

2025–2026 Competitive Events Guidelines

Finance Case Competition



Finance Case Competition challenges members to analyze a comprehensive case study involving key areas of finance, such as financial management, investments, financial institutions, and financial services. Members present their findings and recommendations to a panel of judges, demonstrating analytical thinking, financial literacy, and strategic decision-making.

Event Overview

Division	Collegiate
Event Type	Team of 1, 2, 3, or 4 members
Event Category	Case Competition
Event Elements	Presentation with a Topic

Educational Alignments

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

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The case competition and rating sheet can be found starting on page 5. ***The business entity should not be contacted for additional information.***

This case competition for educational purposes only, offering a real-world scenario to help FBLA Collegiate members develop critical skills.

State

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

National

Required Competition Items

Items Competitor Must Provide	Items FBLA Provides
- Technology and presentation items Photo identification - Conference-provided nametag - Attire that meets the FBLA Dress Code	Table

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:

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- **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.
- **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:
 - Two individual or team events, and
 - One chapter event (e.g., *Community Service Project* or *State of Chapter Presentation*).
- **Competitor Responsibility:** Only registered competitors are permitted to plan, research, prepare, and set up their presentations. Advisers and others may not assist.
- **Participation Requirement:** To be eligible for an award, each competitor must complete all components of the event at the National Leadership Conference.
- **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: a preliminary presentation and a final presentation.

Preliminary Presentation Details

Timing Structure

- **Equipment Set-Up:** 3 minutes
- **Presentation:** 10 minutes (a one-minute warning will be provided)
- **Question & Answer (Q&A):** 5 minutes
- **Important:** Time allocations are exclusive. The presentation must begin immediately after the 3-minute set-up time concludes. Time may not be shifted between segments. Competitors will not interact with judges during the set-up period.

Venue & Format

- Presentations occur in-person at the National Leadership Conference (NLC).
- Competitors/teams are randomly assigned to presentation sections.
- Presentations will take place in a large, open area with a designated space of approximately 10' x 10', which includes a table and chairs for the judges.
- The preliminary round is closed to conference attendees and audience.

Technology Guidelines

- **Internet Access:** Not provided

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- Presentations must be delivered using one or two personal devices (laptop, tablet, mobile phone, or monitor approximately laptop-sized).
- If using two devices, one must face the judges and the other must face the presenters.
- Projectors and projector screens are not permitted, and competitors may not bring their own.
- Wireless slide advancers (e.g., presentation clickers or mice) are allowed.
- External speakers are not allowed; audio must come directly from the presenting device(s).
- Electricity will not be available.

Non-Technology Items

- Visual aids, samples, notes, and other physical materials related to the project may be used.
- Items may be placed on the provided table or on the judges table, if space allows.
- No items may be left with the judges following the presentation.

Restricted Items

- Animals, except for authorized service animals.
- Food, which may be used for display only and may not be consumed by judges.
- Links and QR codes, which may be shown but may not be scanned or clicked by judges at any time.

Research

- Information must be supported by credible, well-documented sources.
- Any use of copyrighted material, images, logos, or trademarks must be properly documented.

Team Expectations

- In team presentations, all members must actively participate in the delivery of the presentation.

Final Presentation Details

The presentation guidelines outlined above will apply to the final presentation.

Advancement to Finals

- The top-scoring competitors or teams from each preliminary section will advance to the final round in equal numbers.
- The number of competitors or teams advancing to the final round depends on the number of preliminary sections:
 - 2 sections: Top 6 from each section advance
 - 3 sections: Top 4 from each section advance
 - 4 sections: Top 3 from each section advance
 - 5 sections: Top 3 from each section advance
 - More than 5 sections: Top 2 from each section advance

Scoring

- The rating sheet will be released with the case competition.
- Preliminary round scores are used to determine which competitors or teams advance to the final round from each section.
- Final round scores determine the final rankings and top award winners.
- Judges are responsible for breaking all ties in both preliminary and final rounds.

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- 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.

Recognition

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

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.

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Problem Statement

In an era of rising fuel costs, high interest rates, and environmental awareness, young professionals are reevaluating their approach to personal transportation. The decision to buy, lease, or use rideshare services now carries not only financial implications but also lifestyle, environmental, and long-term wealth considerations.

You have been asked to analyze and present a recommendation for a young professional deciding between three commuting options: purchasing a car, leasing a car, or relying primarily on rideshare and public transportation.

Overview and Background Information

Meet Jordan Lee, a 27-year-old marketing analyst who recently relocated to a major metropolitan area. Jordan works full-time and earns \$62,000 annually. Their job requires commuting approximately 20 miles daily to and from the office, with occasional weekend social travel.

Jordan currently uses rideshare services and public transit but is debating whether to purchase or lease a compact vehicle to save time and improve flexibility. The decision must balance monthly cash flow, total long-term cost, and potential financial tradeoffs, such as debt, insurance, and investment opportunity costs.

