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 members pair up to compete individually and as a team. See below for more 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 students’ names, ex: “Centennial_Smith_Jones.”) Choose “FBLA” as team type.
4. The coach adds two students and designates one as 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, who works with their teammate to complete both personal finance and consumer topics.
9. After the Challenge, FBLA announces what teams will advance to the LifeSmarts FBLA Challenge Championship.

**The LifeSmarts FBLA Challenge**

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.

Be sure to review FBLA’s rules about repeat competitors to ensure eligibility.