

**2021 Financial Fitness Tournament**

 ***Suggested Guidelines***

Program Description:

The Financial Fitness Tournament is a competition geared toward high school students where credit unions can work with teams or individuals to educate them on various financial topics, encourage them to study online material through Visa’s Financial Football game and then have them compete against each other to determine a championship team.

* The competition will consist of an individual or team on-line format with an option to hold credit union and/or regional competitions in person.
* Any student in a high school grade or equivalent homeschool high school grade may participate (grades 9-12). Competitions may also be held at the college level.
* The Southeastern Credit Union Foundation (SECUF) will supply all training materials/links for the students through the FFT tool-kit on the website. Participants are not required to have a mentor/teacher, but they should have someone at a local credit union that they can reach out to with questions. Questions will come from the updated online Visa Financial Football material. <https://www.practicalmoneyskills.com/play/financial_football>.
* Trivia style game to be used for in-person competition will be available through the SECUF.
* Study sessions are the responsibility of each individual or team.
* Shirts with CU logo are recommended but are the responsibility of each credit union.
* Timeline:
	+ Credit Unions may host a Financial Fitness Tournament at any time during the year with any number of students (tool kit will be provided online). A suggested timeline is on the FFT flyer.
	+ Credit Unions may choose to award top winners or to determine the top 10% of individuals and teams for a playoff final at the Chapter level (this must be discussed and agreed upon by the Chapter).
	+ Prizes at the credit union and chapter levels are the responsibility of each credit union or chapter.
* Determining a Player’s/Team’s Financial Fitness Score:
	+ Information on the STAT screen should be weighted as follows to come up with an overall FFT score:

* + - Score spread (the # between the participant’s score and the computer’s score) = 75%
		- Yardage spread (the # of yards between the participant’s score and the computer’s score) = 25%
		- # of Turnovers & Sacks for participant’s team will be subtracted
		- # of Turnovers & Sacks against computer team will be added

If a tie occurs, the % of correct answers will determine the winner.

Analyzing stat screen above, the total financial fitness score would be calculated as shown:

Score spread = 24 (this makes up 75% of score…24 X .75 = 18

Yardage spread = 228 (this makes up 25% of score…228 X .25 = 57

Adding these together comes up with 75

Subtract participant turnovers & sacks (75-2=73)

Add computer turnovers & sacks (73+5=78)

**Overall Financial Fitness Score would be 78! The 3 overall scores should then be averaged.**