

# LifeSmarts

# 09 VARSITY

A program of the National Consumers League



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New York State Coordinator:



# You and your students are invited to participate in *LifeSmarts...the Ultimate* *Consumer Challenge*

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## What is *LifeSmarts*?

The *LifeSmarts Varsity* program is a game show-style competition that expands the consumer knowledge and skills of high school students. *LifeSmarts* engages students' curiosity and prepares them for the day-to-day challenges they will encounter as adults. The content and competition questions focus on five key areas:

- personal finance
- consumer rights and responsibilities
- health and safety
- technology
- the environment

Schools and organizations can participate in *LifeSmarts* at no cost. There are no registration or additional fees.

## Where is *LifeSmarts* conducted?

*LifeSmarts* is a flexible teaching tool that complements a variety of school or organizational curricula. It can be utilized in a high school classroom, such as business, family and consumer sciences, technology, agriculture, economics, health or science. It can also be incorporated in an after school/extracurricular program such as FBLA, FCCLA or Key Club, or in community group programs, including home school associations, 4-H, Boy/Girl Scouts and Boys & Girls Clubs.

Coaches are also encouraged to establish "*LifeSmarts* Clubs" and can form teams in a variety of ways:

- create several smaller teams (4-8 members) from a larger class or group
- create a large team, comprised of many members, for each class or group

Team members may participate at any time from any computer with Internet access, which means that the benefits of *LifeSmarts* can be discovered at school, home, the library...and countless other locations.

## How does it work?

*LifeSmarts* requires a group of four or more students working with an adult coach, making it an ideal small

or large group activity. Teams begin by registering and competing online.

The online competition will run from September 15, 2008, to February 6, 2009. During that timeframe, each team member completes three rounds of online quizzes. Each quiz consists of 20 multiple-choice questions. The National Consumers League (NCL) tallies and records individual scores, and the average of the top four scores for each team are used to determine the state rankings.

The top 12 teams are invited to compete in person at the New York State Championship, with the winning team going on to compete in the *LifeSmarts* National Championship. Travel and lodging expenses to the state and national championships will be paid by the New York Credit Union Foundation and sponsoring credit unions.

*Note: Only one team per school or organization may compete.*

## Why should your school or organization participate in *LifeSmarts*?

Today's youth are constantly bombarded with information and marketing messages in ways that were virtually unknown 10 years ago. In 2007, U.S. teenagers spent \$208.7 billion of their own money. Helping them make informed spending choices is a concern of all New Yorkers *and* all Americans.

By participating in *LifeSmarts*, teens learn to use their economic power as consumers and become truly prepared for today's fast-paced, dynamic marketplace. They acquire skills to understand the impact of their spending, lead healthier lives, keep themselves and others safe, benefit from technology and recognize how their decisions impact the environment. The ultimate goal for teens involved with *LifeSmarts* is to use the knowledge they have gained to create stronger families and communities.

In addition, *LifeSmarts* participants develop teamwork skills, self-esteem, verbal communication skills and leadership abilities that will benefit them in college and throughout their careers.

## How do I get started?

It's easy to implement a *LifeSmarts Varsity* program. Here are the steps involved:

### For Coaches:

- Visit the *Coaches Corner* at <http://start.lifesmarts.org/coaches> and select *Register as a Coach*.
- Register each team that will be competing by visiting the *Coaches Corner* at <http://start.lifesmarts.org/coaches> and entering your username and password. After logging in, select the *Register Team* option.
- Coaches can use a variety of educational resources to help prepare students by visiting <http://www.lifesmarts.org>, selecting the *Coaches* option, and then selecting *Coaching Resources*.
- Additional information about registering a team, completing practice quizzes, competing in *LifeSmarts*, checking student and team scores, retrieving student user names or passwords and checking game statistics can be obtained by visiting <http://start.lifesmarts.org> and selecting *Looking for Instructions* directly under the *Register/Login* box.

### For Students:

- Each student on a team must register individually and complete a brief *LifeSmarts* pre-test by visiting <http://start.lifesmarts.org> and selecting *Register Here*. After registering, they should select the *Pre-Test Quiz* option.
- Once registered, students may complete practice quizzes as frequently as they wish by visiting <http://start.lifesmarts.org> and entering their username and password. After logging in, they should select *Take a Practice Quiz*. There is also a *Daily Five Question Quiz* that challenges students each day in a specific rotating category.
- When students feel ready, or at interval dates preset by the coach, they may complete the Round 1, 2, and 3 quizzes by logging in at <http://start.lifesmarts.org> and selecting *Join the Competition*.

## Dates to remember

**September 15, 2008 – February 6, 2009**

Online state-level competition

**March 24, 2009**

In-person New York State championship  
New York State Museum, Albany, NY

**April 25-28, 2009**

National championship in St. Louis, MO

## Who coordinates *LifeSmarts*?

The New York Credit Union Foundation (NYCUF), the charitable arm of the Credit Union Association of New York, coordinates *LifeSmarts* in New York State. *LifeSmarts* is a program of the National Consumers League, a national non-profit organization that advances the economic and social interests of consumers and workers through education and advocacy.

For more information about *LifeSmarts*, contact NYCUF at (800) 342-9835, ext. 8186 or visit [www.nycuf.org](http://www.nycuf.org).

### Federal Reserve Board supports *LifeSmarts*

"The Federal Reserve also continues to support a variety of programs and initiatives to increase financial literacy. These include... *LifeSmarts*, a national quiz-based competition for high school students sponsored by the National Consumers League..."

— Ben S. Bernanke

Chairman, Federal Reserve Board

Speech at the Jump\$tart Coalition for Personal Financial Literacy and Federal Reserve Board Joint News Conference  
Washington, DC, April 9, 2008

### Student and Coach Testimonials

// I can only speak highly of my involvement in *LifeSmarts*. Most importantly the information we are being quizzed on is pertinent to our lives and therefore proves to be even more valuable and worthwhile. *LifeSmarts* has not only reinforced my consumer knowledge, it has exposed me to many wonderful people and places that I would not have necessarily experienced if I weren't in *LifeSmarts*."

— Jackie Blum, Student

Pittsford Sutherland High School

// Engaging students in a consumer-related curriculum can be a challenge, but students by nature love competition. When students are rewarded for their achievements in *LifeSmarts* (by qualifying for state and national contests), they become even more interested in doing well. By the way, they end up learning to become better consumers—the ultimate goal."

— Louis DiCesare, Coach

Irondequoit High School

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**New York State Coordinator:**



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