

FCCLA®

VIRTUAL BUSINESS CHALLENGE 2025-2026 GUIDELINES



**Knowledge
Matters**
Virtual Experience Learning

**COMPETITIVE
EVENTS**



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Additional information available on the FCCLA National Website at fcclainc.org/compete.

FAMILY, CAREER AND COMMUNITY LEADERS OF AMERICA (FCCLA) COMPETITIVE EVENTS

FCCLA's Competitive Events promote the organization's mission to focus on the multiple roles of family member, wage earner, and community leader. Competitive events are designed to help members develop specific lifetime skills in character development, creative and critical thinking, interpersonal communication, practical knowledge, and career preparation. Competitive Events allow members to showcase their college and career-ready knowledge, skills, and abilities.

FCCLA is pleased to provide comprehensive guides to our members and advisers. FCCLA offers five types of competitive events, each with separate guidelines that can be found in the FCCLA Portal.

CHALLENGE TESTS

Comprehensive tests are designed to measure students' understanding and application of specific subject areas related to Family and Consumer Sciences. Challenge Tests cover various topics such as nutrition, child development, interior design, fashion design, culinary arts, and more.

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KNOWLEDGE BOWL

In partnership with LifeSmarts, Knowledge Bowl is a team competition that challenges students' knowledge in six content areas related to Family and Consumer Sciences and FCCLA. The content areas include personal finance, consumer rights & responsibilities, technology, health & safety, environment, and FCCLA knowledge.

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VIRTUAL BUSINESS CHALLENGE

In partnership with Knowledge Matters, the Virtual Business Challenge is a virtual competition that encourages members to test their personal finance or fashion industry knowledge and skills using a competition version of the Virtual Business classroom software.

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SKILL DEMONSTRATION EVENTS

Events that provide opportunities for members to demonstrate college and career-readiness skills in Family and Consumer Sciences (FCS) and related occupations. Members use event criteria to demonstrate skills learned in their FCS courses and through their involvement in FCCLA.

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STAR EVENTS

Students Taking Action with Recognition (STAR) are competitive events recognizing members' proficiency and achievement in chapter and individual projects, leadership skills, and career preparation. STAR Events offer individual skill development and application of learning through cooperative, individualized, and competitive activities.

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COMPETITIVE EVENTS FEEDBACK AND SUGGESTIONS

We value your input and strive to continuously improve Competitive Events to meet the needs of our members. We encourage you to complete the form if you have any suggestions for edits or updates to the guidelines. National Staff and the Competitive Events Advisory Team will carefully review your feedback to be included in future editions of the guidelines.

[PROVIDE FEEDBACK & SUGGESTIONS](#)

ABOUT

Virtual Business simulations from Knowledge Matters are currently being used in over ⅓ of high schools in the US. The FCCLA Virtual Business Challenges (VBC) -Personal Finance and Fashion- encourages FCCLA members to test their skills in a simulated environment! This competition is a free event for affiliated FCCLA members. The initial feasibility research was funded by a U.S. Department of Education SBIR Contract.

COMPETITION

The FCCLA Virtual Business Challenge consists of two competition rounds. Registration begins **September 30, 2025**. Round One will begin on **October 14, 2025** at 10 AM ET and will end on **November 7, 2025** at 5 PM ET. Round Two will **begin on February 2, 2026** at 10 AM ET and will end on **February 27, 2026**, at 5 PM ET. Teams may participate in one or both rounds. The National Championship Round will be online only from, **March 30-April 3, 2026**, and will only be open to qualifying teams.

The Challenge will focus upon different concepts found within the simulation. FCCLA members will not be able to control every concept found under the Actions Menu. Teams are only able to manipulate the actions enabled for that specific Challenge. All other concepts will be set adequately and controlled for the teams. Assignments explaining Challenge goals and objectives will be available within the competition files.

The Challenge competition file will only be available from the dates as listed above. During the qualifying rounds, participants may run through the competition files as many times as they wish during the competition period. The competition file is complete once teams have run the file for two virtual years (Personal Finance) or one virtual season (Fashion). At this point, the team's score will be automatically submitted to the Knowledge Matters' website.

After uploading a score, teams may visit the ranking's page in order to see where they rank nationally and by state. Teams may upload as many scores as they wish because Knowledge Matters will always rank teams based upon their best score. At the completion of each challenge, the top nationally ranked teams will receive website recognition. Top teams from each challenge will compete in a final online round.

The winning teams of the National Championship Round Challenge will receive National Leadership Conference travel awards of **\$1,000 (1st place)**, **\$500 (2nd place)** and **\$250 (3rd place)** to attend the National Leadership Conference and will have the option to participate in the Knowledge Matters exhibit to demonstrate the simulation and assist with simulation demonstrations.

