



This LifeSmarts in a Box set includes:

About – Learn about LifeSmarts and gain strategies for using LifeSmarts in a Box.

Vocabulary Lists – Use content vocabulary lists to bookend content and serve as a study tool.

Activities – Use fun educational games to reinforce student learning.

Critical Thinking Questions – Spark discussion and allow students to demonstrate their consumer knowledge.

LifeSmarts Questions – Test student knowledge with questions that have been used during LifeSmarts competitions.

Resources – Find additional resources and relevant teaching materials.

LifeSmarts five topic areas include:



Personal Finance



Consumer Rights and Responsibilities



Technology



Health & Safety



The Environment

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.

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)
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

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Concept lists

LifeSmarts topics are purposefully broad to reflect today's complex consumer marketplace. Below are breakdowns of each broad topic into eight to 10 subtopics. On the following cards, each subtopic is further broken down into eight key vocabulary terms. While this is not meant to be an exhaustive list of the content covered in competition, it is provided to give LifeSmarts coaches and players a good starting point to acquire the consumer knowledge they need to be successful in LifeSmarts and in life.

Personal Finance

- Career Planning, Education & Income
- Credit & Debt Management
- Decision Making & Smart Shopping
- Financial Planning
- Financial Services
- Housing
- Money Management & Budgeting
- Risk Management
- Taxes
- Information & Regulation
- Acronyms & Abbreviations

Consumer Rights

- Choices & Decisions
- Citizenship
- Consumer Protection
- Contracts
- Fraud
- Lifecycle
- Marketing & Advertising
- Marketplace Economics
- Workplace
- Information & Regulation
- Acronyms & Abbreviations

Concept lists continued

Technology

- Communication & Social Networks
- Computing
- Cyber Ethics
- Cyberspace
- Multimedia
- Other Technologies
- Privacy & Security
- Information & Regulation
- Acronyms & Abbreviations

Health & Safety

- Controlled Substances
- Disease & Medicine
- Emergency & First Aid
- Healthcare
- Mental Health & Relationships
- Nutrition & Food Safety
- Personal Care & the Body
- Safety
- Wellness
- Information & Regulation
- Acronyms & Abbreviations

The Environment

- Atmosphere, Water & Land
- Ecology
- Energy
- Populations
- Sustainability
- Waste Management
- Information & Regulation
- Acronyms & Abbreviations

Career Planning, Education & Income

Benefits	Garnishment
Deductions	Minimum wage
Entrepreneur	Resume
Financial plan	Transfer payment

Credit & Debt Management

20/10 rule	Finance charge
Closed-end credit	Predatory lending
Credit history	Revolving credit
Debit card	Unsecured debt

Decision Making & Smart Shopping

Alternative	Pay Yourself First
Comparison shopping	Purchase agreement
Fixed/flexible expenses	Unintended consequences
Needs	Warranty

Financial Planning

Annual report	Dividend
Broker	Mutual fund
Capital gain	Retirement
Compound interest	Stock

Financial Services

Bank	Fund availability
Credit union	Online banking
Direct deposit	Reconcile
EFT	Wire transfer

Housing

Appraisal	Mortgage
Closing cost	PITI
Equity	Security deposit
Lease	Title

Money Management & Budgeting

Asset	Opportunity cost
Budget	Record keeping
Credit counseling	Time value of money
Long-term goal	Variable expenses

Risk Management

Beneficiary	Floater
Comprehensive coverage	Premium
Deductible	Renters insurance
Disability insurance	Social Security

Taxes

Audit	Progressive tax
Deduction	Tax bracket
Exemption	W-2
Gross income	Withholding

Information & Regulation

CARD Act	FDIC
COBRA	SEC
Fair Credit Billing Act	Truth-in-Lending Act
Federal Reserve Board	Usury laws

Acronyms & Abbreviations

401K	FICO
APY	IRA
EFT	MSRP
CRA	PIP

VOCABULARY

CONSUMER RIGHTS

VOCABULARY

CONSUMER RIGHTS

Choices & Decisions

Behavioral economics	Lifestyle
Comparison shop	Opportunity cost
Decision making process	Standard of living
Impulse purchase	Wants

Citizenship

Bill of Rights	<i>Habeas corpus</i>
Civic responsibility	Naturalization
Demographics	Slander
Expunge	Vital statistics

Consumer Protection

Antitrust laws	Escrow service
BBB	Lemon law
CAP	Product liability
Constructive complaining	Small claims court

Contracts

Acceleration clause	Judgment
Arbitration	Mediation
Balloon payment	Repossession
Implied warranty	Right of rescission

Fraud

419	Phishing
Counterfeit check	Quackery
Fraud alert	Skimming
Identity theft	Spoof

Lifecycle

Alimony	Living will
Birth certificate	Power of Attorney
Codicil	Selective Service
Legal age	Transcript

VOCABULARY

CONSUMER RIGHTS

Marketing & Advertising

Bait and switch	Obsolescence
Direct marketing	Product placement
Dynamic pricing	Store brands
Loss leader	Testimonial

Marketplace Economics

<i>Caveat Emptor</i>	GDP
Cooperative	Imports
Crowd sourcing	Law of Demand
Fiscal year	Scarcity

Workplace

Apprenticeship	Internship
Career cluster	Mentor
Credentials	Seniority
Diversity	Time management

VOCABULARY

CONSUMER RIGHTS

Information & Regulation

Cooling Off Rule	FDA
CFPB	Free trade
Do Not Call Registry	USDA
Energy Star Label	Weights and Measures

Acronyms & Abbreviations

BBB	FCC
CIC	MSRP
CPSC	OSHA
EOC	UPC

Communication & Social Networks

Android	Podcast
Blogosphere	RSS feed
Hashtag	Short message service
Mobile broadband	Twitter

Computing

Bookmark	Navigation
Clipboard	Peripheral
File extension	Reboot
Input device	Toolbar

Cyber Ethics

Bootleg	Intellectual property
Computer forensics	Netiquette
Cybercrime	Plagiarism
Digital footprint	Software piracy

Cyberspace

Broadband	IP address
Encryption	Search engine
Hotspot	Spider
Internet protocols	Upload

Multimedia

Animation	Integrated home systems
Blu-ray	LCD
Digital imaging	Plasma
HDMI	Vlog

Other Technologies

3-D printing	Database
Apps	E-waste
Assistive technology	Intranet
Cloud computing	Roaming

Privacy & Security

Adware	Opt-out
AUP	Privacy Policy
Bug	Ransomware
Malware	V-chip

Information & Regulation

Boolean	FCC
Deep Web	ICANN
Domain	Net neutrality
E-commerce	Tutorial

Acronyms & Abbreviations

AUP	IMAP
DSL	LED
FCC	RFID
HDMI	WAN

Controlled Substances

Addiction	Inhalant
Anabolic steroid	Overdose
Depressant	Stimulant
DUID	Withdrawal

