustrations.</p> <p>The visual layout supports tables, figures, and planning guides. The layout of questions with “Yes” and “No” responses make the sections easy to use.</p> <p>The layout contributes to the reader’s overall comprehension of the content and use of the workbook.</p>

Category	Entry	Judge
Instructional Materials	IS-002	3-1

1. Information Design	
Assessment Area	Comments and Suggestions for Improvement
<p><b>1.3.2 Visual Appeal</b></p> <ul style="list-style-type: none"> <li>How appropriate is the design for the delivery medium?</li> <li>How attractive and engaging is the appearance?</li> </ul>	<p>The design is appropriate to the delivery mechanism. The entire document is attractive and engaging in appearance. The fold-out – pull-out worksheets are especially useful for the reader.</p>
<p><b>1.3.3 Color and Shading</b></p> <ul style="list-style-type: none"> <li>If present, how consistent is the use of color or grayscale? Does color or shading serve a purpose?</li> <li>How well does color or shading add to the appeal of the material?</li> </ul>	<p>The use of color serves to separate sections of the workbook for the user. The colors add to the overall appeal of the document.</p>
<p><b>1.3.4 Typography</b></p> <ul style="list-style-type: none"> <li>How well do the choices of typeface and text characteristics support meaning and readability?</li> <li>How effectively does heading typography signal the information hierarchy?</li> <li><i>Electronic entries only:</i> Can text be resized by the user?</li> <li>Is the text quality (crispness) suitable for the delivery medium?</li> </ul>	<p>In most cases, the type face and choice of colored fonts works well. However, the text in pale green on the first page and Pg. 41 is difficult to read. In some lights, it is almost impossible to read.</p> <p>Generally speaking, the headings step you through the planning process in a logical manner.</p>
<p><b>1.3.5 Artwork</b> (Examples: graphics, tables, photographs, animation)</p> <ul style="list-style-type: none"> <li>How well do charts, diagrams, and illustrations support textual content? Is the artwork well executed and appropriately placed in relation to the text it supplements?</li> <li>Are artwork, tables, and multimedia elements appropriately introduced and explained in the text?</li> <li>How effectively does the artwork present the information versus another presentation choice, such as text only?</li> <li><i>Electronic entries only:</i> If present, how appropriate and helpful (or distracting) is animation or simulation? How well does the animation supplement the narration or written material?</li> </ul>	<p>Charts, diagrams, and illustrations support the text and increase readability and usability. The graphics give the material a more friendly feel and support the user's actions of answering questions and completing the worksheets.</p>
<p><b>1.3.6 Consistency of Design Implementation</b></p> <ul style="list-style-type: none"> <li>How consistent is the usage of design elements?</li> <li>How consistent is the placement of design elements in support of the overall consistency of presentation?</li> <li>Do labels, captions, and callouts showcase information consistently and logically?</li> </ul>	<p>The design elements including the use of tabs, heading, and text blocks are consistent and their placement contributes to the overall consistency of the document.</p>
<p><b>1.4 Navigation.</b> How easily can the user find information? How well do the navigation aids support a positive user experience? Specifically, comment on each of the following subareas.</p>	
<p><b>1.4.1 Table of Contents or Electronic Equivalent</b></p> <ul style="list-style-type: none"> <li>If present, how well developed, accurate, and consistent is the table of contents?</li> <li>If not present, is a table of contents needed?</li> </ul>	<p>The Table of Contents uses the same color pallet as the chapter tabs and assists the reader in navigating through the document as a whole.</p>

