

## What is LifeSmarts in a Box?

A toolkit for educators, LifeSmarts in a Box will jump-start your LifeSmarts experience by providing activities to complement curriculum and enhance classroom instruction.

LifeSmarts in a Box aligns with the Common Core State Standards Initiative (CCSS) Language Arts Standards. It provides educators with a manageable set of consumer concepts, keywords, and content vocabulary activities to enliven instruction in family and consumer sciences, business, technology classes, and more.

Classroom teachers, LifeSmarts coaches, and community educators will find the activities meaningful both within the classroom and in settings beyond the traditional classroom.

### LifeSmarts in a Box objectives

1. Develop awareness and understanding of consumer and financial literacy vocabulary.
2. Explain and apply consumer education concepts.
3. Create a framework for acquisition and retention of consumer content vocabulary.
4. Provide an academic game model to increase the attention and engagement of learners.

## This comprehensive toolkit includes:

- Key consumer topics in the five LifeSmarts areas:
  - Personal Finance
  - Consumer Rights and Responsibilities
  - Technology
  - Health and Safety
  - The Environment
- 31 classroom and small-group activities to reinforce concepts and vocabulary
- Critical thinking questions
- LifeSmarts questions
- LifeSmarts online resources
  - LifeSmarts competition rules
  - Additional practice questions
  - Additional vocabulary practice
- Common Core connections
- Additional resources

*LifeSmarts in a Box has been developed with guidance and input from educators and content experts across the country. NCL thanks all who have contributed to this effort.*

## Introduction to LifeSmarts

LifeSmarts is a comprehensive consumer education program that is free to middle school and high school students and educators. The main goal of the LifeSmarts program is to create consumer savvy young people who will be better equipped for adult life in today's complex, global marketplace.

LifeSmarts has been the nation's premier consumer program and competition for 20 years. In LifeSmarts, students learn about core consumer topics and develop critical thinking skills in an interdisciplinary format.

LifeSmarts is fortunate to partner with state-based agencies and organizations to run the program at the local level. Partner organizations include state Attorneys General, consumer protection agencies, Jump\$tart Coalitions, Councils on Economic Education, Better Business Bureaus, Extension Agencies, 4-H leaders, and more.

*Learn more and connect with us online at [LifeSmarts.org](http://LifeSmarts.org).*

## LifeSmarts educational strategies

Goals for students include:

1. Learning new concepts to take with them into their "real" life.
2. Creating a framework or scaffold to use to "store" the new input for future retrieval.
3. Engaging in active learning.
4. Responding to critical thinking questions in lessons and in competition.
5. Moving along the continuum of higher-order thinking from "knowledge" to the "evaluation" of consumer and financial information in the marketplace.

## We work with educators

To help students achieve these goals, we assist educators by:

1. Providing free educational resources on our website ([LifeSmarts.org](http://LifeSmarts.org))
2. Aligning our materials with Common Core so that teachers across the country can easily see how our materials fit into a standards-based program.
3. Producing current educational materials that integrate with and supplement high school curricula.
4. Hosting no-cost online team competitions and contests, as well as in-person state and national competitions.

## The need for consumer skills

### Teenagers are consumers.

In 2013, they spent \$208 billion of their own money, and families contributed an additional \$118 billion for food, apparel, personal-care items, and entertainment for their teens. Teens are also workers – in 2013 they earned \$91 billion, and the average annual income for a 15-17 year old was \$4,023.

School administrators, educators, and adult mentors who want to provide students with real-world skills don't always know where to start. That's where LifeSmarts excels. LifeSmarts helps build strong literacy skills and practical knowledge about:

Personal Finance

Consumer Rights and Responsibilities

Technology

Health and Safety

The Environment

## Lessons for the real world

LifeSmarts provides teens with the skills and knowledge they need to evaluate risks and opportunities and make informed decisions in the marketplace. It helps them make better choices for themselves and their families.

LifeSmarts builds consumer literacy by combining uniquely broad consumer content with a vocabulary-building framework. The free resources and online and live competitions provide students with the opportunity to show what they have learned and how they are applying this information to daily life.

That's why at LifeSmarts we say:

*Learn it. Live it!*

## The National Consumers League

*For confidence and safety in the marketplace since 1899.*

LifeSmarts is a program of the National Consumers League. The National Consumers League is America's pioneering consumer advocacy organization, representing consumers and workers on marketplace and workplace issues since its founding in 1899. Headquartered in Washington, DC, today NCL provides government, businesses, and other organizations with the consumer's perspective on concerns including child labor, privacy, food safety, and medication information.

In addition to running LifeSmarts, NCL is also home to the Child Labor Coalition, Fraud.org, and Script Your Future. NCL is a private 501(c)(3) membership organization.



**[www.nclnet.org](http://www.nclnet.org)**

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