DECA-Style Roleplay Scenarios

Original roleplay scenarios written by Synapse Academic Press. Not affiliated with or endorsed by DECA. Verify current event format and performance indicators with DECA official materials before competing.

All client households, businesses, and people in these scenarios are fictional.

How DECA roleplays work (format snapshot)

- **Prep time:** 10 minutes with the scenario
- **Performance time:** 10 minutes presenting to a judge
- **Scoring:** 100-point performance-indicator rubric specific to the cluster
- **Format:** One-on-one (occasionally small panel) — you speak, the judge scores

The scenarios below are written in the format of DECA cluster roleplays: a one-page brief describes the situation, your role, and what the judge expects you to address.

Scenario 1 — Personal Financial Literacy (PFL)

Situation

You are a financial advisor at a community-based credit union. Your client today is **Marisa Chen**, age 26, who has come in for a one-session consultation about a decision she needs to make in the next 30 days.

Marisa's situation:

- Monthly take-home pay: $3,840
- Essential monthly expenses: $2,710 (rent, utilities, groceries, transportation, minimum debt payments)
- Discretionary monthly spending: $510 (dining, subscriptions, gym)
- Current savings: emergency fund of $4,800 in a high-yield savings account at 4.2% APY
- Credit-card debt: $5,400 at 22.99% APR (paying $200/month minimum)
- Student loans: $19,500 at 5.6% APR (paying $215/month, the standard 10-year payment)
- Employer 401(k): currently contributing 3% of gross pay; employer matches 100% of first 5%

• Retirement account balance: $9,200

The decision Marisa is asking about:

Marisa just received a $4,800 year-end bonus (after taxes). She is debating four options:

A. Pay off the credit-card debt entirely with the bonus
B. Add the entire bonus to the emergency fund
C. Increase her 401(k) contribution from 3% to 5% to capture the full match, and put the bonus toward credit-card debt
D. Split: $2,400 to credit-card debt, $1,200 to emergency fund, $1,200 to a Roth IRA

She wants your professional recommendation in the next 10 minutes.

Your task

You have 10 minutes to:

1. Greet the client and confirm you understand the situation.
2. Recommend ONE of the four options (or your own modified option).
3. Justify the recommendation with at least three specific pieces of evidence from her financial picture.
4. Identify the trade-off your recommendation accepts.
5. Recommend a specific 90-day follow-up action.
6. Address the judge's likely follow-up: "Why didn't you choose [the option you didn't recommend]?"

Self-scoring rubric (100 points)

Performance indicator	Points
Greeted client professionally and confirmed the situation	10
Made a clear, single recommendation	15
Cited at least 3 specific numbers from the client's profile	15
Recommended action that captures the 401(k) employer match (any option that does this earns full credit; any that misses this loses 10)	10
Identified the credit-card APR as the highest-rate revolving risk	10
Named the trade-off the recommendation accepts	10
Specified a 90-day follow-up action with a measurable check	10
Addressed why the alternative options are inferior	10

Performance indicator	Points
Used appropriate financial vocabulary correctly (APR, APY, match, marginal rate, etc.)	5
Delivered confidently and within 10 minutes	5
Total	**100**

Reference: what a strong recommendation includes (do not read this until after you practice)

A strong recommendation generally captures the 401(k) match first (Option C or D), recognizes that 23% APR is the highest-rate compounding risk in the picture, and routes a meaningful share of the bonus toward credit-card debt. Either C or D can be defended; pure A misses the match (effectively forfeiting employer money), and pure B chooses an emergency-fund top-up at 4.2% APY over a debt payoff at 23% APR — a net loss of ~19 percentage points.

Scenario 2 — Business Finance (BFS)

Situation

You are a junior associate at a small consulting firm. You have been asked to advise **Aiden Brooks**, the operations director of **RoadCrate**, a regional moving company with 4 branches and 38 employees.

RoadCrate's situation:

- Annual revenue (last year): $4.2M
- Net profit margin: 7.1%
- Cash on hand: $185,000
- Outstanding equipment loans: $290,000 at 6.5% APR
- One major decision pending: replace the 8-year-old fleet of moving trucks (10 trucks) at a total cost of $640,000

Two financing options Aiden is weighing:

	Option 1 — Equipment loan	Option 2 — Equipment lease
Up-front cost	$128,000 (20% down)	$0
Monthly payment	$9,800 for 60 months	$11,400 for 48 months
Total cost	$588,000 + $128,000 down = **$716,000**	$11,400 × 48 = **$547,200**
Ownership at end	RoadCrate owns 10 trucks	RoadCrate returns trucks; can lease again
Tax treatment	Depreciation deduction over useful life	Lease payments deductible as operating expense

	Option 1 — Equipment loan	Option 2 — Equipment lease
Maintenance	RoadCrate pays	Often included in lease

Aiden also notes that two of his branch managers have warned that older trucks are causing customer complaints (late arrivals, breakdowns) and that turnover has doubled in the last 8 months — partly because crews dislike the equipment.

Your task

You have 10 minutes to:

1. Greet Aiden and confirm you understand the situation.
2. Recommend Option 1, Option 2, or a hybrid.
3. Establish at least 3 decision criteria before comparing.
4. Compare the options against your criteria using the data above.
5. Make a clear recommendation with the trade-off named.
6. Address the judge's follow-up: "What if revenue drops 20% in the next 18 months?"

Self-scoring rubric (100 points)

Performance indicator	Points
Greeted Aiden and framed the question	8
Established 3+ decision criteria before comparing	15
Used at least 4 specific numbers from the scenario	15
Discussed financial impact (total cost, monthly cash-flow load)	15
Discussed nonfinancial impact (employee turnover, customer experience, residual ownership)	15
Made a clear recommendation in one sentence	10
Named the trade-off the recommendation accepts	10
Addressed the revenue-drop follow-up plausibly	8
Used appropriate financial vocabulary	4
Delivered confidently in 10 minutes	—
Total	**100**

Scenario 3 — Business Management (BLTDM / BMOR cluster)

Status

A management-decision roleplay focused on a regional retailer choosing between (A) opening a new store and (B) investing in an in-house e-commerce platform is queued for the next companion release. Format and rubric will follow the same structure as the two scenarios above.

The decision logic for this scenario type is taught directly in print Chapter 23 (Strategy & Decision Making) and Chapter 24 (Porter's Five Forces & SWOT), with the recommendation framework from Appendix C's Business Decision FRQ practice.

How to practice with these scenarios

1. **Set a timer.** Read for 10 minutes. Present (out loud, even if alone) for 10 minutes. Do not pause the timer.
2. **Record yourself if possible.** DECA judges score on confidence, structure, and verbal clarity, not just content. Listening back is the fastest way to improve.
3. **Self-score with the rubric.** Be honest about which performance indicators you actually hit.
4. **Iterate.** Same scenario, second attempt, 48 hours later. Most students improve their score by 15–20 points on a second pass.
5. **Practice with a partner.** Have a teacher, parent, or fellow competitor act as the judge and ask the follow-up question on the spot. Live follow-ups are the hardest part of a real roleplay.