

2025–2026 Competitive Events Guidelines

Banking & Financial Systems



Banking & Financial Systems challenges members to demonstrate their understanding of how financial institutions function and their impact on both business and personal finance. This event includes an objective test and a role play scenario, allowing members to apply knowledge in areas such as banking services, regulatory compliance, and financial decision-making.

Event Overview

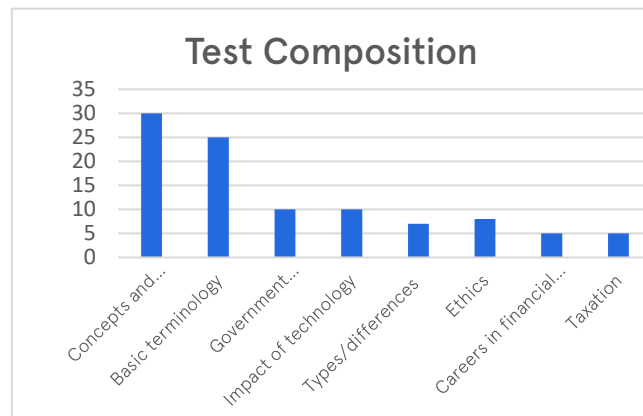
Division	High School
Event Type	Team of 1, 2 or 3 members
Event Category	Role Play
Event Elements	Objective Test and Interactive Role Play

Educational Alignments

Career Cluster Framework Connection	Financial Services
NACE Competency Alignment	Career & Self-Development, Communication, Critical Thinking, Leadership, Professionalism

Knowledge Statements

- Concepts and practices
- Basic terminology
- Government regulation of financial services
- Impact of technology on financial services
- Types/differences of various institutions
- Ethics
- Careers in financial services
- Taxation



Test questions and role plays are based on the knowledge statements and objectives outlined for this event. Detailed objectives can be found in the study guide included in these guidelines.

District/Region/Section

Check with your District/Region/Section leadership for District/Region/Section-specific competition information and deadlines.

State

Check with your State Leader for state-specific competition information and deadlines.

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National

Required Competition Items

	Items Competitor Must Provide	Items FBLA Provides
Objective Test	<ul style="list-style-type: none"> Sharpened pencil Fully powered device for online testing Conference-provided nametag Photo identification Attire that meets the FBLA Dress Code 	<ul style="list-style-type: none"> One piece of scratch paper per competitor Internet access Test login information (link & password provided at test check-in)
Role Play	<ul style="list-style-type: none"> Conference-provided nametag Photo identification Attire that meets the FBLA Dress Code 	<ul style="list-style-type: none"> Two notecards per competitor Pencil Secret role play problem/scenario

Important FBLA Documents

- Competitors should be familiar with the Competitive Events [Policy & Procedures Manual](#), [Honor Code](#), [Code of Conduct](#), and [Dress Code](#).

Eligibility Requirements

To participate in FBLA competitive events at the National Leadership Conference (NLC), the following criteria must be met:

- Membership Deadline:** FBLA national membership dues must be paid to the specific division by 11:59 p.m. Eastern Time on March 1 of the current school year.
- Repeat Competitors:** Members may only compete in an event at the NLC more than once if they have not previously placed in the top 10 of that event at the NLC. If a member places in the top 10 of an event at the NLC, they are no longer eligible to compete in that event at future NLCs, unless the event has been modified beyond a name change. Chapter events are exempt from this procedure.
- Conference Registration:** Members must be officially registered for the NLC and must pay the national conference registration fee to participate.
- Official Hotel Requirement:** To be eligible to compete, competitors must stay within the official FBLA housing block.
- State Entry Limits:** Each state may submit up to four entries per event.
- Event Participation Limits:** Each member may participate in:
 - One individual or team event, and
 - One chapter event (e.g., *Community Service Project* or *Local Chapter Annual Business Report*).
- Participation Requirement:** To be eligible for an award, each competitor must complete all components of the event at the National Leadership Conference.
- Team Composition:** All members of a team must be from the same local chapter.

