

PERSONAL FINANCE: PRESENTED BY EVERFI

An individual STAR Event that challenges students to apply Family and Consumer Sciences and financial literacy knowledge from EVERFI to real-life financial scenarios. Participants will set SMART financial goals, create budgets, track spending, and adjust plans based on their experiences and insights gained from EVERFI's financial education digital lessons. This competition promotes financial well-being and empowers students to make informed financial decisions.

ELIGIBILITY & GENERAL INFORMATION

1. Review "Eligibility and General Rules for All Levels of Competition" on page 8 prior to event planning and preparation.
2. Participants are encouraged to bring fully charged devices, such as laptops, tablets etc., to use for audiovisual *electronic portfolio* presentation at competition.
3. Chapters with multiple entries in this event must submit different projects for each entry. All projects must be developed and completed during a one-year span beginning July 1 and ending June 30 of the school year before the National Leadership Conference (NLC) and must be the work of the participant(s) only.
4. **Online Orientation** - National Leadership Conference (NLC) participants are required to view the online orientation video and submit the STAR Events *Online Orientation Form* by the deadline to receive their one (1) point on the Personal Finance STAR Events Point Summary Form. The video and form will be on the FCCLA Student Portal and can be found under Surveys/Applications. The video and form cannot be completed through the FCCLA Adviser Portal. Only one form per entry/participant is required. **Contact your State Adviser for orientation procedures for competitions held prior to the National Leadership Conference (NLC).**
5. **STAR Events Schedule Confirmation** - Chapter Advisers are required to confirm National Leadership Conference competitors' STAR Events Schedule in the FCCLA Portal by the date outlined on the FCCLA Website (Competitive Events Dates & Deadlines) for competitors to receive their one (1) point on the Points Summary Form. This must be completed in the FCCLA Adviser Portal by visiting the Meetings & Events tab, selecting the National Leadership Conference, and choosing "Confirm STAR Competition."

[CLICK HERE TO VIEW NATIONAL DEADLINES](#)

CAREER PATHWAYS ALIGNMENT

Human Services	Hospitality & Tourism	Education & Training	Visual Arts & Design
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EVENT LEVELS

Level 1: Through Grade 8	Level 2: Grades 9–10	Level 3: Grades 11–12	Level 4: Postsecondary
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Review the "Event Description and Levels" section of the policies in the front of the guidelines for more information on event levels.

GENERAL INFORMATION

Number of Participants per Entry	Prepare Ahead of Time	Equipment Provided for Competition	Competition Dress Code
1	<i>Portfolio</i> and Oral Presentation	Table – Yes Electrical Access – No Wall Space – No Supplies – No Wi-Fi – No	FCCLA Official Dress

PRESENTATION ELEMENTS ALLOWED

Audio	Easel(s)	File Folder	Flip Chart(s)	Portfolio	Props/ Pointers	Skits	Presentation Equipment	Visuals
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TOP 5 SKILLS STUDENTS REPORT LEARNING THROUGH PARTICIPATION

Self-Confidence	Decision Making or Problem Solving
Professionalism/ Integrity	Responsibility and Time Management
Communication/ Observation/ Writing Skills	

TEACHING STRATEGIES BY THE NUMBERS: 2024 - 2025

Participants Nationwide	Type of Event	Nationwide Impact
77	Foundational	1,590

99% of Personal Finance participants indicated this event is extremely or very useful to their future.
43% of Personal Finance participants indicated they would pursue higher education related to the career chosen in their project.

PARTICIPANT TESTIMONIALS

"Because of this project, I have been able to help my sister with her personal finances as well as learning to save my own money for a conference. The conference I am raising money to attend will bring positive publicity to my school and my community." – Oklahoma FCCLA Member

"In my Personal Finance star event, I will be learning the importance and the ability to manage my financial situation. Through this project I plan on completing Everfi lessons to better understand how to improve my financing. Along with the lessons, I plan on budgeting to save up for goals I have made. This simulation will prepare me for long term financial needs not only in the future, but now as well." – Idaho FCCLA Member

"Everfi's Financial Literacy program, especially the "Tax Simulation: Understanding Taxes" module, helps break down the basics of taxes, budgeting, and saving. For my goals, understanding taxes will help me figure out how they'll impact the money I'm saving for college and buying a new laptop. It'll give me a better idea of what to expect when I start working and how taxes might affect my savings. Plus, learning about taxes will help me create a budget for college that's more realistic, making sure I'm not caught off guard by any hidden costs." – Arizona FCCLA Member

SCHOLARSHIPS

Each year FCCLA's collegiate partners award over 13 million in scholarships to the Top 3 placing Level 3 teams/individuals annually at the National Leadership Conference. Scholarship details can be found on the FCCLA Website.

PERSONAL FINANCE GUIDELINES AND RUBRICS

The STAR Events Guidelines and rubrics are updated annually, and they are an exclusive benefit for FCCLA members. Advisers and members can access and download the guidelines from the FCCLA Portal.

ADVISER PORTAL

MEMBER PORTAL