Category	Entry	Judge
Instructional Materials	IS-002	3-1

## 1. Information Design

Assessment Area	Comments and Suggestions for Improvement
<p><b>1.4.2 Signposts and Cues</b> (Examples: headers, footers, page numbers, tabbed dividers)</p> <ul style="list-style-type: none"> <li>Are page or screen headers present to indicate section contents? How well do headers and footers support the organization of sections (topics) and subsections (subtopics)?</li> <li>How clearly identified and appropriately positioned are notes, cautions, and warnings? How well do the note types follow conventions for their meaning?</li> <li>Are overviews and summaries provided where appropriate?</li> </ul>	<p>Headers and tabbed dividers offer the reader signposts and cues to support the use of the workbook.</p> <p>Overviews and summaries help to set the expectations of the reader and guide the reader through the use of the workbook.</p>
<p><b>1.4.3 Interface Design</b> (<i>Electronic entries only</i>)</p> <ul style="list-style-type: none"> <li>How intuitive and usable is the interface navigation? Can users easily jump around within the interface? Can users reverse direction on linked paths or browse strings?</li> <li>How well does the interface conform to platform (operating system) design standards?</li> <li>How appropriately does the interface apply standard GUI conventions? Do link colors and behaviors follow conventional use in all link states?</li> <li>Do links, buttons, bookmarks, and Flash modules work properly?</li> </ul>	N/A
<p><b>1.4.4 Cross-references</b> or <i>Electronic Equivalent</i></p> <ul style="list-style-type: none"> <li>Are cross-references accurate? Do links resolve correctly?</li> <li>How well does the cross-reference or link text describe the target information? How relevant is the information found at the target?</li> </ul>	N/A
<p><b>1.4.5 Index</b></p> <ul style="list-style-type: none"> <li>If present, how well developed and constructed is the index? How accurate and consistent in form is the index?</li> <li>Does the index provide alternative ways to locate material, using cross-references, inverted wording, and synonyms?</li> <li><i>Electronic entries only:</i> Is the index searchable, using text entry, alphabet navigation links, or other navigation aids?</li> <li>If not present, is an index needed?</li> </ul>	N/A There is no index, but an index might help the reader to locate information or worksheets.
<p><b>1.4.6 Search</b> (<i>Electronic entries only</i>)</p> <ul style="list-style-type: none"> <li>If present, how intuitive is the full-text search capability? Does search support wildcards, case sensitivity, and word variation?</li> <li>If not present, is a search capability needed?</li> </ul>	N/A

Category	Entry	Judge
Instructional Materials	IS-002	3-1

1. Information Design	
Assessment Area	Comments and Suggestions for Improvement
<b>1.5 Publication or Delivery Method.</b> How effectively exploited is the chosen delivery method? Specifically, comment on each of the following subareas.	
<b>1.5.1 Choice of Delivery Medium</b> (Examples: print, computer screen, handheld device) How appropriate is the choice of delivery medium or media for the competition category and purpose?	The delivery method is very appropriate for the nature of the material. The printed workbook helps the reader to keep widely diverse piece of information together in one place to assist in the planning process with financial professionals and legal advisors.
<b>1.5.2 Implementation</b> <ul style="list-style-type: none"> <li>• Are the design and implementation appropriate for the chosen delivery method? Do the design and implementation capitalize on the inherent features of the delivery method?</li> <li>• <i>Electronic entries only:</i> Does the design minimize the need to scroll?</li> <li>• <i>Electronic entries only:</i> Are multimedia elements (sound, video, animation, interactivity) used appropriately to support and enhance the purpose? Are elements easy to use and of high quality (resolution, sampling rate)?</li> <li>• <i>Print entries only:</i> How appropriate are the production materials (paper, ink, cover material), finished size, and binding for the purpose and audience? Are the materials of suitable quality?</li> </ul> Note Additional implementation aspects of print entries are covered under <b>1.3 Visual Elements</b> .	The design and implementation are appropriate for the delivery method. The binding chosen for the workbook allows it to lie flat on the desk or table for the user to enter personal data into the worksheets and pages.
<b>1.5.3 Platforms and Web Browsers</b> ( <i>Electronic entries only</i> ) <ul style="list-style-type: none"> <li>• Is the behavior as expected for the specified platforms (operating systems) and web browsers?</li> <li>• Are any system and browser requirements explained to the user?</li> </ul>	N/A
<b>1.6 Accessibility.</b> How well are differently abled users accommodated? Specifically, comment on each of the following subareas.	
<b>1.6.1 Alternative Access</b> ( <i>Electronic entries only</i> ). (Examples: captions, screen-reader capability) <ul style="list-style-type: none"> <li>• Can a user access information in multiple ways, such as tooltips (Alt text) or keyboard shortcuts?</li> <li>• Do audio, video, and other non-text elements have alternative ways to access the information, such as captions and transcripts?</li> </ul>	N/A
<b>1.6.2 Type Size, Color, and Contrast</b> <ul style="list-style-type: none"> <li>• How suitable is type size and color for users with low vision?</li> <li>• Do color choices enable color-blind users to visually interpret the information?</li> </ul>	The type size is appropriate for users with low vision, but some choices of font colors make it difficult to read the text. For example, the text at the bottom of the first page and on Pg. 41 is very difficult to read. The use of a darker color for the font would increase readability of these sections.

