

LifeSmarts FBLA Challenge



LifeSmarts
Learn it. Live it.

Two online challenges

Fall competition:
Oct. 13–Nov. 7, 2025

Spring competition:
Jan. 26–Feb. 20, 2026



The FBLA LifeSmarts competition begins with the online challenge, with top-scoring teams advancing to live, in-person competition at the National Leadership Conference. Teams of two FBLA LifeSmarts pair up to compete individually and as a team. See below for more details.

Challenge Rules

A team member cannot be on more than one FBLA team.

A chapter may have any number of teams compete.

Teams may compete in both fall and spring challenges.

Each Challenge sends 12 teams to the Championship, but only one per state, per challenge.

See our LifeSmarts FBLA page for complete details.
<https://lifesmarts.org/FBLA/>

Steps to register and compete

- 1 The chapter adviser registers online as a coach. (Coaches only need to [register](#) once.)
- 2 Students [register](#).
- 3 The coach creates a team. Team names should include the school and students' names, ex: "Centennial 1_Smith_Jones") Choose "FBLA" as team type.
- 4 The coach adds two students to each team. The coach makes one student the team captain.
- 5 Students use practice quizzes and other online resources.
- 6 Students must complete all four activities before midnight (ET) on the final day of the challenge.
- 7 Students work independently on a 60-question quiz covering all LifeSmarts topics.
- 8 Two TeamSmarts quizzes are assigned to the captain, must work together with their teammate to complete both the personal finance quiz and the consumer quiz.
- 9 After the challenge, FBLA announces what teams will advance to the LifeSmarts FBLA Challenge Championship.



**Health &
Safety**



**Personal
Finance**



**Technology &
Workforce
Preparation**



Environment



**Consumer
Rights**