Virtual Business Challenge

AN OFFICIAL DECA COMPETITIVE EVENT

The DECA Virtual Business Challenge is an official DECA competitive event where participants use highly visual simulation software to manage a business or their personal financial wealth individually, or as a team. The VBC culminates in live competitions at the ICDC Nationals. This year's VBC will have eight tracks: VBC Entrepreneurship, VBC Fashion, VBC Restaurant, VBC Retailing, VBC Sports, VBC Personal Finance, VBC Accounting and the DECA Hotel Challenge.

Registration Begins*: Tuesday, September 29, 2026*

Round One*: Tuesday, October 13, 2026 through Friday, October 23, 2026*
Round Two*: Tuesday, January 12, 2027 through Friday, January 22, 2027*

How To Participate:

Step 1: DECA members must register and form teams. This event is free for dues-paying high school DECA members. DECA members may participate within one, some or all eight tracks of the VBC. They may only be registered on one team per track of the VBC. Members may participate on teams of one to three members. Every team member must register for his/her own account.

To register, DECA members must visit https://knowledgematters.com/highschool/competitions/deca/ and click on the “Register for Competition” link on this page. Participants will be prompted to enter their email address, their first and last name, and they will create a password. If members do not wish to use their own email addresses, they may click on the option to use a system-generated email address. After filling in this information, they will select the state in which their chapter is located from a drop down menu. Then, participants will select their chapter name from another drop down menu. Participants will then click on the image(s) for the VBC track(s) in which they wish to participate. They will then click a box to accept the terms and conditions for the competition and then click on the “Register” button to complete the registration.

Once all of the team members from a team have registered, the team members may log in to their accounts by visiting vb.knowledgematters.com in order to form teams. Participants will click and drag their names onto teams. The first member on a team will form the team and choose a name for the team. Participants should click the “Save Teams” button at the bottom of the page in order to save their changes. DECA members will not be able to start competing until their advisors have approved their team registrations.

Step 2: DECA advisors must approve their members’ team registrations. DECA advisors do not register for accounts. Accounts will automatically be created for DECA advisors. An email will be sent out to all advisors prior to the start of student registration which will contain the advisor’s log in information. To log in, advisors will visit vb.knowledgematters.com and enter the log in credentials. Once advisors have logged in, they will see the “DECA Virtual Business Challenge” courses listed. There will be a separate Virtual Business Challenge course for each track. Click on the “Manage & Approve Teams” link for each VBC course in order to approve the team registrations. Advisors will have the opportunity to click and drag members onto different teams, or change the team names if the advisor wishes to do so. After advisors have finished making any of the necessary changes to the teams, the advisors should click on the “Approve Team” button for each team the advisors wish to approve. Advisors then need to click on the “Save Teams” button at the bottom of the page to save all of the changes/approvals that have been made. Advisors will be able to unapprove a team and make changes to the team up until one week prior to the end of the competition round. Once the end of the round is one week away, the teams will become locked and no changes can be made.

Step 3: Participants may begin competing within the VBC if a round is in progress after their teams have been approved. If a qualifying round isn’t currently in progress, participants will have to wait until the round begins in order to begin competing. Participants must log in to their accounts in order to compete. They will log in to their accounts by visiting vb.knowledgematters.com. Once they are logged in, they will see a “compete” button that they will be able to click (as long as their teams have been approved). We provide participants with access to a free, competition version of the simulations in order to participate. There will be a Tutorial available for each of the VBC events, and we recommend that the participants review the Tutorial prior to beginning the competition.

If DECA members are participating on teams with multiple team members, only one team member from a team will be able to log in at a time to access the competition file. The idea is for all team members to work together and communicate when making decisions pertaining to the competition.

There are two qualifying rounds for the VBC. The first round begins at 10 a.m. EST on Tuesday, October 13, 2026 and ends at 5 p.m. EST on Friday, October 23, 2026. The second qualifying round begins at 10 a.m. on Tuesday, January 12, 2027 and ends at 5 p.m. EST on Friday, January 22, 2027. For each qualifying round, students will have 11 days to work on the same competition file for each of the VBC tracks (this is different for the Accounting track). The online competition sims feature almost 100% of the functionality of the classrom simulation, meaning students will control most of the variables having to do with managing their business or net worth. They are able to start over and complete the competition files over and over again (this differs somewhat for VB Accounting – see the Accounting section for details). The goal is to try different marketing and business strategies in order to improve their scores which are based on the net worth or the profits that they have earned (except for VB Accounting, where the goal is to identify accounting issues in a business, out of a number of choices). Each time a team completes a competition file, the score is automatically submitted to our site and the team is ranked by region, by state and nationally. We will always rank teams based on their best score.

