

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 the **STAR Events Front Pages** for all event requirements, policies, and event procedures before beginning the project.
2. Participants using an *electronic portfolio* are encouraged to bring a fully charged device (laptop, tablet, etc.) to use for presentation during the competition.
3. Chapters with multiple entries in this event must submit different projects for each entry. All projects must be developed and completed during the school year leading up to the National Leadership Conference (NLC), within the timeframe July 1 through June 30, and must be the work of the participant(s) only.
4. **Online Orientation** - NLC participants are **encouraged** to view the STAR Events Online Orientation video to ensure they are fully prepared for the NLC. The video will be available in the FCCLA Student Portal under Resources. **Contact your [state adviser](#) for orientation procedures for competitions held prior to the NLC.**
5. **STAR Events Schedule Confirmation** – It is **strongly suggested** that chapter advisers confirm participants' STAR Events schedules in the FCCLA Adviser Portal. Advisers can review students' schedules in the FCCLA Adviser Portal by visiting the Meetings & Events tab, selecting the NLC option, and choosing "Confirm STAR Competition." **Confirmation of students' schedules ahead of time will prevent issues with being qualified and registered for the conference and ensure students are competing in the correct STAR Event. Schedule changes after the published deadline are subject to a \$25 change fee.** Please refer to the FCCLA Website (Competitive Events Dates & Deadlines).
6. Participants who do not follow event guidelines, align with the event definition, or address the current event topic will not have their project evaluated. However, they may still participate in the competition by delivering an oral presentation and will be evaluated based on the presentation.

[CLICK HERE TO VIEW NATIONAL DEADLINES](#)

CAREER CLUSTERS ALIGNMENT

Arts & Design	Education & Training	Financial Services
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Hospitality & Tourism	Human Services	Public Service

EVENT LEVELS

Level 1: Through Grade 8	Level 2: Grades 9–10	Level 3: Grades 11–12	Level 4: Postsecondary
■	■	■	

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
■	■			■			*	

*Presentation Equipment may only be used when presenting an *electronic portfolio*. Participants using a *hardcopy portfolio* may not use electronic devices during the presentation.

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	

PERSONAL FINANCE BY THE NUMBERS: 2025 - 2026

Participants Nationwide	Type of Event	Nationwide Impact
115	Foundational	2,244
91% of Personal Finance participants indicated this event is extremely or very useful to their future. 42% of Personal Finance participants indicated they would pursue higher education related to the career chosen in their project.		

PARTICIPANT TESTIMONIALS

"This project positively impacts my family, because having goals on how to manage my money will help them save money also. I can take all that I have learned from this project and apply it to my community by teaching them how to manage money and save it to then put it back into the community. It can also change my relatives' lives because they have struggled with money and by teaching them my budgeting strategies it can keep them more financially aware." – Nebraska FCCLA Member

"This project has created multiple linings of benefit for my family and community by providing a practical solution to the common problem of financial disorganization. By developing and sharing my budgeting web application, I have equipped my friends and family with a user-friendly tool to track their daily spending and monitor progress toward their personal financial goals in real time." – Texas FCCLA Member

"This project has impacted my family by opening its views and knowledge on money habits, budget managements, a saving for short, mid and long-term goals." – Colorado 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 can access and download the guidelines from the FCCLA Portal.

ADVISER PORTAL