Category	Entry	Judge
Instructional Materials	IS-002	3-1

1. Information Design	
Assessment Area	Comments and Suggestions for Improvement
<p><b>1.6.3 Compliance</b> (<i>Electronic entries only</i>). How well does the information design conform to accessibility guidelines and applicable national regulations?</p> <ul style="list-style-type: none"> <li>• <i>Material for a non-U.S. entity</i>: How well does the design follow requirements of the W3C WCAG 2.0, which are considered the minimum for entities whose requirements are stricter than U.S. requirements? See <a href="http://www.w3.org/TR/WCAG20/">http://www.w3.org/TR/WCAG20/</a></li> <li>• <i>Material published for or by the U.S. government</i>: How well does the design follow the requirements in Section 508 of the U.S. Rehabilitation Act? See <a href="http://www.section508.gov/">http://www.section508.gov/</a></li> </ul>	N/A
<b>1.7 Instructional Design</b> ( <i>Instructional Materials only</i> ). Comment on each of the following additional subareas.	
<p><b>1.7.1 Learning Objectives</b></p> <ul style="list-style-type: none"> <li>• How clearly are the learning objectives and outcomes defined?</li> <li>• Are objectives performance based and measurable or observable?</li> <li>• Do the objectives require learners to apply the skills and knowledge that the material presents?</li> </ul>	<p>Learning objectives (in this case, Financial Goals) are clearly defined. The text helps the reader to define what is important for that individual, and then create plans that help to achieve those personal objectives.</p> <p>Objectives are measurable and observable. The objectives require the reader to apply the skills and knowledge presented in the materials.</p>
<p><b>1.7.2 Learner Assessments</b></p> <ul style="list-style-type: none"> <li>• Does each learning objective have a corresponding knowledge check, practice, or learning activity? How accurately do learner assessments reflect and support the learning objectives?</li> <li>• Are learner assessments appropriately placed in relation to when the skills and knowledge are presented?</li> <li>• Do assessments provide both reinforcing and corrective feedback that clearly identifies correct and incorrect answers? <i>Self-paced learning only</i>: Is the learner given more than one chance to answer the questions?</li> </ul>	<p>Each chapter represents a financial objective, for example, Savings, and helps the reader to determine the purpose or obstacles for that objective.</p> <p>Lessons are in the form of mini case studies of others with the same objective.</p> <p>The assessments are done through the use of worksheets that assist the reader in gathering personal data.</p>
<p><b>1.7.3 Learner Interactivity</b></p> <ul style="list-style-type: none"> <li>• Do the activities, such as examples, scenarios, and demonstrations, engage the learner in the material?</li> <li>• Is a method provided for the learner to ask questions or raise issues?</li> <li>• <i>Self-paced learning only</i>: Does feedback language coach the learner toward the right answer without revealing the answer? Does feedback include what to do next?</li> </ul>	<p>Activities in the workbook are interactive and scenarios are used to demonstrate financial lessons. The scenarios are engaging and assist in the learning process.</p> <p>Learning through the use of the workbook is self-paced and guides the reader toward the learning objectives without supplying the answers for him.</p> <p>Suggestions are made as to what professional advisors can assist the user in meeting the financial goals established in the process.</p>

Category	Entry	Judge
Instructional Materials	IS-002	3-1

1. Information Design	
Assessment Area	Comments and Suggestions for Improvement
<p><b>1.7.4 Instructional Method</b> (Examples: self-paced computer-based training, web-based training, instructor-led training, live chat, blended)</p> <ul style="list-style-type: none"> <li>How appropriate is the method to the audience and purpose?</li> <li>Is a variety of instructional methods used to present information?</li> <li>Do the methods ask the learner to apply new skills and knowledge?</li> </ul>	<p>The workbook approach allows the user to go through the instructional material in a self-paced manner. This approach is suitable to both the audience and the purpose of the document.</p> <p>The workbook asks the user simple questions that then point the user in a specific direction for financial planning.</p> <p>The instructional style asks the user to apply skills, for example saving for retirement, in a manner that will satisfy the user's long- and short-term goals.</p>
<p><b>1.8 Optional Comments.</b> Additional comments related to Information Design</p>	