Please note that a team will not see their team name displayed within the rankings until they complete the simulation competition file at least one time, and they have achieved a positive score. Once the student completes the simulation competition file, the simulation will notify the participant that they have completed the file.

It is the regional rankings that determine which teams will compete at the DECA International Career Development Conference (ICDC) in the Spring. The top two teams from each region from each round from each VBC track qualify to compete at ICDC. However, only one team per DECA chapter per round per event may qualify to compete at ICDC. At ICDC, the first through third place teams from each VBC track win scholarship money.

If DECA members are participating on teams within more than one of the VBC events and the DECA members qualify for more than one of the VBC events, the members must choose which VBC event they would like to compete in at ICDC,

Prizes

Monetary prizes are awarded to the 1st through 3rd place teams at DECA ICDC. (with the exception of the Hotel track where 4th place is awarded as well)

VBC Tracks:

VBC Restaurant

The VBC Restaurant event is based on the Virtual Business – Restaurant educational simulation. In Virtual Business – Restaurant, students are able to manage their own restaurant and they control concepts such as menu design, pricing menu items, purchasing ingredients, staffing the restaurant, choosing the restaurant location, conducting market research, organizing the dining and kitchen layouts, and more. Students are able to access financial reports as well as many industry specific reports in order to assist with their decision-making.

During each of the qualifying rounds for the VBC Restaurant event, DECA members are able to control all of the concepts having to do with managing their restaurant. The goal is to make as much profit for their restaurant as possible while running the simulation for a specified amount of virtual time. Once students complete the competition file, their scores are submitted automatically to the Knowledge Matters' site and the teams will be able to see where they rank immediately.

While participating within the DECA VBC Restaurant qualifying rounds, DECA members are able to focus on performance indicators from the DECA career clusters such as:

- Implement purchasing activities to obtain business supplies, equipment, and services.
- Utilize comments and suggestions from the customer service area to formulate improvements and ensure guests' satisfaction.
- Acquire a foundational knowledge of product/service management to understand its nature and scope.
- Determine the appropriate type of food service to provide quality customer service.
- Perform scheduling functions to facilitate on-time, prompt completion of work activities.
- Manage staff growth and development to increase productivity and employee satisfaction.
- Understand promotional channels used to communicate with targeted audiences.
- Manage promotional activities to maximize return on promotional efforts.
- Utilize project-management skills to improve workflow and minimize costs.

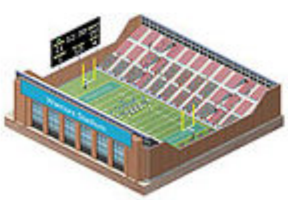
DECA Hotel Challenge

The DECA Hotel Challenge is presented by the J. Willard and Alice S. Marriott Foundation and is based on the Virtual Business – Hotel educational simulation. In Virtual Business – Hotel, students manage their own hotel and they set hotel room prices, bid on group sales, improve customer service through front desk operations and by monitoring social media, advertise, set housekeeping schedules, manage restaurant operations, organize meetings and banquets, and more. Students are able to access many financial and industry specific reports in order to assist with their decision-making.

During each of the qualifying rounds for the DECA Hotel Challenge event, DECA members are able to control all of the concepts having to do with managing their hotel. The goal is to earn high customer & employee satisfaction scores as well as make as much profit for their hotel as possible while only being able to run the simulation for a specific amount of simulated time. Once they complete the simulation file, their scores are submitted automatically to the Knowledge Matters' site and the teams will be able to see where they rank immediately.

While participating within the DECA Hotel Challenge qualifying rounds, DECA members are able to focus on performance indicators from the DECA career clusters such as:

- Set staffing schedules to balance labor costs and occupancy.
- Use a room status report to assign guestrooms for cleaning.
- Utilize comments and suggestions from the customer service area to ensure guests' satisfaction.
- Explain how room rates are established and assigned.
- Understand sales processes and techniques to increase the likelihood of making sales.
- Understand promotional channels used to communicate with targeted audiences.
- Understand the use of an advertisement's components to communicate with targeted audiences.



