



## Overview of LifeSmarts

LifeSmarts, The Ultimate Consumer Challenge, is an educational opportunity that uses competition to develop the consumer and marketplace skills of youth in a fun way and reward them for the knowledge they demonstrate. It is a free program open to all 6-12 grade students. LifeSmarts complements the curriculum already in place in schools and youth leadership organizations and can be used as an activity for classes, groups, clubs, and community organizations. LifeSmarts aligns with Common Core so that teachers across the country can easily see how our materials fit into a standards-based program. In addition, LifeSmarts enlists student leaders to deliver service projects and is a scholarship program.

LifeSmarts state programs are coordinated by individuals, volunteers and coalitions that come from a variety of backgrounds, including government agencies, cooperative extension, Attorneys General, student leadership organizations, education groups, consumer activists, and business coalitions

## LifeSmarts and FBLA

Several LifeSmarts state coordinators are business educators and FBLA advisors.

### LIFESMARTS COMPLEMENTS FBLA

- LifeSmarts partners with FBLA to conduct the FBLA LifeSmarts Competitive Event, an online and in-person competition for FBLA Chapters
- Many state LifeSmarts champions are FBLA teams
- The topics covered in LifeSmarts are commonly found in business education—with notable overlap in personal finance and consumer rights.
- Lessons and other resources are available at [LifeSmarts.org](http://LifeSmarts.org) to help educators cover all content found in LifeSmarts.
- \$100 awards are given to the FBLA chapter with the highest score on each month's TeamSmarts assessment.
- LifeSmarts is a scholarship opportunity for FBLA members.



**WHY LIFESMARTS?** LifeSmarts works well in both business classrooms and FBLA chapters. Educators can reinforce classroom content with a fun and exciting format, and student teams have the opportunity to generate funds for a local chapter by demonstrating their knowledge. FBLA teams can compete in both the FBLA LifeSmarts Competitive Event as well as traditional LifeSmarts. At least one FBLA team receives a Wild Card bid and a travel stipend to compete in the National LifeSmarts Championship each year.

## LifeSmarts and FCCLA

Several LifeSmarts state coordinators are FCCLA state advisers or work in the state's Department of Education in the area of Family and Consumer Sciences.

### LIFESMARTS COMPLEMENTS FACS/FCCLA

- The topics covered in LifeSmarts are found in FACS education. There are lessons and other resources available at [www.LifeSmarts.org](http://www.LifeSmarts.org) to help educators cover all content found in LifeSmarts.
- LifeSmarts partners with FCCLA to conduct the FCCLA/LifeSmarts Knowledge Bowl, an online and in-person competitive event for FCCLA Chapters.
- \$100 awards are given to the FCCLA chapter with the highest score on each month's TeamSmarts assessment.
- Many state LifeSmarts champions are FCCLA teams
- LifeSmarts is a scholarship opportunity for FCCLA members.

**WHY LIFESMARTS?** LifeSmarts works extremely well in both FACS classrooms and FCCLA chapters. Educators can reinforce classroom content with a fun and exciting format, and student teams have the opportunity to generate funds for a local chapter by demonstrating their knowledge. FCCLA teams can compete in both FCCLA /LifeSmarts Knowledge Bowl as well as traditional LifeSmarts. At least one FCCLA team receives a Wild Card bid and a travel stipend to compete in the National LifeSmarts Championship each year.

## LifeSmarts and 4-H

Several LifeSmarts state coordinators are 4-H Extension Specialists and County Extension Agents/Educators. LifeSmarts is a National 4-H Partner.

### LIFESMARTS COMPLEMENTS 4-H

- Beginning in the summer of 2021, LifeSmarts will host the 4-H Online Challenge offering 4-H teams an opportunity to compete against other 4-H teams from across the country.
- Many state LifeSmarts champions are 4-H teams.
- 4-H'ers already learn about all five LifeSmarts competition categories through Consumer Decision Making and other 4-H judging events, 4-H project work, healthy living programs, community service... the list goes on and on!
- Lessons and other resources are available at [LifeSmarts.org](http://LifeSmarts.org) to help educators cover all content found in LifeSmarts.
- \$100 awards are available to the club with the highest score on each month's TeamSmarts assessment.
- LifeSmarts is a scholarship opportunity for 4-H members.

**WHY LIFESMARTS?** LifeSmarts works well in 4-H meetings and events and complements and strengthens existing 4-H programs. 4-H Varsity and Junior Varsity teams have the opportunity to generate funds for their county or club by demonstrating their knowledge. 4-H teams can compete in both the 4-H Online Challenge and traditional LifeSmarts. At least one 4-H team receives a Wild Card bid and a travel stipend to compete in the National LifeSmarts Championship each year.

## LifeSmarts and HOSA

In a new partnership with HOSA, \$100 awards are available to the HOSA team or chapter with the highest score on each month's TeamSmarts assessment.

- LifeSmarts curriculum and resources complement HOSA resources and competitions.
- LifeSmarts service projects, such as the current focus on OTC medicine safety, highlight health and

safety topics that provide great alignment for HOSA members.

- HOSA teams can compete in LifeSmarts as well as HOSA Quiz Bowl.
- HOSA teams can apply for a Wild Card bid to compete in the National LifeSmarts Championship and can also win their state LifeSmarts Championship.

## LifeSmarts and SkillsUSA

In a new partnership with SkillsUSA, \$100 awards are available to the SkillsUSA team or chapter with the highest score on each month's TeamSmarts assessment.

- LifeSmarts curriculum and resources complement SkillsUSA resources and competitions.
- SkillsUSA teams can compete in LifeSmarts as well as SkillsUSA Quiz Bowl.
- SkillsUSA teams can apply for a Wild Card bid to compete in the National LifeSmarts Championship and can also win their state LifeSmarts Championship.

## LifeSmarts and Jump\$Start

A number of state Jump\$Start coalitions coordinate/support the LifeSmarts program, noting how well LifeSmarts aligns with their mission. The programs complement each other in the following ways:

### SIMILARITIES WITH JUMP\$START

- Neither Jump\$Start nor LifeSmarts requires a set curriculum, giving states flexibility to implement the program.
- Both Jump\$Start and LifeSmarts provide an opportunity to highlight and reinforce educational content.

### LIFESMARTS COMPLEMENTS JUMP\$START

- Jump\$Start emphasizes personal financial education, and LifeSmarts goes further by taking a broader, more holistic approach to the challenges that teenage consumers encounter. About half of the questions used in LifeSmarts events focus on personal finance and consumer rights; the other half cover technology, the environment, and health and safety.
- In many states, Jump\$Start coalitions have led the movement to implement financial education requirements, and LifeSmarts provides an opportunity to reinforce financial literacy concepts and provides a forum for students to demonstrate what they have learned.
- LifeSmarts provides an opportunity for Jump\$Start coalitions to brand a program in their state; it also gives Jump\$Start members an opportunity to interact with students and educators (by serving as officials and volunteers at competitions).

**WHY LIFESMARTS?** Jump\$Start coalitions are a natural partner for LifeSmarts state programs. LifeSmarts provides Jump\$Start with a visible branding opportunity and a fun way to reinforce educational content; Jump\$Start provides LifeSmarts with an established base of volunteers and financial support.