Disease & Medicine

Active ingredient	Immune system
Asymptomatic	Overdose
Disease	Pathogens
Hepatitis	Vaccine

Emergency & First Aid

AED	Disaster supply kit
Anaphylaxis	Hypothermia
Burns	Shock
Dehydration	Tetanus

Healthcare

ACA	Long-term care
Deductible	Medicare
Fee for service	Physical therapy
Flexible spending account	Ultrasound

Mental Health & Relationships

Anger management	Eating disorder
Bipolar disorder	Negotiation
Conflict	Phobia
Depression	Road rage

Nutrition & Food Safety

2-hour rule	Functional food
Amino acid	Portion control
Digestion	Sanitation
Foodborne illness	Vegan

Personal Care & the Body

Antibodies	Hygiene
Blood pressure	Risk factor
Concussion	UV rays
Glucose	Virus

Safety

Carbon monoxide	Fire triangle
Child resistant packaging	PFD
Circuit breaker	Prevention
CPR	Recall

Wellness

Aerobic	Obesity
Exercise	Physiology
Ligament	Stress
Metabolism	Wellness

Information & Regulation

CDC	NHTSA
Drug facts label	Poison Control Center
FDA	Quackery
Health claim	Red Cross

Acronyms & Abbreviations

ADA	IU
CPSC	LDL
FMLA	RDA
HIPPA	UL

VOCABULARY

THE ENVIRONMENT

Atmosphere, Water & Land

Acid rain	Ozone
Bioclimate	Prairie
Erosion	Reservoir
Ground water	Water cycle

Ecology

Carbon cycle	Native species
Ecological impact	Run-off
Environment	VOC
Greenhouse effect	Wastewater

VOCABULARY

THE ENVIRONMENT

Energy

Alternative fuels	Hybrid
Emission	Peak Electricity demand
Energy recovery	Renewable
Fuel economy standard	Solar Energy

Populations

Carbon footprint	Migration
Carcinogen	Pathogens
Endangered species	Population density
Irradiation	Potable water

VOCABULARY

THE ENVIRONMENT

Sustainability

Carrying capacity	Natural resources
Climate change	Pollutant
Genetically modified	Social responsibility
Going green	Urban planning

Waste Management

Agricultural waste	Mandatory recycling
Curbside collection	Post-consumer waste
Dump	Salvage
Landfill	Source reduction

VOCABULARY

THE ENVIRONMENT

Information & Regulation

Bureau of Land Management	Kyoto Protocol
Clean Air Act	National Response Center
Department of Ecology	National Weather Service
Endangered Species Act	Superfund

Acronyms & Abbreviations

CWA	NIMBY
EPA	NOAA
GRAS	PPM
HDPE	VOC

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Activities List

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1. PASS THE BANANA

Time: 5-10-15 minutes

Materials: Bananas, LifeSmarts vocabulary with definitions

1. Form relay team lines.
2. Give a banana to the first student in each line.
3. Read a definition. Ask students to call out the word being defined. Only the first student in each line (those holding the bananas) may answer.
4. The first person to call out the correct answer passes the banana to the next student in line. Only one line may move the banana per definition.
5. Another definition is read, and play progresses.
6. The game is over when a banana reaches the end of a relay line.

OPTIONAL: To win, the team must eat the banana. Packages of candy or other snack food can also be used.

2. QUICK DRAW

Time: 5-10-15 minutes

Materials: Paper and markers, LifeSmarts vocabulary list

1. Form teams of 3-6 players.
2. One student receives a vocabulary term and draws images to help other players guess the term. All teams play at once.
3. The team that guesses the correct term receives a point for giving the correct answer and the team that is drawing receives a point for the term guessed.
4. The job of “quick draw” rotates through all teams and all players.

EXTENSION: Set a time limit and give the “quick drawer” a list of terms to draw, one after another, until the time expires.

3. JUST SAY IT

Time: 5-10-15 minutes

Materials: LifeSmarts vocabulary list

1. Form teams of 4-6 players.
2. Choose an actor from a team to silently act out the assigned vocabulary term. All teams try to guess the term.
3. The first team to correctly guess receives a point and must act out the next term. If no team guesses the term, play rotates through the teams.

NOTE: You may use a 1- or 2-minute time limit, if desired. The group may determine rules about allowing letters, symbols or "rhymes with" actions.

4. ACRONYM SLAM

Time: 5-10 minutes

Materials: Acronyms taken from the vocabulary lists, whiteboard or butcher paper, and markers

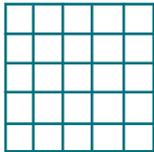
1. Form relay team lines in front of a whiteboard or posted butcher paper. Give the first member of each team a marker.
2. Call out an acronym. Players from each team go head-to-head. The winner is the first player to correctly write what the acronym stands for. Each competitor hands off his marker to the next teammate. The winner is done; the loser returns to the end of the line for another turn.
3. Play progresses with another acronym and a new player for each team.
4. The first team to have each member give a correct answer wins the relay.

5. TUTTI FRUTTI

Time: 15 minutes

Materials: Game grid or paper and pencil

1. Draw a 5-by-5 grid, and list a LifeSmarts topic or concept above each column across the top.



2. Ask one student to provide five letters for the rows along the left side of the grid. All players will use those letters for the round.
3. Players write a term in each box that relates to the topic and begins with the letter of that row.
4. Score by calling out terms. If no one else has the term, it is worth 10 points; if two or more have the term, it is worth 5 points. No points are earned for terms that the group agrees do not relate.
5. Highest score wins.

NOTE: The game increases in difficulty as the topics or concepts become more specific.

6. IN QUEST OF THE GALLON

Time: 15 minutes

Materials: Empty gallon jug, 8 oz. cups, water source, LifeSmarts questions

1. Form teams. Provide each team with an empty gallon jug, an 8 oz. cup, and a water source.
2. Ask the teams LifeSmarts questions. A correct answer allows the team to pour one 8 oz. cup of water into the jug.
3. The first team to fill their gallon jug is the winner.

NOTE: Bonus questions could include "How many cups in a pint, how many cups in a quart?" etc.

7. NOUGHTS & CROSSES

Time: 5-10-15 minutes

Materials: Paper and pencil

1. Players pair off.
2. Create a game grid for each pair of players.



3. The object of the game (like tic-tac-toe) is to get three noughts or crosses in a row.
4. Players alternate answering questions. They may mark a “nought” (O) or a “cross” (X) in the grid when they answer a question correctly.

OPTIONAL: Give each player either three noughts or three crosses for play. They must place or move them in the grid as they answer questions correctly. The first player to place three noughts or crosses in a row wins.

8. ROLLER DERBY

Time: 15 minutes

Materials: List of LifeSmarts concepts

1. Form two concentric circles of an equal number of students. Students in each circle move, walking in opposite directions.
2. The leader signals students to stop and partner with the student nearest them in the opposite circle. The pairs stand side-by-side facing counterclockwise. The person on the inside circle will be the speaker.
3. The leader calls out a topic or concept. Pairs begin to walk together counterclockwise, telling their partner everything they know about the topic.
4. The speaker continues until the derby has made a “pace line” (one full lap) and the leader calls out “recycle.”
5. The pairs separate and circles again move in opposite directions until instructed to stop. New pairs are formed for a “pace line” with a new topic. This time the speaker is the person in the outside circle.
6. Play continues until the leader signals stop.

