FCCLA

FINANCIAL FITNESS
NATIONAL PROGRAM INFORMATION SHEET

FINANCIAL FITNESS $

SMART FINANCIAL CHOICES FOR LIFE

Financial Fitness engages FCCLA Members in helping one another learn how to earn, spend, save, and protect money wisely. Through financial education and peer-led projects, students develop practical consumer skills and learn to make informed decisions about financial needs today and goals for the future.

FINANCIAL FITNESS ESSENTIAL TOPICS

EARNING	SPENDING	SAVING	PROTECTING
Explore income, work, and skills that support financial independence.	Track expenses, assess needs and wants, and plan responsible personal spending.	Learn about saving strategies, banking, credit, and investments.	Recognize risks and safeguard money, financial information, and personal interests.

HOW FINANCIAL FITNESS WORKS

1. **LEARN:** Explore budgets, pay statements, saving tools, credit, and consumer risks through examples and practice.
2. **PLAN:** Use the FCCLA Planning Process to identify a financial literacy need, plan education activities, and establish measures.
3. **LEAD:** Conduct peer education, collect participant feedback, and evaluate growth in financial knowledge or confidence.

INSIDE THE PROGRAM GUIDE

- 4 comprehensive units: Earning, Spending, Saving, and Protecting
- 8 ready-to-use lesson plans
- Over 175 interactive activities for financial literacy learning
- Connections to consumer education, resource management, and financial decision-making

WHAT PROJECTS CAN LOOK LIKE

- **BUDGETING CHALLENGE:** Guide students through a realistic income-and-expense scenario and compare financial priorities. Compare decisions across different household circumstances and savings goals.
- **SMART SPENDING CAMPAIGN:** Create peer messages about needs versus wants, comparison shopping, and avoiding impulse purchases. Invite peers to reflect on spending patterns and potential changes.
- **SAVINGS GOAL WORKSHOP:** Help participants set a savings goal, build a timeline, and consider financial tradeoffs. Use examples to show how small repeated contributions accumulate over time.
- **FRAUD AWARENESS LESSON:** Teach peers to recognize common scams and protect personal or financial information. Have participants identify specific steps to verify suspicious messages.

NATIONAL RECOGNITION

Chapters may apply for a Financial Fitness National Program Award through the FCCLA Portal. Applications are due **March 1.**

- High School Award: $1,000
- Middle School Award: $1,000
- Runner-Up Award: $500

GET THE PROGRAM

Included with Membership Packages

The digital National Program Guide is included in the FCCLA Knowledge Hub with eligible chapter membership packages.

Digital guides may be purchased through the FCCLA Portal E-Store for $60.

Designed for classroom and chapter use, Financial Fitness connects Family and Consumer Sciences learning to the everyday financial decisions students will face as consumers, workers, and future financial decision-makers.

For more information, **visit fcclainc.org** or email **programs@fcclainc.org.**