



FBLA Financial Literacy Month Toolkit

April 2026

2025-2026 MEMBERSHIP YEAR





Table of Contents

Overview	1
Jump\$tart Programming Resources	4
WISE Personal Finance Educator Certification	5
FBLA Programming Connections	5
How FBLA Chapters Can Celebrate	7
Promotion & Recognition Ideas	9
Getting Started	9
Financial Literacy Awareness Campaign	9

Overview

April is nationally recognized as **Financial Literacy Month**, a time to raise awareness, build confidence, and empower individuals to make informed financial decisions. FBLA chapters at every level; Middle School, High School, and Collegiate, play a vital role in advancing financial literacy through leadership, service, and career-connected learning.

This toolkit is designed to inspire action. It provides background on Financial Literacy Month, explains why it matters, outlines ways to earn bonus chapter points, and offers energizing, division specific activities and campaign ideas that chapters can implement throughout April.

Background: What Is Financial Literacy Month?

Financial Literacy Month highlights the importance of financial education and encourages people of all ages to develop strong money management skills. Throughout April, organizations nationwide focus on key financial topics such as budgeting, saving, investing, credit, debt management, and long-term financial planning.

For FBLA members, Financial Literacy Month directly supports FBLA's mission to prepare students for careers in business, leadership, and responsible citizenship, both now and in the future.

Why Financial Literacy Month Matters?

Financial literacy is a lifelong skill that impacts nearly every aspect of personal and professional success. Celebrating Financial Literacy Month helps FBLA chapters:

- Build **smart money habits early**
- Encourage **responsible financial decision-making**
- Prepare members for **college, careers, and adulthood**
- Reduce financial stress through **education and planning**
- Strengthen schools and communities through **informed financial choices**

By participating, FBLA members gain practical skills while strengthening leadership, communication, and service competencies.



Jump\$Tart Programming & Resources

FBLA is a proud member of the **Jump\$Tart Coalition for Personal Financial Literacy**. Find a plethora of resources on their national website. Some are highlighted below:

- The [Teen Teach-In](#), led by the **Jump\$Tart Coalition for Personal Financial Literacy**, empowers high school students to become “teachers for a day” by delivering age-appropriate financial literacy lessons to younger students in their school or community. This peer-to-peer experience reinforces teens’ own financial knowledge while building leadership, communication, and confidence—and helps spark early conversations about money with the next generation. It’s a meaningful, student-led way to promote financial literacy and service learning at the same time.
- The [Jump\\$Tart Coalition for Personal Financial Literacy Clearinghouse](#) is a free digital hub offering high-quality financial education resources for teachers, students, and community educators. It includes standards-aligned lesson plans, activities, videos, and tools that make it easy to bring personal finance topics into any classroom or youth program. Whether you’re teaching basics or expanding your curriculum, the Clearinghouse helps you access engaging, ready-to-use materials to support financial literacy for all ages.
- The [Jump\\$Tart Strategic Financial Fitness for Educators \(JSFFE\)](#) program offers educators a transformative online professional learning experience to deepen personal finance knowledge and instructional skills. Through self-paced modules, collaborative activities, and practical classroom strategies, JSFFE helps teachers build confidence in teaching personal finance and supports meaningful student outcomes. It’s a supportive professional development opportunity that brings financial literacy to life for both teachers and their students.

Learn more about [Financial Literacy Month](#) at Jump\$Tart’s website!

NEW!

W!SE Personal Finance Educator Certification

Educators attending the FBLA National Leadership Conference can earn the W!SE Personal Finance Certification, a nationally recognized credential validating expertise in essential personal finance topics such as budgeting, credit, investing, and financial planning. This certification strengthens classroom instruction through standards-aligned, real-world content and can be added to professional credentials and résumés. Teachers (advisers, chaperones, administrators) may register through the conference registration system for a \$55 fee. (\$5 of that fee is towards administrative costs)

FBLA Programming Connections

Financial Literacy Month activities directly support preparation for a wide range of FBLA programming by helping members apply finance knowledge, analyze real-world scenarios, communicate effectively, and lead impactful projects.