NOTE: Take time to practice the game movements on command.

8. MOTOR MOUTH

Time: 5-10-15 minutes

Materials: Don't Say It cards, prepared in advance

1. Prepare Don't Say It cards containing the content vocabulary words you wish to use and a list of 4-6 related terms that may not be used to describe the term. (See examples on the back of this card.)
2. Divide group into two teams. Players from each team will take turns being the Motor Mouth.
3. A player from Team One stands in front of the group and will be the first Motor Mouth. A player from Team Two stands next to the person acting as Spotter.
4. Motor Mouth describes the term without using the words on the Don't Say It card or the term itself. The Spotter's job is to make sure Motor Mouth doesn't use any forbidden words.
5. The first team to correctly identify the term receives one point. If the Motor Mouth uses a word on the Don't Say It card, a point is deducted from their team's score.
6. Play continues with a member of Team Two as Motor Mouth, and a player from Team One serving as Spotter.

DON'T SAY IT CARD SAMPLES

Example Term: Stock

Don't Say It: Wall Street, investing, market, broker, blue chip

Example Term: Identity theft

Don't Say It: Personal, information, identifying, Social Security number, fraud

Example Term: Landfill

Don't Say It: Waste, municipal, dump, disposal, burial

Example Term: Obesity

Don't Say It: BMI, weight, health, condition, diet

Example Term: Hashtag

Don't Say It: Twitter, number sign, short, Tweet, social media

Example Term: FDIC

Don't Say It: Deposits, insure, \$250,000, federal, bank

Example Term: Lemon Law

Don't Say It: automobile, car, legal, warranty

ACTIVITIES

10. AGREE, DISAGREE, MAYBE IF...

Time: 15 minutes

Materials: LifeSmarts in a Box Critical Thinking Cards and three signs: "Agree," "Disagree" and "Maybe If..."

1. Post "Agree" and "Disagree" signs in opposite corners of the room and the "Maybe If..." sign between them.
2. Tell participants that the discussion that follows will be about complex ideas and issues and that there are many valid viewpoints.
3. Read a "React" statement from the Critical Thinking Cards and ask participants to stand below the sign that best reflects their "educated opinion."

Note: An "educated opinion" is one explained by using facts.

4. Ask a sampling of participants under each sign to explain or defend their position. The leader can add facts and ask questions of the participants.
5. As opinions and facts surface, allow participants a chance to move to another location. Continue the discussion by asking some participants why they moved.

VARIATION: Defend the opposing position. What would it take to move you to another place on this issue?

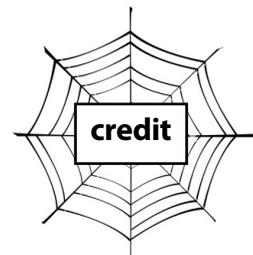
ACTIVITIES

11. SPIDER WEB

Time: 15 minutes

Materials: Whiteboard or butcher paper and markers

1. Select one LifeSmarts topic and write it in the middle of the paper or board. Additional terms are added as part of a "spider web" graphic organizer.
2. Students take turns adding terms, linking them to the center of the web diagram, and explaining the connection to the group.
3. Play is done when the group can find no more terms to relate to the topic or the allotted time expires.



12. PICK 'EM

Time: 15 minutes

Materials: Craft sticks, two small containers labeled “pick ‘em” and “picked on,” Critical Thinking Question cards

1. Distribute craft sticks and have each player write their name on one stick.
2. Place all the sticks in the “pick ‘em” container and pull out the first stick. Pass both containers to the player whose name was drawn and ask that player to respond to a Critical Thinking Question.
3. The player responds, moves their stick from the “pick ‘em” container into the “picked on” container, and chooses another player’s stick from the “pick ‘em” container. The new player adds to the discussion or asks for a new question.
4. Play continues until all the sticks have moved from “pick ‘em” to “picked on.”

NOTE: Players may choose to pass, but their stick remains in the “pick ‘em” container until they have contributed to the discussion.

13. BULLSEYE

Time: 5-10 minutes

Materials: LifeSmarts vocabulary list

1. Players form two concentric circles facing one another. Circles should have the same number of players. The leader is in the center, or the “bullseye.”
2. One circle rotates clockwise while the other rotates counterclockwise until the leader calls “stop” and players in the two circles face one another.
3. The leader calls out a vocabulary term for the player on the outside to define and explain to the player on the inside. The inside player accepts or rejects the answer.
4. The leader then gives the definition or calls on a player to do so, and the circles move again. The players on the inside take their turn defining and explaining.

NOTE: This is a great activity when a group has been sitting too long or is restless. The leader can energize the group by only giving 15-20 seconds for definitions.

14. GUESS WHAT?

Time: 5-10-15 minutes

Materials: Cards containing one LifeSmarts vocabulary term each, prepared in advance

1. The Guesser holds a vocabulary term up to their forehead so that the other players can see the term. The player holding the card should not know what the term is. The Guesser may not ask questions.
2. The rest of the players give clues until the Guesser correctly guesses the word.
3. The game proceeds until the allotted time has passed or until each player has correctly guessed a term.

OPTIONAL: Divide the group into two teams. Teams alternate giving clues to the Guesser. The team who gives the clue that allows the Guesser to correctly guess the term receives a point.

15. BACKWARDS & FOREWORDS

Time: 10 minutes

Materials: Cards containing one LifeSmarts vocabulary term each, prepared in advance

1. Divide the group into two teams. Tape a content vocabulary term to the back of each player. Players should not see their own term.
2. Players move around the room asking one “yes” or “no” question of each person, until they think they know their content vocabulary word.
3. When a player thinks they know their word, they move to a designated “forewords” area until the allotted time expires.
4. Players then give a foreword (introductory statement) about their term.
5. If the player correctly identifies the term, their team receives a point.

16. LAUNDRY LIST

Time: 5-10-15 minutes

Materials: Paper and markers or pencils, LifeSmarts topic lists

1. Form teams of 3-5 players.
2. Provide teams with a “laundry” topic for the round.
3. Teams draw a laundry line on their paper and have 60 seconds to “hang” as many terms as they can on the line. Terms must directly relate to the topic.



4. The full group then accepts or rejects the terms without debate by thumbs up and thumbs down, as each team scores their laundry line as follows:

0 points-dirty laundry, group rejects term

1 point-term acceptable, but used by other teams

2 points-term acceptable, not used by any other team

5. Play resumes with another “laundry” topic. When time is up, the team with the most points wins.

NOTE: Suggested topics may be broad or limited in scope.

Examples: Social Security, fraud terms, nutrients, or materials that can be recycled.