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- **Identification at Check-in:** Competitors must present valid photo identification (physical or digital) that matches the name on their conference name badge. Acceptable forms include a driver's license, passport, state-issued ID, or school ID.
- **Late Arrivals:** Competitors will be allowed to compete until such time that the results are finalized, or participation would impact the fairness and integrity of the event, as determined by Competitive Events staff. If judges have left the competitive event area, it is no longer possible to compete. Five penalty points will be assessed for late arrivals in any competitive event.
- **Event Schedule Notes:**
 - Some events may begin before the Opening Session.
 - All schedules are posted in local time for the NLC host city.
 - Schedule changes are not permitted.

Event Administration

This event consists of two phases: an objective test and an interactive role play.

Objective Test

Each competitor will complete a 100-question multiple-choice objective test.

Test Duration

- **Test Duration:** 50 minutes

Format

- This event consists of an online objective test that is proctored and completed on-site at the National Leadership Conference (NLC).

Materials

- Reference or study materials are not permitted at the testing site.

Electronic Devices

- All electronic devices, including cell phones, smart watches, and similar technology, must be powered off prior to the start of the competition.

Team Tests

- If competing as a team, competitors must begin testing individually within a few minutes of one another. Each competitor's score will be averaged to determine the team's overall test score.

Calculators

- Personal calculators are not allowed; an online calculator will be available within the testing platform.

Question Review

- Competitors may flag questions within the testing platform for review prior to the finalization of results at the NLC.

Interactive Role Play Details

The team-averaged objective test score determines the top 15 teams advancing to role play round.

Timing Structure

- **Preparation Time:** 20 minutes (a one-minute warning will be provided)
- **Presentation:** 7 minutes (a one-minute warning will be provided)
- **Question & Answer (Q&A):** None

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Role Play Prompt

- Competitors will be provided with a single copy of a banking and financial systems–related scenario or problem at the beginning of their assigned preparation time. This copy must be shared among team members and may only be accessed within the designated preparation area.

Notecard Use

- Each competitor will receive two notecards for use during preparation and the presentation. Information may be written on both sides. Notecards will be collected after the role play.

Materials

- No technology, reference materials, visuals, or props may be used.

Interaction with Judges

- Judges may ask questions during the presentation as part of the interactive role play format.

Audience

- Role play presentations are closed to all conference attendees.

Confidentiality

- To maintain fairness, competitors must not discuss or share the role play prompt until the event concludes.

Scoring

- The team-averaged objective test score determines the top 15 teams advancing to role play round.
- The role play round scores only will be used to determine winners.
- Objective test scores will be used to break a tie.
- All judging decisions are final. Results announced at the National Leadership Conference are considered official and will not be changed after the conclusion of the National Leadership Conference.

Penalty Points

- Competitors may be disqualified if they violate the Code of Conduct or the Honor Code.
- Five points are deducted if competitors do not follow the Dress Code or are late to their assigned presentation time.

Electronic Devices

- Unless approved as part of a documented accommodation, all cell phones, smartwatches, electronic devices, and headphones must be turned off and stored away before the competition begins. Visible devices during the event will be considered a violation of the FBLA Honor Code.

Recognition

- A maximum of 10 entries (individuals or teams) may be recognized per event.

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Americans with Disabilities Act (ADA)

- FBLA complies with the Americans with Disabilities Act (ADA) by providing reasonable accommodations for competitors. Accommodation requests must be submitted through the conference registration system by the official registration deadline. All requests will be reviewed, and additional documentation may be required to determine eligibility and appropriate support.

Recording of Presentations

- Unauthorized audio or video recording is strictly prohibited in all competitive events.
- FBLA reserves the right to record presentations for educational, training, or archival purposes. Competitors should be aware that their presentations may be recorded by FBLA-authorized personnel.

Sample Preparation Resources

- Official sample test items and role plays can be found in [FBLA Connect](#). These sample items showcase the types of questions that may be asked on the test and familiarize competitors with the multiple-choice item options.