FBLA's programming is aligned with the National Standards for Personal Financial Education to ensure members build practical, transferable financial knowledge across grade levels. Through a comprehensive crosswalk, FBLA programming at both the middle school and high school levels has been mapped to the six core standards areas: earning income, spending, saving, investing, managing credit, and managing risk. This alignment demonstrates that financial literacy within FBLA is not limited to a single course or event, but is embedded across competitive events, leadership programs, and chapter activities.

Middle School

At the middle school level, foundational programs such as Exploring Personal Finance, Exploring Accounting & Finance, and career-focused exploratory events introduce members to essential money concepts in age-appropriate ways. These experiences emphasize awareness, decision-making, and real-world application, helping members connect financial choices to future careers and personal goals. Leadership programs such as LEAD and Champion Chapter further reinforce these concepts by encouraging goal setting, responsibility, and financial awareness through individual and chapter-based activities. [Middle School Programming Crosswalk](#)

High School

At the high school level, financial literacy is expanded and deepened through advanced coursework and competitive events such as Financial Planning, Banking & Financial Systems, Entrepreneurship, Securities & Investments, and Personal Finance. Members engage with complex topics including credit management, investing strategies, risk mitigation, and financial analysis, often in applied, problem-solving contexts. Together, these aligned programs ensure FBLA members graduate with the financial knowledge, skills, and confidence needed for postsecondary success and responsible participation in the economy. [High School Programming Crosswalk](#)

Collegiate FBLA Events

FBLA's Collegiate Competitive Events extend the National Standards for Personal Financial Education into advanced, real-world applications that mirror the financial decisions graduates will face as professionals, entrepreneurs, and informed consumers. Events such as Accounting Case Competition, Finance Case Competition, Foundations of Accounting, Foundations of Finance, and Business Law require members to apply concepts related to earning income, saving, investing, managing credit, and managing risk in complex business scenarios. Through case analysis, presentations, and objective testing, collegiate members demonstrate not only technical financial knowledge but also ethical judgment, regulatory awareness, and strategic decision-making, key outcomes emphasized in the national standards. This intentional alignment ensures FBLA's collegiate programming reinforces financial literacy as a critical workforce readiness skill, preparing members to responsibly manage financial resources within organizations and in their personal lives.

Tip for Chapters: Document Financial Literacy Month activities; including planning notes, budgets, photos, and presentations, to strengthen competitive event projects, chapter award submissions, résumés, and leadership portfolios.

Earn Bonus Points for Chapter Challenges

Middle School – Champion Chapter (Chapter Challenges)

- **100 points** for planning one of the suggested Financial Literacy Month activities
- **100 bonus points** for participating in the **Financial Literacy Awareness Campaign**

(This must be different from your project used to earn 100 points.)

High School – Champion Chapter (Champion Plus)

- **100 points** for planning one of the suggested local chapter activities
- **200 bonus points** for participating in the **Financial Literacy Awareness Campaign**

(This must be different from your project used to earn 100 points.)

Collegiate – Outstanding Chapter

- **100 points** for planning one of the suggested local chapter activities
- **100 bonus points** for participating in the **Financial Literacy Awareness Campaign**

(This must be different from your project used to earn 100 points.)

How FBLA Chapters can Celebrate

Middle School FBLA Ideas

Focus: Foundational skills and awareness

Activities & Projects:

- **Budget Basics Workshop** – Guide members through creating a simple budget using allowances or simulated income.
- **Needs vs. Wants Challenge** – Lead an interactive lesson or game to help members distinguish between essential and nonessential expenses.
- **Savings Goal Poster Campaign** – Design posters promoting smart saving habits and displaying them throughout the school.
- **Coin & Currency Scavenger Hunt** – Engage members in a fun activity that explores the value and history of money.
- **Financial Literacy Week Pledge** – Encourage members to commit to a smart habit for the month.
- **Stock Market Game** – use [InvestQuest](#) (a 30-minute simulation included in your FBLA membership) to begin preparing teams for next year's Stock Market Game!