17. LINE UP AT THE DOOR

Time: 5 minutes or less

Materials: LifeSmarts questions or vocabulary terms with definitions

1. Leader asks, “Who really wants to line up at the door?” Players raise their hands if they want to play.
2. Leader calls on a player and asks a question or requires the player to define a content vocabulary word. If the player gives a correct answer, the player may line up at the door. If the player gives an incorrect answer, the player must remain in their seat.
3. Once all players have been able to answer one question and there is a line at the door, players may challenge the first person in line for their position by correctly answering an additional question. The player who is in the front of the line asks the questions.

NOTE: If there are players still seated, they may enter the game and challenge the person at the head of the line.

18. PUBLIC SERVICE ANNOUNCEMENT

Time: 15 minutes

Materials: LifeSmarts Cube

1. Form teams of 2-4 players.
2. Write “announcement” categories on slips of paper: radio spot, TV commercial, weather report, or special bulletin. (Teams may create additional categories.)
3. Roll the LifeSmarts Cube for a topic.
4. Each team has five minutes to create a PSA that communicates an important consumer message for that topic, informing others of a “need to know” message.
5. Groups present their messages to one another.

NOTE: PSA length should be no more than 20 seconds. In place of the cube, students could draw for a topic or topics could be assigned.

19. SWAT THE WORD

Time: 5-10 minutes

Materials: Content vocabulary words posted around the room, fly swatters, definitions

1. Form relay teams and give the first player on each team a fly swatter.
2. The leader reads a definition of one of the vocabulary words posted in the room.
3. The players holding the fly swatters are competing against each other. The first player to find the correct term, swat it, and shout it out loud wins a point for their team.
4. All players return to their relay teams, pass the fly swatter to the next player, and play resumes with a new definition.
5. Play continues for a designated time or until one team “swats” a designated number of terms.

NOTE: Newspapers rolled into long tubes can replace fly swatters.

20. PASS IT ON

Time: 15 minutes

Materials: Paper and pencil

1. Form teams of 2-4 players.
2. Select several LifeSmarts concepts and write each at the top of a piece of paper. Each team should start with one of the topics.
3. The papers are passed systematically around the group from team to team. Each team confers and writes a new fact about that concept in the time allotted by the leader.
4. The leader declares, "Pass," and the paper moves to the next team. The teams must stop writing when the leader says "Pass."
5. Play ends when the topics are back where they started.
6. Papers are placed under a document camera or read aloud to review and discuss the topic.

21. PASS THE BALONEY

Time: 10-15 minutes

Materials: Paper and pencil

1. Play PASS IT ON but, in addition to writing a fact, each team writes one inaccurate statement during the round of play.
2. During the group discussion teams must distinguish the facts from the inaccurate statements.

22. ONCE UPON A TIME

Time: 15 minutes

Materials: Cards containing one LifeSmarts vocabulary term each, prepared in advance

1. Form teams of 2 players. Teams play against a second team.
2. Stack flashcards by topic area and place upside down. Easy play begins with two or three topic areas, while advanced play includes four or five.
3. The first team turns over a card from each stack, revealing a series of vocabulary terms.
4. The team confers and then constructs a “Consumer Story” using the terms in the story. The story should reveal their understanding of the vocabulary and place the words in context.
5. Teams take turns telling stories until time is called.

NOTE: Once Upon a Time can also be played as a large group activity. Each team builds onto a group story.

23. YOU GOT IT!

Time: 5-10 minutes

Materials: LifeSmarts vocabulary lists

1. Form teams of 3-6 players. Establish a time limit of one to two minutes per round.
2. One player is given a list of vocabulary terms. Taking one term at a time, the player gives a single clue to his teammates.
Example term: ATM
Example clue: A place to get money
Possible answers: Cash machine, bank, job, allowance, etc.
3. The other team members call out responses until they correctly guess the vocabulary term. The first player calls out “You Got It!” and moves on to the next term. Play continues until the round is complete (either all words are used, or time expires). Teams then tally the number they got correct in that round; one point per correct answer.
4. Play begins again with a new vocabulary list. Another team member gives the single clue.
5. Play ends when time expires. The team with the most points wins.

24. SNOWBALLS

Time: 5-10 minutes

Materials: Scrap paper and pens or pencils

1. Pair students to write a vocabulary term on one sheet of paper and the definition on another.
2. When directed, students crumple the papers into balls and throw them into the center of the room.
3. Individual students are released to pick up one “snowball” and try to find the match to that term or definition. Repeat as desired.

25. LIKEWISE OR WISE GUY

Time: 5-10-15 minutes

Materials: LifeSmarts topics and content vocabulary

1. Choose a LifeSmarts topic.
2. The first player thinks of a related content vocabulary word and gives an accurate or inaccurate definition of the word.
3. The second player calls “likewise” if they believe the definition is true. The second player gives another related term and definition.
4. If the second player believes a definition is false the player calls “wise guy” and gives the correct definition.
5. Play then moves to another player who defines another related term—correctly or incorrectly.

26. ONLY TEN

Time: 15 minutes

Materials: Paper and pencil

1. Form teams of 5 players.
2. The leader calls out a vocabulary term.
3. Teams cooperatively write a definition for the term using exactly ten words.
4. Each team member adds one word at a time to the definition, rotating through the team twice.
5. Teams share their definitions with the whole group.

27. DATING GAME

Time: 5-10-15 minutes

Materials: Cards containing one LifeSmarts vocabulary term each, prepared in advance

1. Divide into pairs. Each pair receives five “blind” (random) vocabulary terms and goes on a blind date.
2. The pairs are given two minutes to link four of the terms, demonstrating their understanding and knowledge. They may discard one of the five cards.
3. Double Date: Pairs swap their knowledge and ideas by sharing the relationships and connections they have made with another group.

VARIATION: Roll the LifeSmarts Cube for a topic area and teams must relate their “blind date” cards to that topic.

28. GRAFFITI WALL

Time: 5-10-15 minutes

Materials: White board or butcher paper and markers

1. Place a term or concept in the middle of the board.
2. Players take turns coming up to the board, writing a related term, and explaining its relationship to the original concept.
3. Once everyone has added to the wall, erase and resume play with a new term or concept.

29. ALPHABET SOUP

Time 10 minutes

Materials: Paper and pencil

1. Form relay teams of 4-6 players.
2. Select a LifeSmarts topic area and a letter of the alphabet.
3. The first person on each team states a vocabulary term that relates to the topic area and begins with the selected letter of the alphabet.
4. If successful, the team member moves to the back of the relay line; if unsuccessful the team member remains in place and tries again.
5. The first team to have all members successfully give a related word wins the round.
6. When one relay team is done, a second letter of the alphabet is called. Play ends when time is over or the alphabet has been used.

NOTE: Increase the challenge by having team members define and/or use the word in context in a sentence.