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Study Guide: Knowledge Areas and Objectives

A. Concepts and Practices

1. Demonstrate effective techniques to gather, communicate, and manage client information.
2. Create and/or complete documents to process information.
3. Utilize available techniques to effectively serve customers.
4. Use account knowledge to perform bookkeeping/accounting functions (including payroll) and execute financial transactions.
5. Analyze financial activities and compile business transaction data to report financial information – balance sheet, income statement, cash flow statement.
6. Understand the importance of audits and regulations.
7. Perform banking operations such as opening and closing teller stations, processing loans, processing deposits and withdrawals, etc.
8. Understand the Federal Reserve System.
9. Understand the role of FDIC.
10. Describe the check clearing system.
11. Possess general knowledge of checking, savings, loans, certificates of deposit, investments, IRAs, customer services, trust services, ATMs, and credit/debit cards.
12. Implement loan procedures from beginning to closure.
13. Maintain records and reports to manage investments, cash, loans, and other banking procedures.
14. Handle customer inquiries and situations such as interpreting business policies.
15. Identify consumer protection provisions of appropriate agencies.
16. Implement safe and secure environment controls to enhance productivity and minimize loss.
17. Practice safety and security procedures such as identifying valid currency, recognizing potential risk customers, and securing cash.

B. Basic Terminology

1. Explain the purposes and components of budgets.
2. Define general accounting terms.
3. Understand banking terms such as check register, savings account, interest, deposits, ATM, bank reconciliation, and withdrawals.
4. Identify the advantages and disadvantages of credit and other credit-related terms such as credit ratings, credit reports, and secured and unsecured credit.
5. Define bankruptcy – types and major causes.
6. Define mandatory and voluntary pay deductions.
7. Define tax terms such as “exemptions”, “dependents”, and “taxable and nontaxable income”.
8. List examples of short- and long-term financial goals.
9. Explain the similarities and differences between leasing and buying and renting versus purchasing.
10. Compare the terms and rates of mortgages, leases, investments, and other financial documents such as insurance.
11. Compare stocks, bonds, and commodities.

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12. Define investment terms such as “risk management” and “rate of return”.
 13. Identify types of retirement plans.
 14. Use insurance terminology to explain insurance risks.
 15. Compare term and whole-life insurance and annuities.
 16. Identify major characteristics of the basic types of life, health, and disability insurance.
- C. Government Regulation of Financial Services
1. Interpret laws and regulations to determine the role of government in the financial industry.
 2. Interpret world events to determine the impact of international affairs on the financial industry.
 3. Research the regulatory requirements of financial and investment planning and security sales to ensure compliance with codes.
 4. Implement internal and external audit procedures to reflect compliance with regulations.
 5. Research the regulatory insurance requirement to ensure compliance.
 6. Identify, apply, and keep current with laws and regulations that affect financial and accounting practices.
 7. Apply federal, state, and local laws, and rules and regulations to guide storage and retention of financial records.
- D. Impact of Technology on Financial Services
1. Identify various financial management software packages.
 2. Use databases and other computer management tools to manage office records and general information.
 3. Produce documents integrating current word processing, database, and spreadsheet files.
 4. Create worksheets using spreadsheet commands, functions, and formulas.
 5. Study component operation to prevent, diagnose, and solve computer operations problems.
 6. Assist customers/clients in maintaining online services.
- E. Ethics
1. Identify ethical character traits (honesty, integrity, compassion, respect, responsibility, citizenship, justice) and practice professional conduct and good ethical behavior.
 2. Determine ethics and social responsibilities and analyze the effects of unethical practices on business and on consumers.
 3. Maintain confidentiality and sensitivity of company information.
 4. Exhibit nondiscriminatory behavior.
 5. Define common, unfair, and deceptive practices such as bait and switch, identity theft, and fraudulent misrepresentation.
- F. Types and Differences of Institutions
1. Identify the various types of financial institutions.
 2. Describe the types of services offered by each type of financial institution.
 3. Compare the differences in the various types of financial institutions.
 4. Describe the role of government in the various types of financial institutions.
 5. Identify the various sources and procedures for institutions that offer credit.