High School FBLA Ideas

Focus: Real-world application and career readiness

Activities & Projects:

- **Life After Graduation Simulation** – Have members manage a mock paycheck while budgeting for rent, groceries, insurance, and transportation.
- **Credit & Debt Education Session** – Invite a financial professional or alumni to discuss credit scores and responsible borrowing (in person or virtually).
- **Schoolwide Financial Literacy Fair** – Host interactive booths on budgeting, banking, investing, and entrepreneurship.
- **Savings or Investment Challenge** – Track simulated savings or investment growth throughout April.
- **Community Outreach Project** – Deliver a basic financial literacy workshop for middle school students or families.
- **Stock Market Game** – use [InvestQuest](#) (a 30-minute simulation included in your FBLA membership) to begin preparing teams for next year's Stock Market Game!
- **Virtual Business Challenge: Personal Finance** – plan ahead to get your teams excited to participate in this [partner program](#) next year!

Collegiate FBLA Ideas

Focus: Longterm planning and financial independence

Activities & Projects:

- **Personal Finance Series** – Offer sessions on student loans, credit cards, investing, and retirement planning.
- **Résumé & Salary Negotiation Workshop** – Connect financial literacy to career preparation and earning potential.
- **Small Business Finance Panel** – Engage entrepreneurs to discuss budgeting, taxes, and cashflow management.
- **Financial Wellness Campaign** – Launch a campuswide or social media campaign promoting money smart habits.
- **Service-Learning Project** – Provide financial literacy mentoring to high school students or local nonprofit organizations.
- **Stock Market Game** – use [InvestQuest](#) (a 30-minute simulation included in your FBLA membership) to begin preparing teams for next year's Stock Market Game!

Promotion & Recognition Ideas

- Share tips, photos, and activities on social media using #FBLAFinancialLiteracy
- Recognize outstanding participation during chapter meetings
- Submit stories and photos to state and [national FBLA platforms](#)
- Encourage members to include participation on résumés and leadership portfolios

Getting Started

1. Select **1–2 activities** that best fit your chapter's size, resources, and goals
2. Set clear objectives and create a simple timeline for April
3. Partner with school counselors, local banks, credit unions, or financial professionals
4. Promote activities early and celebrate participation throughout the month

Financial Literacy Awareness Campaign

Throughout April, Middle School, High School, and Collegiate FBLA chapters are encouraged to participate in a nationwide **Financial Literacy Awareness Campaign**. Modeled after FBLA's successful entrepreneurship campaigns, this initiative focuses on promoting smart financial habits, informed decision-making, and financial confidence within schools and communities.

Chapters must choose two **activities** below to participate and showcase their impact during Financial Literacy Month.

Campaign Activities

- **Social Media Push** – Launch a unified campaign using hashtags such as #FBLAFinancialLiteracy, #MoneySmartFBLA, or #FBLAMakesCents. Encourage members to share financial tips, savings goals, budgeting reminders, or short educational videos.
- **Money Smart Challenge** – Organize a chapter or schoolwide pledge encouraging participants to complete one positive financial action, such as creating a budget, starting a savings plan, or tracking expenses for a week.
- **Financial Education Spotlights** – Highlight a new financial topic each week of April (budgeting, saving, credit, investing, fraud prevention) through announcements, newsletters, classroom visits, or social media.
- **Thank a Financial Partner** – Recognize banks, credit unions, teachers, counselors, or community partners who support financial education with thankyou cards, certificates, or social media shoutouts.

- **Invite a Guest Speaker** – Host a financial professional—such as a banker, financial planner, accountant, or entrepreneur—to speak at a chapter meeting or school event about real-world money management and career pathways.
- **Financial Literacy Resource Drive** – Collect and share trusted financial education resources (print or digital) such as budgeting templates, savings guides, or educational websites.

Recognition & Sharing

- Share campaign highlights on social media throughout April
- Submit photos and success stories to state and national FBLA platforms
- Recognize participating members and officers during chapter meetings
- Encourage members to include campaign participation in résumés and portfolios

This campaign empowers FBLA chapters to lead meaningful conversations about money while strengthening leadership, service, and career readiness skills.

Click [HERE](#) for the Submission Form (Must be logged into CONNECT)

Deadline: April 30, 2026