




*Help your teens connect
the dots to their futures*



LifeSmarts
the Ultimate Consumer Challenge

A Program of the National Consumers League 2005-2006





Consumer Rights and Responsibilities Sample Question

Q: Which of the following calls would be prohibited when you register for the National Do Not Call list?

- a. Political calls
- b. Surveys
- c. Telemarketing calls

Answer: c

What is LifeSmarts?

LifeSmarts, the ultimate consumer challenge, is an educational program that develops the consumer and marketplace skills of teenagers in a fun way and rewards them for this knowledge. The program complements any curriculum in high schools and can be used as an activity for classes, groups, clubs, and community organizations.

LifeSmarts competitions are run in a game show style and open to all teens in the United States in grades nine through 12. Teams of teens compete online and in state matches, with the state winners going to the national competition to vie for the LifeSmarts championship title. The national championships are held in different cities across the United States, providing teens and coaches an opportunity to see and learn about different areas of the country.

What Does LifeSmarts Teach Teens?

LifeSmarts is a flexible classroom or group activity that teaches teens to be smart and responsible consumers and citizens. The content focuses on five key areas of consumer knowledge that teens need to know to function effectively in today's marketplace.

LifeSmarts participants learn about:

- Personal Finance • Health and Safety • The Environment • Technology • Consumer Rights and Responsibilities

Participants gain meaningful consumer knowledge, access to information, awareness of consumer resources, and confidence to participate in today's dynamic global marketplace. They also develop teamwork skills, self-esteem, verbal communication skills, and leadership abilities — and have fun in the process. LifeSmarts helps teens become better decision-makers and savvier consumers. It makes them aware of their rights and responsibilities as consumers, teaches them how to spot and avoid scams, helps them understand nutritional and other health information, and much more. Because many teens begin working during high school, LifeSmarts introduces them to workplace protections, too.

It's easy to find materials to prepare for the competition. Government agencies, businesses, consumer groups, and trade associations provide Web sites, brochures, booklets, videos, teaching guides, textbooks, and other excellent educational resources. Much is available online or can be attained by phone or mail. The National Consumers League's experts also use a broad range of consumer resources to develop lessons, flashcards, Web pages, and other study aids.

Who Runs the Program?

The National Consumers League (NCL), founded in 1899, is a national nonprofit organization that identifies, protects, represents, and advances the economic and social interests of consumers and workers through education and advocacy. The League offers the learning experience of LifeSmarts to high school students and coaches throughout the United States. NCL operates LifeSmarts and works in partnership with other nonprofit, government, and education groups. State attorneys general, Credit Counseling Services, Better Business Bureaus, cooperative extension offices, Councils on Economic Education, and universities act as partner organizations that plan and implement LifeSmarts in each state.

Is LifeSmarts Available in My State?

LifeSmarts is available to teens in every state through the Internet-based competition. Contact your state coordinator for information about your official state competition dates and to connect to your state's LifeSmarts Web page. State partner organizations are helpful sources of consumer information, and they plan and coordinate the in-person state finals. Contact information is available at www.lifesmarts.org/start/involved.htm. If your state is not listed, follow the instructions at www.lifesmarts.org/gameNEW to compete online.

How Does a Team Sign Up?

To participate in LifeSmarts, follow these steps:

1. Coaches register.
2. Coaches register and create teams.
3. Players register.
4. Players play the online game, completing all three quizzes during the timeframe for their state online competition.

To get started, go to www.lifesmarts.org and click on "Enter the Game." For more information about each step, click on "Looking for Instructions?" on each game page.

Check the LifeSmarts Web site for sign-up dates and further information. Generally, the online game is open from late September through February, but deadlines are different for each state. Teams must sign up and participate during the time frame for their state's competition.

Teams with qualifying scores will be invited to an in-person state competition. Any player, alternate, or coach traveling to compete in a LifeSmarts competition must return an individual permission and release form. Coaches must also complete and return a permission

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Environment Sample Question

Q: Which of the following is not an advantage of using compact fluorescent light bulbs instead of incandescent light bulbs?

- a. They cost less
- b. They use less energy
- c. They last longer

Answer: a

The LifeSmarts Experience



I love going against the best and smartest teenagers from around the country.



The activities in the semifinal and finals really tested your consumer smarts.



The questions were pretty hard, but I survived!



Support for LifeSmarts

Community-minded businesses, associations, organizations, government agencies, labor unions, and individuals provide the financial support to make LifeSmarts possible. National contributors to date in 2005 include: Amalgamated Bank, Amazon.com, American Express, American Express Foundation, BellSouth, Bridgestone Firestone, Catalina Health Resource, Chlorine Chemistry Council, DeMars and Associates, Ltd., Direct Marketing Association, Experian, Fannie Mae, Genworth Financial, Hershey Foods, InCharge Education Foundation, Inc., McNeil Consumer Specialty Pharmaceuticals, NBC Universal, PG&E Corporation, The Procter & Gamble Company, Reckitt Benckiser, Ruby Tuesday, SBC, Southern California Edison, Toro, Toyota Financial Services, Verizon Communications, Verizon Foundation, Wells Fargo Home Mortgage. Businesses, organizations, and individuals contribute support for LifeSmarts at the state level as well.



The officials were great! Thank you for the opportunity to learn.



Herb rules!