30. KEEP AWAY

Time: 15 minutes

Materials: Paper and pencil

1. Divide the group into an even number of 3-5 member teams. Half of the teams will be "A's" and the other half "B's."
2. Pair each A team with a B team. Both teams secretly choose a LifeSmarts subtopic. (For this game "personal finance" is too broad, but "banking" is fine.)
3. Each team creates a written list of ten words that directly relate to the topic.
4. Play begins with Team A revealing its topic. Team B has one minute to guess the words on the opposing team's list.
5. Team B receives one point for each word guessed correctly, while Team A receives one point for each word not guessed.
6. Teams reverse roles and play continues.

NOTE: To speed play, teams can create more than one list during the initial conference time.

31. MATCH WORD

Time: 10-15 minutes

Materials: Vocabulary and definition cards, prepared in advance

1. Divide group into pairs or trios.
2. Place vocabulary and definition cards face down in rows creating a grid.
3. Students turn over two cards at a time, attempting to match a term with a definition. When a match is made, those cards are removed and placed in the "bone pile" of the person who made the match. Play continues until all cards are matched.
4. The winner is determined by whoever has the most bones in their pile.

PERSONAL FINANCE

1. What are the opportunity costs of a part-time job during the school year? During summer break?
2. How is credit bad and how is credit good?
3. How is the concept of PYF like insurance?
4. Why is learning the “art” of delayed gratification an important financial goal?
5. Your bank charges \$30 for overdraft protection. How is this fair and/or unfair?
6. In what way is leasing a car similar to a cell phone agreement?
7. Explain which of the five “C’s” of credit you think is the most important.
8. Explain the most efficient way to spend money: a debit card or cash.

PERSONAL FINANCE

9. Why is it easier to spend money than to save money?
10. How is financial independence a hallmark of achieving adulthood?
11. React: It should be required that in order to have a part-time job, high school students must be earning passing grades in all of their classes.
12. React: Workers should be required to put a portion of each paycheck into their savings.
13. React to this quote by Ayn Rand: “Money is the barometer of a society’s virtue.”
14. React to this Joe Moore quote: “Before borrowing money from a friend, it’s best to decide which you need most.”
15. React to this Nathan W. Morris quote: “Every time you borrow money, you’re robbing your future self.”

CONSUMER RIGHTS

1. How are consumer literacy and financial literacy different? How are they alike?
2. If anything and everything you want to buy is available to purchase online, why do we still need malls and stores?
3. What are the consequences of allowing a 10-year-old to work picking fruit?
4. How do consumer goods relate to self-esteem?
5. How do family background and income affect consumer literacy?
6. In the past, consuming “bigger and better” was the standard. How will this standard change in the future?
7. Explain why you prefer quality or quantity when you buy clothes.
8. What marketing strategies are specifically aimed at teenagers? Why are they successful?

CONSUMER RIGHTS

9. Why is product placement in television and movies so profitable?
10. If you were teaching a course in Consumer Rights and Responsibilities, what topics would you cover?
11. React: The consumer is king (or queen) in the marketplace.
12. React: The goals of buying and selling are the same.
13. React to this quote by Benjamin Franklin: “Those who would give up essential liberty to purchase a little temporary safety deserve neither liberty nor safety.”
14. React: Advertising on websites is an effective method to get the consumer’s attention.
15. React: A living wage is not the same as a minimum wage.

TECHNOLOGY

1. How is phishing like fishing?
2. What are the advantages and disadvantages of planned obsolescence in consumer electronics?
3. Why should teenagers be cautious with social networking?
4. How has technology failed to improve the quality of life? How has it improved the quality of life?
5. If you were teaching a course on cyber ethics what topics would you include?
6. What would result if e-waste were banned from landfills?
7. Compare a landline telephone to a cell phone.
8. What are some of the advantages and disadvantages of online medical records?

TECHNOLOGY

9. How is using the Internet an addiction for some people?
10. Does social networking (texting, tweeting, and “friending”) diminish one’s ability to interact with people face-to-face?
11. React to this quote by Max Frisch: “Technology... the knack of so arranging the world that we don’t have to experience it.”
12. React: All high school students should be required to successfully complete an online course before graduating.
13. React: Employers should be able to access a potential employee’s Facebook content.
14. React: Broadband Internet access is essential to education, health, and finance. Therefore, it should be free.
15. React: Schools should be allowed to block cell phone reception during class time.

HEALTH & SAFETY

1. How do helmet laws protect the public good?
2. What would make you eat only healthy foods?
3. Should people with lifestyle diseases pay more for health insurance?
4. How are fad diets like marshmallows?
5. What are the similarities and differences between OTC and Rx drugs?
6. Relate this quote by Mark Twain to health fraud today: "Be careful about reading health books. You may die of a misprint."
7. What important safety issues do many teenagers ignore?
8. What are the human and financial costs of America's substance abuse problems?

HEALTH & SAFETY

9. Give examples of how the Internet promotes or discourages quackery.
10. Relate Daily Nutrition Values to the Nutrition Facts Label.
11. React: Teens who are pulled over for texting while driving should have their licenses suspended.
12. React: High school sports should be free for all participants.
13. React to this quote by William Shakespeare: "Best safety lies in fear."
14. React: Child-resistant packaging is unnecessary; it is a parent's responsibility to supervise children.
15. React: Fifty minutes of aerobic activity per day should be required of all students enrolled in public school.

THE ENVIRONMENT

1. What is the human obligation to the environment?
2. Would you prefer a paper textbook or an online textbook? Why?
3. Would you first protect endangered species or workers' jobs?
4. Should plastic bags be banned from the marketplace?
5. Should companies be forced to subsidize community efforts to recycle their packaging?
6. What are similarities and differences between a habitat and an ecosystem?
7. Explain your preference between a tax on gasoline or a tax on vehicles that are "gas guzzlers."
8. How does suburban sprawl influence the environment?

THE ENVIRONMENT

9. How is reducing your carbon footprint similar to reducing your caloric intake?
10. What would happen if, to reduce gasoline consumption and carbon emissions, high school students would be banned from driving cars to school?
11. React: Recycling should be required by law.
12. React: All plastic bottles should have a surcharge.
13. React: Laws should prohibit the United States from exporting dangerous e-waste to third world countries.
14. React: One individual cannot influence the environment, so why bother?
15. React: When running errands, it is a waste of energy to drive a car when the errand is less than one mile away.

