

Compete in the LifeSmarts FBLA Challenge



LifeSmarts
Learn it. Live it.



Two Online Challenges!

Fall Challenge
Oct. 12 – Nov. 6, 2026

Spring Challenge
Jan. 25 – Feb. 19, 2027



The FBLA LifeSmarts Challenge competition begins with the online challenge, with top-scoring teams advancing to the in-person finals competition at the National Leadership Conference. Teams of two FBLA LifeSmarts members pair up to compete individually and as a team.

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.

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 the team number ex: "Centennial FBLA Team 1". Choose "FBLA" as the 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 Both students complete an Individual 60-question quiz covering all LifeSmarts topics.
- 8 The captain only has access to the **Two** TeamSmarts quizzes. The two team members work together 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.