Option	Upfront Cost	Monthly Payment	Insurance	Average Monthly Gas/Transit	Annual Maintenance	Resale Value (after 5 yrs)
Buy (2025 Hybrid Sedan)	\$4,000 down	\$480 (60-month loan @ 5%)	\$140	\$120	\$500	\$13,000
Lease (36-month term)	\$2,500 down	\$390	\$150	\$120	\$200	\$0
Rideshare + Public Transit	\$0	\$0	\$0	\$380	\$0	\$0

Other details:

- Average monthly commuting mileage: 800 miles
- Average car lifespan: 10 years
- Loan interest rate: 5%
- Expected annual car insurance increase: 3%
- Rideshare cost may fluctuate $\pm 10\%$ annually based on demand

Additional Considerations

- Jordan currently has \$8,000 in savings and contributes 6% of income to a 401(k) with a 50% employer match.
- Jordan is also saving to buy a home in the next five years, so maintaining liquidity is a priority.
- Jordan values environmental sustainability but is also focused on financial independence and minimizing debt.

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Specific Elements to Address

1. Create a Detailed Profile
 - Develop a financial profile for Jordan, including income, monthly expenses, savings goals, and transportation priorities.
 - Incorporate lifestyle details such as commuting schedule, work hours, and financial objectives
2. Understand Challenges
 - Analyze the economic and logistical barriers of each transportation option.
 - Compare total costs over a five-year period, including depreciation, insurance, maintenance, and opportunity cost.
 - Consider sustainability, convenience, and flexibility in your evaluation.
3. Recommendations
 - Provide a clear, data-supported recommendation for the most financially sound and sustainable option.
 - Identify short-term and long-term implications, including impact on savings rate, credit score, and environmental footprint.
4. Budget Redesign
 - Create a revised five-year transportation budget for Jordan that aligns with the recommendation.
 - Include projected annual savings or losses, investment potential, and the impact on Jordan's financial goals.
 - Discuss the time value of money (TVM) and how delayed or immediate spending affects Jordan's financial position.

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Finance Case Competition Presentation Rating Sheet

Expectation Item	Not Demonstrated	Below Expectations	Meets Expectations	Exceeds Expectations	Points Earned
Content					
Demonstrates understanding of the case and issues to be solved	No description or case synopsis provided, and no issues defined	Describes and provides case synopsis OR defines the issues	Describes and provides case synopsis AND defines the issues	Demonstrates expertise of case synopsis AND definition of the issues	
	0 points	1-6 points	7-8 points	9-10 points	
Profile <i>Defines the individual, company, or community scenario related to sustainable transportation</i>	No profile presented	Some profile elements presented but lacks clarity or connection to sustainability	Clear and relevant profile presented with general financial or environmental data	Comprehensive, data-driven profile including demographics, transportation habits, income/budget context, and environmental impact	
	0 points	1-6 points	7-8 points	9-10 points	
Understand Challenges <i>Investigates and details economic, logistical, and environmental barriers impacting financial literacy and sustainable transportation choices</i>	No challenges presented	Some challenges or costs are presented.	Identifies major financial and logistical challenges with moderate depth	Provides a comprehensive, evidence-based analysis of financial, economic, and sustainability barriers supported by data	
	0 points	1-7 points	8-13 points	14-15 points	
Recommendations <i>Recommends feasible financial literacy and sustainability strategies to improve outcomes</i>	No recommendations or strategies presented	Some recommendations presented, but not realistic or actionable	Sound recommendations that are practical and moderately detailed	Innovative, realistic recommendations supported by cost-benefit analysis and long-term sustainability planning	
	0 points	1-6 points	7-8 points	9-10 points	
Budget Redesign <i>Develops and analyzes a revised budget or financial plan that incorporates sustainable transportation strategies</i>	No budget redesign presented	Budget redesign is presented, with missing details about overall financial aspects	Provides a detailed financial plan showing cost savings, ROI, and sustainability alignment	Presents an innovative, data-driven budget redesign with projections, financial literacy application, and sustainability metrics	
	0 points	1-7 points	8-13 points	14-15 points	
Research & Sources <i>Substantiates findings with credible research and references</i>	Sources are not cited	Sources/References are seldom cited to support statements	Professionally legitimate sources & resources that support statements are generally present	Compelling evidence from professionally legitimate sources & resources is given to support statements	
	0 points	1-6 points	7-8 points	9-10 points	
Presentation Delivery					
Statements are well organized and clearly stated	Competitor(s) did not appear prepared	Competitor(s) seemed prepared, but flow was not logical	Presentation flowed in logical sequence	Presentation flowed in a logical sequence; statements were well organized	
	0 points	1-6 points	7-8 points	9-10 points	
Demonstrates self-confidence, poise, assertiveness, and good voice projection	Competitor(s) did not demonstrate self-confidence	Competitor(s) demonstrated self-confidence and poise	Competitor(s) demonstrated self-confidence, poise, and good voice projection	Competitor(s) demonstrated self-confidence, poise, good voice projection, and assertiveness	
	0 points	1-6 points	7-8 points	9-10 points	
Demonstrates the ability to effectively answer questions	Unable to answer questions	Does not completely answer questions	Completely answers questions	Interacted with the judges in the process of completely answering questions	
	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:					
Judge Signature:					Date:
Comments:					