LIFESMARTS QUESTIONS

PERSONAL FINANCE

1. The amount of credit you are authorized to use by a creditor is known as your:
Answer: Credit limit
2. A person or company hired by a creditor to collect the balance due on overdue accounts is called a:
Answer: Debt collector; collection agency
3. The money you have to spend or save as you wish, after taxes and other deductions have been withheld from your gross pay, is called:
Answer: Disposable income
4. The current market value of a house, minus the outstanding mortgage balance owed on that house, is better known as:
Answer: Equity
5. This group can represent workers at the bargaining table with employers:
Answer: Union
6. Money paid on a loan, for the privilege of credit, is the:
Answer: Interest
7. A business owned by a group of stockholders is called a:
Answer: Corporation

LIFESMARTS QUESTIONS

PERSONAL FINANCE

8. A percentage of money paid to a promoter when an invention sells is known as:
Answer: Royalties
9. Which country's currency is the Yen?
Answer: Japan
10. A deduction on your pay stub to FICA means you are paying:
Answer: Social Security
11. If your credit card is lost or stolen, under federal law you are only responsible for charges up to:
Answer: \$50
12. Property offered by a consumer to secure a loan is known as:
Answer: Collateral
13. The regular payments you make to own an insurance policy are known as:
Answer: Premiums
14. If a credit card holder has not made payments according to the terms of the card holder agreement, the person is said to be in:
Answer: Default
15. Cash put in the care of a third party is said to be held in:
Answer: Escrow

LIFESMARTS QUESTIONS

PERSONAL FINANCE

16. With this method of payment, your salary goes from your employer to your bank and you never touch your paycheck.
Answer: Direct deposit
17. You co-sign a loan for your friend. If your friend cannot pay off the loan, what happens?
Answer: You are responsible for paying off the loan
18. A not-for-profit financial institution owned by its members is called a:
Answer: Credit union
19. You create this document in order to specify how your assets should be divided up after your death.
Answer: Will
20. You read this document before deciding whether or not to invest in a certain mutual fund.
Answer: Prospectus
21. You complete this form so that your employer withholds the correct amount of tax from your future paychecks.
Answer: W-4
22. Financial assistance for college expenses that does not need to be repaid is called a:
Answer: Grant

LIFESMARTS QUESTIONS

PERSONAL FINANCE

23. Saving some portion of your pay before paying fixed and flexible expenses is known as:
Answer: PYF; Pay Yourself First
24. Public services such as parks and police officers are generally funded by:
Answer: Taxes
25. Swiping this takes money directly from your personal bank account.
Answer: Debit card
26. By law, most people must file their personal income taxes by what date in the following year?
Answer: April 15
27. A contract with a company for insurance is called a?
Answer: Policy
28. A professionally-managed investment that pools the money of many investors to trade in investments is known as what kind of fund?
Answer: Mutual fund
29. To purchase an item from an online auction site, what must you do?
Answer: Place a bid; place the highest bid
30. The acronym NYSE is used to describe this:
Answer: New York Stock Exchange

CONSUMER RIGHTS

1. In the US, what level of government has the power to print money?
Answer: Federal
2. At what temperature Fahrenheit does water freeze?
Answer: 32 degrees
3. This federal agency goes by the acronym FDIC:
Answer: Federal Deposit Insurance Corporation
4. The US Armed Forces include five branches. Name two of them:
Answer: Army, Navy, Air Force, Marines, Coast Guard
5. What federal agency offers detailed guidelines to help companies write clear and legal warranties?
Answer: FTC; Federal Trade Commission
6. Trademark protection lasts how long?
Answer: Forever
7. You see a news report that ABC Company is "reorganizing." What does this mean?
Answer: Filing for bankruptcy

CONSUMER RIGHTS

8. The act of creating a false document or writing a false signature for an illegal benefit is what crime?
Answer: Forgery
9. A business that has complete control of the market for a product or service is called a:
Answer: Monopoly
10. Under the metric system, meters refer to distance and grams refer to:
Answer: Weight
11. Stealing merchandise from a store is known as:
Answer: Shoplifting
12. Each automobile has a unique VIN. VIN is an acronym for:
Answer: Vehicle Identification Number
13. Who sets the return policies offered by stores?
Answer: The stores; the owners
14. A lawsuit begun by one or more persons on behalf of a larger group of similarly affected people is called a:
Answer: Class action
15. Turmoil in the Mideast causes an oil shortage. What will this do to prices for gasoline in the US?
Answer: Prices will go up

LIFESMARTS QUESTIONS

CONSUMER RIGHTS

16. You need to buy a new refrigerator, but first you look at several alternatives to make sure you get the best price. What is this process called?
Answer: Comparison shopping
17. When one product is advertised with the intent to sell the consumer a more expensive model, this is called:
Answer: Bait and switch
18. To whom do wholesalers sell goods?
Answer: Retailers
19. What is prepaid plastic to spend at a specified store called?
Answer: Gift card
20. This rule allows you to cancel some types of purchases during a 3-day period.
Answer: Cooling Off Rule
21. You can check this agency, called the BBB, for a business' consumer complaint record:
Answer: Better Business Bureau
22. Which federal agency is charged with coming to the public's aid in times of disaster?
Answer: FEMA; Federal Emergency Management Agency
23. If the average price of goods and services is increasing, this is known as:
Answer: Inflation

LIFESMARTS QUESTIONS

CONSUMER RIGHTS

24. What is the symbol, carried by most packaged items for sale, that can be scanned at the cash register?
Answer: UPC; Universal Product Code; bar code
25. A person who purchases or uses a product or service is called a what?
Answer: Consumer; customer
26. The communication of product information to the consumer, in order to increase buying demand, is commonly called:
Answer: Advertising
27. A tariff is imposed on what type of good?
Answer: Imported goods
28. After the US census is taken, some states must redraw their legislative district boundaries to reflect population shifts. What is this called?
Answer: Redistricting
29. Retailers collect sales taxes and pass it on to this entity:
Answer: State government
30. A measure of a nation's productivity and economic progress is the GDP. What does GDP stand for?
Answer: Gross Domestic Product

TECHNOLOGY

1. When you store data on your computer and it takes up less space than usual, the data has been:
Answer: Compressed
2. Working on your computer, you may click on a picture or symbol to execute your command. These symbols are called:
Answer: Icons
3. The fluid added to your car's radiator to prevent overheating is called:
Answer: Antifreeze; coolant
4. When a computer is frozen, what has happened?
Answer: It has stopped responding to any input; it's not responding
5. In cell phone technology, what does the acronym 4G stand for?
Answer: Fourth generation
6. Name one of the dangers of using your cell phone while driving:
Answer: Taking your eyes off the road; taking your hands off the steering wheel; not paying full attention to driving; you are distracted
7. A software program that allows you to search the World Wide Web is a:
Answer: Browser

TECHNOLOGY

8. A piece of technology that allows parents to block TV programs with violent or sexual content is called a:
Answer: V-chip
9. The ability to execute more than one task at a time on a computer is known as:
Answer: Multitasking; multiprocessing
10. The video game rating "M" is intended for what audience?
Answer: Mature
11. Malicious software installed on a computer to collect personal data is called:
Answer: Spyware
12. Using deceptive email to gather personal information is called:
Answer: Phishing
13. Theft of your credit card information during a legitimate transaction, frequently occurring at restaurants or gas stations, is called:
Answer: Skimming
14. Short for binary digit, the smallest unit of information on a machine is called?
Answer: Bit
15. How many bits make up one byte?
Answer: Eight

