



Personal Finance Challenge Rules

Registration

- [Register](#) for the competition no later than March 6, 2026.

Eligibility

- **High School:** Students in grades 9 – 12 receiving personal finance instruction are eligible. All team members must be enrolled at the same school.
- **Middle School:** Students in grades 7 or 8 receiving personal finance instruction are eligible. All team members must be enrolled at the same school.

Competition Guidelines

- Teams of 3 to 4 students will be registered by a teacher from the school they attend.
- All team members must attend the same school.
- The competition consists of a 30-item personal finance multiple-choice test.
- Test topics are based on the National Standards for Personal Finance.
- Online testing will be facilitated by the teacher during either the fall testing round, 11/3/2025 - 12/5/2025, or the spring testing round 3/2/2026 – 3/27/2026.
- Students must have reliable internet with functioning audio and video capabilities.
- Students cannot receive any assistance during the online testing session.
- Teachers choose one day during the two-week testing period to facilitate the test.
- All team members must test simultaneously.
- Students will be given **35 minutes** to complete the test.
- If the student does not complete the test within the allotted time, the questions that are completed will be scored.

Scoring

- The sum of the top three individual scores on each team makes up the team's total score.
- If a team has four members, the lowest individual score will be dropped.

Finals

- The top-scoring teams in each division will compete in a Quiz Bowl round to be held in person on April 17th, 2026.
- Two teams from the same school cannot compete against each other for the championship in the Quiz Bowl.

- If the top two teams in a division are from the same school, the top-scoring team will face off against the next highest-scoring team in the same division from a different school.

Quiz Bowl Rules

- Teams will select a spokesperson.
- Questions will be read by the moderator in their entirety.
- Teams will have 15 seconds to confer on an answer.
- Answers will be written on a whiteboard and read by spokesperson.
- Judges will determine if the answer is correct.
- If the spoken answer does not match the written answer the written answer stands.
- One point is awarded for each question answered correctly by a team.
- The winning team will be the team with the highest score after the final question has been read.

Arizona Personal Finance Challenge Champion and National Personal Finance Challenge Qualifier

The high school team with the highest combined scores from BOTH the Personal Finance Challenge and the Personal Finance Case Study competition will be named State Champions and will qualify for the National Personal Finance Challenge to be held in Atlanta, Georgia, **May 31st – June 1st, 2026.**