VBC Sports

The VBC Sports event is based on the Virtual Business – Sports & Entertainment educational simulation. In Virtual Business – Sports & Entertainment, students manage their own football franchise and they choose ticket prices, book rock concerts, organize concessions, set staffing schedules, make sponsorship offers, determine parking lot needs & prices, manage players, and more. Students are able to access financial reports and industry specific reports in order to assist with their decision-making.

During each of the qualifying rounds for the VBC Sports event, DECA members are able to control all of the concepts having to do with managing their football franchise. The goal is to make as much profit for their franchise as possible while running the simulation for a specific amount of virtual time. Once they complete the file, their scores are submitted automatically to the Knowledge Matters' site and the teams will be able to see where they rank immediately.

While participating within the DECA VBC Sports qualifying rounds, DECA members are able to focus on performance indicators from the DECA career clusters such as:

- Develop a foundational knowledge of pricing to understand its role in marketing.
- Employ product-mix strategies to meet customer expectations.
- Acquire a foundational knowledge of product/service management to understand its nature and scope.
- Generate product ideas to contribute to ongoing business success.
- Understand promotional channels used to communicate with targeted audiences.
- Understand the use of an advertisement's components to communicate with targeted audiences.
- Select target market appropriate for product/business to obtain the best return on marketing investment (ROMI).
- Acquire foundational knowledge of customer/client/business behavior to understand what motivates decision-making.

VBC Retailing

The VBC Retailing event is based on the Virtual Business – Retailing educational simulation. In Virtual Business – Retailing, students manage their own grocery store, sporting goods store and electronics store. They set prices for their goods, merchandise the items they carry within their stores, determine purchasing levels, determine staffing needs, conduct market research, create advertisements, choose store locations, and more. Students have access to financial reports as well as many industry specific reports in order to assist them with their decision-making.

During each of the qualifying rounds for the VBC Retailing event, DECA members are able to control all of the concepts having to do with managing their retail store. The goal is to make as much profit for their store as possible while running the simulation for a specified amount of virtual time. Once they complete the competition file, their scores are submitted automatically to the Knowledge Matters' site and the teams will be able to see where they rank immediately.

While participating within the DECA VBC Retailing qualifying rounds, DECA members are able to focus on performance indicators from the DECA career clusters such as:

- Employ product-mix strategies to meet customer expectations.
- Implement security measures to minimize loss.
- Implement display techniques to attract customers and increase sales potential.
- Implement purchasing activities to obtain business supplies, equipment, and services.

- Employ sales processes and techniques to enhance customer relationships and to increase the likelihood of making sales.
- Adjust the work capacity of an organization to meet predicted demands.
- Utilize sales processes and techniques to determine and satisfy customer needs.

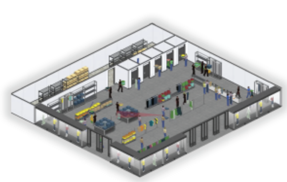
VBC Personal Finance

The VBC Personal Finance event is based on the Virtual Business – Personal Finance educational simulation. In Virtual Business – Personal Finance, students manage the financial wealth of a simulated character. Students are responsible for balancing budgets, paying bills, opening bank accounts, applying for credit cards, monitoring credit reports, finding housing, determining transportation needs, searching for jobs and more. Students have access to a net worth statement as well as other reports such as resumes, loan statement, credit reports, etc., to assist them with their decision-making.

During each of the qualifying rounds for the VBC Personal Finance event, DECA members are able to control most of the concepts having to do with managing their person's financial wealth. The goal is to make as much net worth for their person as possible while manipulating the concepts that they are able to control. They are able to run the simulation competition file for a specified amount of virtual time and once they do, their scores are submitted automatically to the Knowledge Matters' site and the teams will be able to see where they rank immediately.

While participating within the DECA VBC Personal Finance qualifying rounds, DECA members are able to focus on performance indicators from the DECA career clusters such as:

- Manage personal finances to achieve financial goals.
- Analyze financial needs and goals to determine financial requirements.
- Understand the fundamental principles of money needed to make financial exchanges.
- Manage financial resources to ensure solvency.



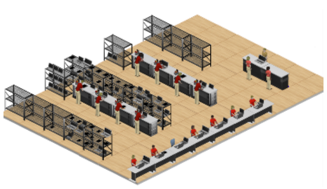
VBC Fashion

The VBC Fashion event is based on the Virtual Business – Fashion educational simulation. In Virtual Business – Fashion, students manage their own fashion design business. They conduct trend research, design clothes, merchandise, select retail locations, promote via social media, and more. Students have access to financial reports as well as many industry specific reports in order to assist them with their decision-making.