My kids really enjoy it, and they are learning at the same time – WOW!!



My students and I enjoyed the LifeSmarts experience tremendously. They are already preparing for next year.



Destination: Philadelphia

The LifeSmarts 2006 national competition will be held in Philadelphia, Pennsylvania, April 22-25. Champion teams from across the country will travel to represent their states at nationals, where students, coaches, and state coordinators meet sister teams, sightsee, experience days of intense competition, enjoy networking opportunities and tourist attractions, and walk away with an array of valuable prizes.

Tempting? Make your way to Philly by registering a team at www.lifesmarts.org today!



I think this is a wonderful program! I wish it had been around when I was in high school.

Quotations have been excerpted from LifeSmarts participant and coach evaluation forms.





Health & Safety Sample Question

- Q: Foods that bear the radura logo have been:
- Treated by irradiation
 - Treated with pesticides
 - Organically grown

ANSWER: a

The National Consumers League offers many resources for coaches and teams to prepare for Internet, state, and national competitions. Sample questions and teaching lessons are available online for free at www.lifesmarts.org. Coaches can also purchase materials, including decks of flashcards, copies of the *Coach's Guide*, and more, that contain hundreds of additional sample questions. Use the order form on the backside of this page to order materials.

and release form from their organizations. These forms are available online.

When Are the Competitions Held?

Check the official Web site, www.lifesmarts.org, for the specific registration dates and details for your particular state. The online game is live from late September through February. Most state competitions take place between Nov. 1 and March 15 each year. The national competition is generally held in April in a major city. The 2006 national competition will be held in Philadelphia, PA, April 22-25.

Is There a Fee to Participate?

There is no registration fee to participate in LifeSmarts. The players will need a few hours away from school for the state competition. If the team proceeds to the national competition, time away from school should not exceed two days. Travel costs may be provided by the state coordinator or funded in part by the team, school, or organization.

How Does the Competition Work?

Teams from each state will compete in an Internet-based competition first. Online, players compete individually, taking a series of three 20-question quizzes for a final score.

Team scores are tallied, and the top teams advance to the in-person state competition. There, teams compete against one another by answering individual, team, and first-to-the-buzzer challenge questions. State champions represent their states at the national competition.

Questions for use in the online, state, and national competitions are provided by the National Consumers League. Experts from throughout the country prepare and review thousands of questions to ensure accuracy.

Each competition has the following officials: question masters, judges, referees, scorekeepers, time-keepers, and room monitors. The officials are adult volunteers from the community who support teens and consumer education.

What Are a Coach's Roles and Duties?

The coach is the adult team leader responsible for recruiting and preparing the players for competition. Every player must have a coach to participate. The coach is responsible for returning permission and

release forms, keeping the team members and their parents and guardians informed, and chaperoning the team at in-person competitions. Each team must have one adult as the primary coach. One adult co-coach or alternate coach is permitted and encouraged.

Why Be a Coach?

LifeSmarts is a great way for adults to demonstrate their commitment to consumer education and to teens. Being a coach is an opportunity to be a leader in your school or organization and teach students important consumer life skills. Coaches gain access to free and inexpensive educational resources and to a national network of consumer and business leaders and educators. They gain chances to travel, have fun, and win prizes.

How Do I Form and Prepare a Team?

It is up to each coach to determine the best way to get teenagers involved. Anyone can take a practice quiz, and players can register to compete during specified dates online at www.lifesmarts.org. Team members can volunteer or be recruited. LifeSmarts can be a small or large group activity. At least four players must register online and complete all three levels of quizzes in order for a team to be eligible for in-person play.

Most coaches either use the online quiz as an extension of classroom work or as a separate extracurricular activity. Any number of players may play online. The official team that travels to a state or national competition must have at least four but no more than five players. Visit www.lifesmarts.org for details.

Special needs students, alternative schools, work study groups, home school groups, and community organizations are encouraged to participate.

What Other Information Do I Need?

NCL staff and your state coordinator are available to answer questions and provide help implementing LifeSmarts in your school or organization. Contact your coordinator for a free copy of the LifeSmarts *Coach's Guide*, or purchase one directly from NCL for \$7. NCL offers more free or inexpensive resources available to make it easier for your team to prepare.



Personal Finance Sample Question

- Q: You are a 16-year-old employee. Which of the following are you not allowed to do under the federal child labor laws?
- Be a delivery driver
 - Cook on a grill in a restaurant
 - Work as a hired farm worker

ANSWER: a



Technology Sample Question

- Q: What kind of personal information is not covered by any federal privacy law?
- The titles of videos you rent
 - What items you buy in a supermarket
 - What you watch on cable television

ANSWER: c

LifeSmarts Materials Order Form

Coach's Guide (\$7 per copy) *Provides directions for the online and in-person games, sample questions, resources, learning activities*

LifeSmarts Flashcards (\$5 each for a set of 5 decks) *Study aids provide practice questions and answers from each of the LifeSmarts topic areas*

Lessons in LifeSmarts I (\$30 each; \$25 each for two or more) *350+ page activity book provides 35 teaching ideas focusing on LifeSmarts topics*

**Please send orders to:
National Consumers League
Attn: LifeSmarts
1701 K Street, NW, Suite 1200
Washington, DC 20006
phone: 202.835.3323 fax: 202.835.0747
email: pubs@nclnet.org**

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