The Challenge will start at 10:00 AM ET on the start date for each round. No score submission will be accepted after 5:00 PM ET on the last day of the Challenge round. Each file is time and date stamped upon receipt for validation. Files will be automatically scored, ranked and posted under the ranking's page.

Students who are currently using, or who have previously used one of our online simulations (Accounting, Hotel, Restaurant, Personal Finance, Retailing, Management, or Sports and Entertainment) may use their existing accounts to participate. Students who have not used our online simulations will be given the opportunity to create a new account free of charge.

RULES

ELIGIBILITY: Only affiliated FCCLA members in grades **9-12** are eligible. **Students must be paid, affiliated members prior to the submission of any Virtual Business Challenge file to Knowledge Matters.** An FCCLA chapter may have as many teams as it can support according to the team membership rules. All membership questions will be handled by FCCLA. Chapters may participate in the FCCLA Virtual Business Challenge during Round One (**October 14 - November 7, 2025**) and/or Round Two (**February 2 – February 27, 2026**).

Event Levels			
Level 1: Through Grade 8	Level 2: Grades 9–10	Level 3: Grades 11–12	Level 4: Postsecondary
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DATES AND DEADLINES: It is the responsibility of all FCCLA members and advisers to review the National FCCLA Dates and Deadlines found on the FCCLA website.

TEAM MEMBERSHIP: Entries may be created by an individual member or by a team, not to exceed three (3) members. A Team Member cannot be on more than one team at a time. No additional team members may be added once a team has registered. All rankings and prizes are based on the team and not the individual.

If a Team Member drops off a Team or a Team is to be dissolved, an email from the Team's FCCLA Adviser acknowledging the removal must be sent to VBCCentral@KnowledgeMatters.com stating the team's name and the Team Member(s) to be removed. An acknowledgment from Knowledge Matters confirming the Team Member update will be sent back to the Team's FCCLA Adviser. If this acknowledgment is not received, it will be the Team's responsibility to resubmit the request via the Team's Adviser.

Once the acknowledgment is received, the individual is free to register a new team. All maintenance and compliance monitoring of the Teams will be the responsibility of the Team's FCCLA Adviser. FCCLA chapters may have as many teams as it can support according to the Team Membership rules. Team names must generally adhere to FCCLA's code of ethics. Team names deemed inappropriate according to National FCCLA will have their team's name changed to the name of their local chapter without notice. National FCCLA will have the ultimate authority to resolve Team Membership and name disputes.

CODE OF CONDUCT: Participants agree to compete by the Rules of Competition listed on this page. Participants further agree that all work submitted is work done by the participant or the participant's registered teammates. Participants understand that any attempt to hack or cheat the simulation is grounds for removal from the competition and possible further actions. Participants agree to refer any questions on what may constitute a cheat to Knowledge Matters for a decision. Inquiries must be submitted through the Knowledge Matters' support system and must contain "Official Ruling Requested" within the title of the inquiry.

All participants agree to be bound by the following Honor Code: I pledge that all work submitted is that of me or my teammates, solely. I have received no outside help with the challenge. I pledge not to hack or cheat in any way and agree to report others that I am aware of who hack or cheat.

Additionally, because the VBCs are interstate competitions for prize money, participants who hack or cheat may be subject to penalties under federal, state or local cybercrime or anti-hacking laws.

QUALIFIER RULES: The top eight nationally ranked teams from each qualifying round will qualify to compete in the National Championship Round. Teams that qualify during Round One may participate in Round Two but will not be ranked in the Round Two challenge. If a participant/team qualifies for the final round within both tracks of the VBC, the participant/team must choose the VBC track in which they would like to participate during the final round.

SCORES: A team's actual numeric score will not be posted on the rankings page. Bars symbolizing a team's score will be posted instead. Numeric amounts will not be released during the Challenge rounds. In the event of a tie, the team with the earliest file submission will rank higher, so it is important to get your files ranked early in the Challenge.

SUPPORT

Due to the high volume of teams participating in the VBC, all questions regarding the VBC should be submitted via email. Please fill out this form [Support Form](#) and submit it to Knowledge Matters, Inc. Emails will be answered in the order in which they are received during Knowledge Matters, Inc. business hours which are Monday - Friday from 8:30 AM-5:00 PM ET. Be sure to use the Support Form and a Knowledge Matters team member will be able to assist.

DISCLAIMER

Each team and its members are responsible for having read all the guidelines. National FCCLA and Knowledge Matters, Inc. are not responsible for an entry that is late, lost, misdirected, or not received. Only entries that are received by Knowledge Matters, Inc. will be eligible for scoring and ranking. All technical issues should be directed to our support team as soon as possible for resolution. Because of the wide variation in computer systems, Knowledge Matters, Inc. assumes no responsibility for the

performance of its software on participants' computers. It is the team members' responsibility to read the Late Breaking News/FAQ's located on the Knowledge Matters web page for updates.



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