TECHNOLOGY

16. Young children who regularly view media violence often exhibit this type of behavior:
Answer: Agressive; violent; fearful
17. This common cell phone feature allows you to see the originating phone number of an incoming call:
Answer: Caller ID
18. You should keep a space heater at least this far away from anything combustible:
Answer: Three feet
19. Downloading what type of software can help protect you against dangerous programs designed to attack your computer?
Answer: Anti-virus software
20. You try to open a file but it is corrupted. What does this mean?
Answer: It is so badly damaged the computer cannot read it
21. Data sent to your computer by a Web server that records your actions on a particular website are called:
Answer: Cookies
22. Instead of using a regular telephone line, this technology allows you to make calls online:
Answer: Voice-over Internet Protocol; VoIP; Internet Voice

TECHNOLOGY

23. When speaking of computers, what is spam?
Answer: Unsolicited email; junk email; the inappropriate use of a mailing list
24. Your smoke alarm is making a chirping noise. What do you need to do?
Answer: Replace the battery
25. Outsiders who try to get into computers through the Internet are called:
Answer: Hackers
26. The person in charge of maintaining a website is often referred to by this term:
Answer: Webmaster
27. Web pages are written in this language:
Answer: HTML
28. Your new car has a GPS device in it. Name two pieces of information this system will give you:
Answer: Location/map; speed; direction/detours; velocity, miles per gallon, miles remaining per tank, banks/gas stations and other local points of interest
29. This statement, found on a website, discloses the ways the party gathers, uses, and disseminates customer data:
Answer: Privacy policy
30. Television programs designed as appropriate for all children have this rating:
Answer: TV-Y

HEALTH & SAFETY

1. Just three grains supply more than half of the world's caloric intake. Name one of them:
Answer: Wheat, Rice, Corn
2. The best way to prevent the spread of germs is to regularly wash your:
Answer: Hands
3. A sprain is an injury to what part of the body?
Answer: Ligament
4. Your doctor has suggested you need major surgery. To check the diagnosis, you decide to see another doctor. This is called getting a:
Answer: Second opinion
5. The complex group of organs and cells that defends the body against infection or disease is known as the?
Answer: Immune system
6. Which vitamin helps the body absorb calcium?
Answer: Vitamin D
7. When bacteria in raw meat spread to other foods, utensils, and surfaces, this is called:
Answer: Cross-contamination
8. A calendar date on a food package that indicates the last day the product can be sold is known as:
Answer: "Sell-by" date

HEALTH & SAFETY

9. An adverse reaction to food that does not involve the body's immune system is known as:
Answer: Intolerance
10. You shouldn't eat raw homemade cookie dough because of what risk?
Answer: Salmonella
11. A serious, potentially life-threatening eating disorder, characterized by self-starvation and excessive weight loss, is known as:
Answer: Anorexia
12. Name one thing that causes tooth decay.
Answer: Germs (bacteria); sugars from foods or liquids
13. Name one of the two main organs that may be damaged if you take OTC pain relievers everyday for an extended period:
Answer: Kidney; liver
14. Since 1997, the FDA's Federal Food Drug & Cosmetic Act requires all retailers to check a buyer's age before the sale of what product?
Answer: Cigarettes; chewing tobacco
15. Antibiotics kill bacteria, but are not effective against colds or the flu, which are caused by:
Answer: Viruses

HEALTH & SAFETY

16. What is the only way to ensure that meat has cooked to a safe temperature?
Answer: Use a meat thermometer
17. Name a benefit of eating whole foods rather than taking vitamins and nutritional supplements?
Answer: Taste, fiber, more complex mix of nutrients, phytochemicals
18. This government agency regulates the safety of all products made from produce, dairy, eggs, and seafood:
Answer: Food and Drug Administration; FDA
19. Which part of an egg is cholesterol-free?
Answer: The egg white
20. How often should you replace the batteries in your smoke detector?
Answer: Annually
21. This nutrient includes both sugars and starches.
Answer: Carbohydrates
22. A dermatologist is a doctor specializing in what part of the body?
Answer: Skin
23. A special type of healthy fat found in fish is called:
Answer: Omega-3 fatty acid

HEALTH & SAFETY

24. Added to the water supply, this mineral helps fight tooth decay.
Answer: Fluoride
25. The simplest and cheapest way to keep your skin healthy and looking young is to avoid excessive exposure to what?
Answer: Sun
26. When you take in more calories than you burn, what happens?
Answer: You gain weight; you store the extra energy in your body (mostly as fat)
27. Name one way the police might test a person's Blood Alcohol Content:
Answer: Breath test; blood test; urine test; saliva test
28. When discussing sunscreens, what does SPF stand for?
Answer: Sun Protection Factor
29. To treat most swollen joints or muscles, follow the acronym RICE. What does the acronym RICE stand for?
Answer: Rest, Ice, Compression, Elevation
30. For safety, the federal Food Safety and Inspection Service recommends cooking egg dishes to what internal temperature?
Answer: 160 degrees Fahrenheit

THE ENVIRONMENT

1. Contamination of air, soil, or water with harmful substances is called:
Answer: Pollution
2. Burning fossil fuels for energy and transportation is the primary source of which greenhouse gas?
Answer: Carbon dioxide
3. Raw materials provided by the earth and usually processed into useful products are known as:
Answer: Natural resources
4. Fuel is any material that can create energy by being:
Answer: Burned
5. A plant or animal in danger of extinction is known as:
Answer: Endangered
6. What type of building material features an R-value?
Answer: Insulation
7. What air pollutant is produced from minerals in soil, such as uranium and radium?
Answer: Radon
8. If you dump used motor oil down the gutter in the street, where does it go?
Answer: Directly to a stream; a river; the ocean; a body of water

THE ENVIRONMENT

9. In clothing, natural fibers are those that come from what two sources?
Answer: Plants and animals
10. Maintaining proper inflation of these will save you money on gas.
Answer: Tires
11. A site that disposes of garbage by burial is called:
Answer: Landfill
12. Most soda cans are made out of what metallic element?
Answer: Aluminum
13. Source reduction is the first step to effective waste management, ahead of recycling and composting, because:
Answer: It prevents the generation of trash in the first place
14. Biodiesel, an alternative to gasoline, is made from what?
Answer: Recycled vegetable oil from restaurants; soybean oil
15. CFL bulbs are four times more energy efficient than incandescent bulbs. What does CFL stand for?
Answer: Compact fluorescent light

THE ENVIRONMENT

16. When an item is capable of being readily decomposed by the action of microbes, it is described as being:
Answer: Biodegradable
17. Fire results in the release of four things. Name two:
Answer: Heat; light; flames; smoke
18. According to the Department of Energy, what common household appliance should be replaced every 15 years regardless of its condition because it is an energy hog?
Answer: Refrigerator
19. About 30 miles above the Earth is a stratospheric layer of gas that screens us from the sun's ultraviolet radiation. This is called the:
Answer: Ozone layer
20. In order to save energy, it is generally recommended to lower the thermostat on your hot water heater to what temperature?
Answer: 120 degrees Fahrenheit
21. Name one of the three most common bottled gases?
Answer: Propane; butane; oxygen; (and combinations of these)
22. Microbiological contaminants in water can cause disease if not controlled. What is the primary chemical used to limit these contaminants?
Answer: Chlorine