During each of the qualifying rounds for the VBC Fashion event, DECA members are able to control several of the concepts having to do with managing their fashion design business. The goal is to make as much profit for their business as possible while running the simulation for a specific amount of simulated time. Once they complete the competition file, their scores are submitted automatically to the Knowledge Matters' site and the teams will be able to see where they rank immediately.

While participating within the DECA VBC Fashion qualifying rounds, DECA members are able to focus on performance indicators from the DECA career clusters such as:

- Employ visual merchandising techniques to increase interest in product offerings.
- Implement display techniques to attract customers and increase sales potential.
- Manage promotional activities to maximize return on promotional efforts.
- Understand the use of social media in marketing communications to obtain customer attention and/or to gain customer insight.
- Develop a foundational knowledge of pricing to understand its role in marketing.
- Develop merchandise plans (budgets) to guide selection of retail products.
- Acquire a foundational knowledge of selling to understand its nature and scope.
- Acquire product knowledge to communicate product benefits and to ensure appropriateness of product for the customer.
- Perform buying activities to obtain products for resale.
- Manage staff growth and development to increase productivity and employee satisfaction.

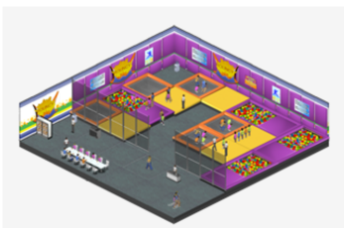


VBC Accounting

The VBC Accounting event is based on the Virtual Business – Accounting educational simulation. Each qualifying round will consist of 3 mini-challenges. During each mini-challenge, students will have to identify three forensic accounting issues in a business, out of a number of choices. Once the three issues are selected, the submission is final. Teams will be ranked at the end of each mini challenge. Teams with all correct answers will be ranked in order of submission time (earliest first), followed by teams with one wrong answer (also by order of submission).

While participating within the DECA VBC Accounting qualifying rounds, DECA members are able to focus on performance indicators from the DECA career clusters such as:

- Acquire a foundational knowledge of accounting to understand its nature and scope.
- Determine suitable internal accounting controls to ensure the proper recording of financial transactions.
- Conduct an audit to verify the integrity of a business's financial reporting process, accounting functions, and internal controls.



VBC Entrepreneurship

The DECA VBC Entrepreneurship event is based on the Virtual Business Entrepreneurship simulation. It encourages DECA members to test their entrepreneurial skills. Participants will spot opportunities, conduct market research, make the plunge and open their business. They will raise finances, build a team, acquire resources, organize workflow, determine risks and develop marketing strategies. The competitors will analyze market data, interpret financial reports and apply critical thinking and decision making skills in order to make their entrepreneurial venture as successful as possible. DECA members will be challenged to earn as high of a net worth as possible while running the simulation for a specified period of time.

While participating within the DECA VBC Entrepreneurship qualifying rounds, DECA members are able to focus on performance indicators from the DECA career clusters such as:

- Understand economic systems to be able to recognize the environments in which businesses function.
- Analyze financial needs and goals to determine financial requirements.
- Understand the use of financial-services providers to aid in financial-goal achievement.
- Identify potential business threats and opportunities to protect a business's financial well-being.
- Acquire a foundational knowledge of finance to understand its nature and scope.
- Manage financial resources to ensure solvency.

- Understand marketing’s role and function in business to facilitate economic exchanges with customers.
- Understand operation’s role and function in business to value its contribution to a company.
- Utilize critical-thinking skills to determine best options/outcomes.
- Acquire foundational knowledge of marketing-information management to understand its nature and scope.
- Understand marketing-research activities to show command of their nature and scope.
- Develop marketing strategies to guide marketing tactics.
- Select target market appropriate for product/business to obtain the best return on marketing investment (ROMI).
- Develop a foundational knowledge of pricing to understand its role in marketing.
- Acquire a foundational knowledge of promotion to understand its nature and scope.
- Understand the use of an advertisement’s components to communicate with targeted audiences.
- Employ product-mix strategies to meet customer expectations.
- Understand the use of social media in marketing communications to obtain customer attention and/or to gain customer insight.
- Process data to translate marketing information into useful insights/knowledge.
- Interpret research data into information for decision-making.
- Manage marketing information to facilitate promotional activities.
- Implement organizational skills to improve efficiency and workflow.
- Advertise to communicate promotional messages to targeted audiences.
- Acquire product knowledge to communicate product benefits and to ensure appropriateness of product for the customer.