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G. Careers in Financial Services

1. Determine roles and functions of individuals to perform professional financial service careers.
2. Identify traditional and nontraditional finance-related careers including requirements, salary range, and working conditions.
3. Develop employability skills and meet position requirements to obtain a career in finance.
4. Plan appropriate education activities to achieve licensing and certification requirements.
5. Utilize resources that contribute to professional development (trade journals/periodicals, professional trade organizations, industry sponsored training opportunities, etc.) in financial careers.

H. Taxation

1. Reference the latest tax code to guide tax return preparation and actions.
2. Use tax preparation procedures to determine tax liability and apply tax code professionally and complete basic tax reporting forms.
3. Review income, deductions, and credits to determine current financial position.
4. Examine state and federal laws to identify tax credits.
5. Analyze tax structures and consequences to assist in business decision making.

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Banking & Financial Systems Role Play Presentation Rating Sheet

Expectation Item	Not Demonstrated	Below Expectations	Meets Expectations	Exceeds Expectations	Points Earned
Demonstrates understanding of the role play and defines problem(s) to be solved	<i>No description or role play synopsis provided; no problems defined</i>	<i>Describes and provides role play synopsis OR defines the problem(s)</i>	<i>Describes and provides role play synopsis AND defines the problem(s)</i>	<i>Demonstrates expertise of role play synopsis AND definition of the problem(s)</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Identifies alternatives and the pro(s) and con(s) of each	<i>No alternatives identified</i>	<i>Alternative(s) given but pro(s) and/or con(s) are not analyzed</i>	<i>At least two alternatives given, and pro(s) and con(s) are analyzed</i>	<i>Multiple alternatives given and multiple pros and cons analyzed for each</i>	
	0 points	1-9 points	10-16 points	17-20 points	
Identifies logical solution and aspects of implementation	<i>No solution identified</i>	<i>Solution provided, but implementation plan not developed</i>	<i>Logical solution and implementation plan provided and developed</i>	<i>Feasible solution and implementation plan developed, and necessary resources identified</i>	
	0 points	1-9 points	10-16 points	17-20 points	
Demonstrates knowledge and understanding of the event knowledge areas: <i>Concepts and practices/basic terminology/ government regulations/ financial services/ technology / types of institutions/ ethics/ financial careers/ taxation</i>	<i>No knowledge areas demonstrated</i>	<i>One or two knowledge areas are demonstrated</i>	<i>Three knowledge areas are demonstrated</i>	<i>Four or more knowledge areas are demonstrated</i>	
	0 points	1-9 points	10-16 points	17-20 points	
Presentation Delivery					
Statements are well-organized and clearly stated	<i>Competitor(s) did not appear prepared</i>	<i>Competitor(s) were prepared, but flow was not logical</i>	<i>Presentation flowed in logical sequence</i>	<i>Presentation flowed in a logical sequence; statements were well organized</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Consistently displays confidence, poised body language, engaging eye contact, and effective voice projection.	<i>Did not demonstrate any of the listed skills</i>	<i>Demonstrated 1-2 of the listed skills (confidence, body language, eye contact, or voice projection)</i>	<i>Demonstrated 3 of the listed skills (confidence, body language, eye contact, or voice projection)</i>	<i>Demonstrated all skills, enhancing the overall presentation</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Demonstrates the ability to effectively answer questions	<i>Unable to answer questions</i>	<i>Does not completely answer questions</i>	<i>Completely answers questions</i>	<i>Interacted with the judges in the process of completely answering questions</i>	
	0 points	1-6 points	7-8 points	9-10 points	
Staff Only: Penalty Points (5 points for dress code penalty and/or 5 points for late arrival penalty)					
Presentation Total (100 points)					
Name(s):					
School:				Section:	
Judge Signature:				Date:	
Comments:					