2. Writing and Editing	
Assessment Area	Comments and Suggestions for Improvement
<p><b>2.1 Writing Basics.</b> How well applied are these fundamentals of good writing? Specifically, comment on each of the following subareas.</p>	
<p><b>2.1.1 Audience and Purpose</b> Given the purpose, how well met are the needs of the intended audience, as described or implied (or as defined on the competition entry form)?</p>	<p>Given the audience and purpose of the document, the needs of the audience indicated on the entry form are well met.</p>
<p><b>2.1.2 Technical Vocabulary</b></p> <ul style="list-style-type: none"> <li>Are acronyms and important terms explained where appropriate?</li> <li>Is unnecessary jargon (technical terms known by a limited audience) eliminated?</li> <li>If present, how well developed and constructed is the glossary?</li> <li>If not present, is a glossary needed?</li> </ul>	<p>There is little use of acronyms and important terms and concepts are worded appropriately.</p> <p>There is no glossary in the workbook.</p>
<p><b>2.1.3 Capitalization, Spelling, and Punctuation</b> Are capitalization, spelling, and punctuation correct and consistent?</p>	<p>Capitalization, spelling, and punctuation are correct and consistent.</p>
<p><b>2.1.4 Grammar and Syntax</b></p> <ul style="list-style-type: none"> <li>Is the writing free of grammatical errors?</li> <li>Does the writing meet high standards for logic and reasoning?</li> <li>How clearly does the information flow? Does the writing meet high standards for the way words form phrases, phrases form sentences, sentences form paragraphs, and paragraphs compose larger sections?</li> </ul>	<p>The writing is free of grammatical errors and meets high standards for logic and reasoning.</p> <p>The information flow is smooth and consistent.</p>

Category	Entry	Judge
Instructional Materials	IS-002	3-1

2. Writing and Editing	
Assessment Area	Comments and Suggestions for Improvement
<p><b>2.1.5 Consistency</b></p> <ul style="list-style-type: none"> <li>Are list items and headings parallel in construction and style?</li> <li>Are other similar items presented consistently in terms of wording choices?</li> </ul>	Lists and headings are parallel in construction and style. Other design elements are presented in a consistent manner.
<p><b>2.2 Essentials of Style.</b> How appropriate is the writing style for the audience and topics covered? Specifically, comment on each of the following subareas.</p>	
<p><b>2.2.1 Word Choice (Diction)</b></p> <ul style="list-style-type: none"> <li>How appropriate is the writing style for the audience and purpose?</li> <li>How appropriate is the vocabulary for the audience and purpose?</li> <li>If present, are procedures clearly defined in separate steps that use direct language?</li> </ul>	<p>The writing style of the document is appropriate to the audience and purpose of the document. The vocabulary is appropriate to the subject matter and the audience.</p> <p>Instructions and procedures are clearly defined and the forms are comprehensive.</p>
<p><b>2.2.2 Clarity and Conciseness</b></p> <ul style="list-style-type: none"> <li>How clear and concise is the wording? Is the technical content concise without being terse?</li> <li>How appropriate are the sentence length and complexity for the audience and purpose?</li> <li>Do word and phrasing choices help users understand the relative importance of information? For example, are critical instructions unambiguous?</li> </ul>	<p>The wording is clear and concise. The sentence and paragraph lengths are appropriate for the audience and purpose of the document.</p> <p>Words, phrases, and examples assist the user in understanding a relatively complex task of personal financial planning.</p>
<p><b>2.2.3 Tone (Attitude of Writer to Audience)</b></p> <p>How appropriate are the tone and level of formality for the competition category and purpose?</p>	The tone is appropriate to the audience. It instructs, but does not talk down to the audience.
<p><b>2.3 Optional Comments.</b> Additional comments related to Writing and Editing</p>	

3. Overall Assessment	
Assessment Area	Comments and Suggestions for Improvement
<p><b>3.1 Important Strengths and Shortcomings.</b> In specific terms, describe the most important strengths and shortcomings. Provide specific suggestions for improvement that were not mentioned elsewhere.</p>	<p>The entry is superior overall. There are a few instances of colored fonts for text that make it less easy to read, but these are few.</p> <p>The workbook takes a complex and often daunting subject and breaks it down into easily accessible parts to meet the reader's goal of planning personal finances.</p>