THE ENVIRONMENT

23. For food items, choosing the largest size package that can be used up before spoiling begins is an example of which of the three environmental "Rs"?
Answer: Reduce (reducing packaging)
24. How can you save water when washing dishes by hand?
Answer: Use two basins or sinks (one for washing and one for rinsing); don't let the water run
25. What is the first thing you should do if you accidentally splash pesticides in your eye?
Answer: Rinse with running water
26. This mineral is used to manufacture steel of various types:
Answer: Iron ore
27. This type of power plant produces electricity from the force of water falling through a hydro turbine that spins a generator:
Answer: Hydroelectric power plant
28. Unvented appliances release combustion pollutants where?
Answer: In the home
29. Water-soluble cleaning products can be properly disposed of in what way?
Answer: Poured down the drain
30. Name the two elements that make water "hard":
Answer: Magnesium and calcium

LifeSmarts competition

Practice, preparation, and consumer smarts come together in competition. We encourage students to Learn It, Live It, and show what they know! Students compete both online and in-person at the state and national levels. There are special opportunities for members of student leadership organizations as well.

LifeSmarts competition prepares students to be tomorrow's informed, responsible citizens, consumers, and workers. LifeSmarts competition is:

- Fun
- Educational
- Motivating
- Available at the local, state, and national levels
- Free!

LifeSmarts timeline

Online Competition: September – January

Students begin online, where they use LifeSmarts resources, practice competitions, and compete for a final score. Working independently, students take six 20-question quizzes – one on each LifeSmarts topic and a capstone quiz. A team is formed when four or more students have each completed the six quizzes. Students must complete this competition within their state's competition period, generally September through January.

State Competitions: February – March

Qualifying teams advance to compete at the state level. State organizations partner with LifeSmarts to serve as state coordinators and conduct the in-person state competitions. Virtual competitions are held in states without state coordinators. State competitions are generally held in February and March.

National LifeSmarts Championship: April

State champion teams compete for four days in April, with the national title on the line. The National Consumers League hosts the National LifeSmarts Championship, during which all teams compete multiple times and top individuals and teams earn scholarships.

TeamSmarts

TeamSmarts is a monthly online LifeSmarts competitive learning tool that allows teams of teens to cooperatively investigate important consumer topics and helps teams prepare for live competition. TeamSmarts fosters problem solving, team building, and leadership skills.

Each monthly quiz contains 100 questions and focuses on a specific LifeSmarts topic. Teams have a set time in which to complete TeamSmarts and are scored for speed and accuracy.

Real-World Quiz

Students and educators can join us each month to add this relevant, real-world quiz to their classroom or extra-curricular activities. TeamSmarts is open to everyone who has registered at lifesmarts.org.

Once the monthly competition closes, the learning continues. Coaches and teams may access a personalized answer key containing their actual responses, along with the correct answers for questions they missed, encouraging discussion and further study.

TeamSmarts

How it works

An August practice quiz is available to all students once they register at LifeSmarts.org. The monthly quizzes from September – February become available for team captains on the first of each month.

There are three tracks – teams may compete in the LifeSmarts competition or, if the team's coach is an FBLA or an FCCLA Adviser, the team will compete in the corresponding competition. Top-scoring teams in each competition receive monthly prizes from the National Consumers League.

TeamSmarts as Competition

In addition to being an excellent practice tool, TeamSmarts is also used by many state coordinators as a pre-competition event for teams attending an in-person state competition. State champion teams advancing to the National LifeSmarts Championship compete in TeamSmarts before arriving on-site.

LifeSmarts U

LifeSmarts U, designed for students, coaches, and educators, explores current consumer topics in-depth.

Lessons in this virtual classroom have two components: online modules for independent student learning, and an “unplugged” lesson for educators and coaches.

- Online modules include a pre- and post-test, a relevant reading, topic FAQs, and a content vocabulary game.
- Unplugged lessons are designed for educators to use with a classroom or group, and include a lesson plan, slide presentations, activities, worksheets, and lesson extensions.

Lessons include topics in personal finance, consumer rights and responsibilities, health and safety, and technology.

LifeSmarts website

The LifeSmarts website (LifeSmarts.org) has additional resources for students and educators, including:

- LifeSmarts in a Box extensions
- ConsumerMan video lessons
- Safety Smart,™ a service learning project
- LifeSmarts U
- TeamSmarts
- The Daily Quiz
- Question-of-the-Day calendars
- Content Vocabulary quizzes
- Practice competition questions
- Slide presentations with notes
- Activities and lesson ideas
- LifeSmarts coaching guides
- Social networking opportunities
- Competition scoreboards and updates
- Links to scholarship opportunities
- Ideas for promoting your team
- And more

RESOURCES

WEB RESOURCES

To learn more about the LifeSmarts program visit:

LifeSmarts.org

To Learn more about the National Consumers League visit:

www.nclnet.org

RESOURCES

OTHER RESOURCES

Other resources

It's easy to find additional resources to supplement LifeSmarts materials and programs. In addition to the LifeSmarts website, coaches use these resources most:

- Government agencies provide a wealth of information on websites and in free or low-cost publications
- Many consumer groups, trade associations, and businesses provide websites, brochures, textbooks, and other educational resources
- Classroom materials and curriculum – LifeSmarts complements courses being taught in Family and Consumer Sciences, Business, Technology, Health, Vocational Education, and more

Visit the LifeSmarts website for links to additional resources.

LifeSmarts aligns with Common Core

LifeSmarts content is aligned with the Common Core State Standards Initiative (CCSSI). The Common Core Language Arts Standards place renewed emphasis on academic content vocabulary and the interpretation and evaluation of non-fiction text.

According to CCSSI, “key shifts” are required to implement the Language Arts Standards. These shifts include:

- Regular practice with complex texts and their academic language
- Reading, writing, and speaking grounded in evidence from texts, both literary and informational
- Building knowledge through content-rich nonfiction

The LifeSmarts content areas of Personal Finance, Consumer Rights and Responsibilities, The Environment, Health & Safety, and Technology encourage mastery of content vocabulary, the interpretation of informational text and the application of critical thinking. To become “college and career ready” youth in the LifeSmarts program are introduced to real-world scenarios that require problem solving and the application of core skills. LifeSmarts content is also especially relevant to content literacy in the areas of social studies and science or technical subjects.

Common Core Anchor Standards

LifeSmarts directly relates through content and process to the following Common Core Anchor Standards:

Reading

Key Ideas and Details
Integration of Knowledge and Ideas
Range of Reading and Level of Text Complexity

Writing

Research to Build and Present Knowledge

Speaking and Listening

Comprehension and Collaboration

Language

Vocabulary Acquisition and Use

For more details, visit the LifeSmarts website:
LifeSmarts.org.

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