

# Coach's Guide

2023-2024



LifeSmarts.org

A program of the National Consumers League





# About the Coach's Guide

Welcome to LifeSmarts! This Coach's Guide provides adult leaders with background about the program, tips on coaching, assistance with the website, helpful resources, and details about the program and competition. Coaches are integral to the program. Thank you for using LifeSmarts to bring meaningful consumer education to your students!

LifeSmarts is a program of the National Consumers League, which is America's pioneering consumer advocacy organization, representing consumers and workers on marketplace and workplace issues since its founding in 1899. LifeSmarts is fortunate to partner with state-based consumer agencies, Attorneys General, Jump\$tart Coalitions, the American Federation of Teachers, youth leadership/career and technical student organizations, state Extension services/program units, universities, community leaders, volunteers, and more to run the program on the state and local level.

For their investment in youth education, NCL thanks Amazon, AARP, American Express, CBM Credit Education Foundation, Comcast, Discover Student Loans, FICO, JP Morgan Chase & Co., Kenvue, Melaleuca, Meta, Norton, P&G, Tide, Toyota, UL Standards & Engagement, Washington State Employees Credit Union, and the alumni and other individuals who have made personal donations to support LifeSmarts. We also appreciate the ongoing support of many businesses, organizations, and individuals at the state level.





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# Get to know LifeSmarts

LifeSmarts is a comprehensive consumer education program that is free to middle school and high school students and educators. The mission 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 provides teens with skills and knowledge to help them make better choices for themselves and their families both now and in the future.

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

***That's why at LifeSmarts we say, "Learn it. Live it!"***



*In 2023, the team representing Hawaii took the top prize at the National LifeSmarts Championship in Cincinnati, OH.*

## Coach Checklist

- Register online or login
- Create a team (or teams) or edit existing teams
- Move graduates to alumni and inactive students to inactive status
- Students register or log back in and update their user profile (age and grade)
- Students join team(s) or check that they remain on the correct team(s)
- Designate a team captain for every team
- Have teams take the monthly TeamSmarts quiz
- Students compete
- Use the many free resources on the LifeSmarts site
- Check out a detailed coach checklist at <https://LifeSmarts.org/coach-checklist>

## Student Checklist

- Register online or login and update your user profile with current age and grade
- Join team(s) or check that you remain on the correct team(s)
- Take the pre-quiz
- Compete! Take five 20-question category quizzes and the capstone to be eligible for state Varsity and Junior Varsity competitions
- Check out other ways to compete at <https://LifeSmarts.org/competitions>



## Why LifeSmarts

The case for LifeSmarts: The need for consumer skills

The average teenager spends \$2,331 per year (in 2022). That's 43 million teens in America spending their money on a variety of products and services.

Teens are also workers; in 2022, almost 50 percent of all teens were employed, either full- or part-time. Youth enrolled in high school had an employment rate of 30 percent, while the rate was over 50 percent for those in college, either full- or part-time.

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

LifeSmarts is an excellent curriculum resource for state-mandated personal finance education courses in high schools. The addition of LifeSmarts also reinforces learning while adding a fun, competitive element to the classroom, allowing students to showcase what they have learned. Additionally, students and their teacher / coaches can qualify for state and national competitions!

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 educational resources, lesson plans, and competitions provide students with the opportunity to show what they've learned and how they are applying this information to daily life. That's why at LifeSmarts we say: Learn it. Live it!

LifeSmarts offers CEU's for educators and coaches - <https://lifsmarts.org/ceu/>



### Personal Finance



### Consumer Rights & Responsibilities



### Technology & Workforce Preparation



### Health & Safety



### Environment

## LifeSmarts is founded on educational principles

Goals for students include:

1. Learning new concepts to take with them into their "real" life.
2. Creating a framework 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.

## How educators can benefit

LifeSmarts assists educators by:

1. Providing free educational resources at [LifeSmarts.org](https://lifsmarts.org).
2. Aligning our materials with Common Core and 21st Century Skills so that teachers across the country can easily see how our materials fit into a standards-based program, existing curriculums and ongoing programs.
3. Producing current educational materials that integrate with and

supplement middle and high school curricula and youth leadership/career and technical organization programs, competitions, activities, and events.

4. Hosting fun and engaging no-cost online team competitions and contests, as well as virtual and in-person state and national competitions.

## Partnering with LifeSmarts State Coordinators

LifeSmarts works with State Coordinators who run LifeSmarts at the state and local level. We currently partner with state Attorneys General, state and local consumer agencies, Jump\$tart Coalitions, Councils on Economic Education, Credit Unions, Better Business Bureaus, classroom teachers, club advisors, national and state 4-H Programs, Cooperative Extension, FCCLA national, state and local Advisers, FBLA national, state and local advisers, SkillsUSA national, state and local advisers, BPA national, state and local advisers, and more. State Coordinators are dedicated volunteers who give generously of their time to support youth and educators, and we owe much of our success to them. Coordinators are your best local resource; be sure to get to know yours! Contact your State Coordinator by visiting <https://lifsmarts.org/state-competitions/> and clicking on your state.

## Community service

LifeSmarts offers community service opportunities, encouraging students to give back through an exciting variety of projects. To learn more, visit <https://lifsmarts.org/community-service-opportunities/>

## Scholarship opportunities

LifeSmarts is a scholarship program. To learn more, visit: <https://lifsmarts.org/scholarships/>.



## What LifeSmarts covers

Below is a sampling of subtopics covered by LifeSmarts

 <b>Personal finance</b>	 <b>Environment</b>	 <b>Technology &amp; workforce preparation</b>	 <b>Health &amp; safety</b>	 <b>Consumer rights &amp; responsibilities</b>
Credit & debt management	Atmosphere, water, & land	Career planning, education, & income	Controlled substances	Citizenship & consumer protection
Financial planning	Ecology and food waste management	Communication & social networking	Disease & medicine	Consumer choices & decisions
Financial services	Energy creation, conservation and management	Computing / multimedia	Emergency & first aid	Consumer shopping trends / new products
Housing	Populations	Cyberethics / workplace ethics	Health care	Fraud & constructive complaining
Money management	Sustainability & recycling	Cyberspace to AI & cyberspace	Mental health & relationships	Marketing & advertising
Risk management	Waste management	Professionalism and employability skills	Nutrition & food safety	Marketplace economics
Smart shopping & decision making	Institutions & regulations	Privacy, security & cybersecurity	Personal care & the body	Life Skills
Taxes	Envirohealth	Emerging technologies	Safety	Institutions & regulations
Post-secondary education	Federal emergencies	Institutions & regulations	Wellness	Consumer Issues
Loans	Geology	Entrepreneurship	Institutions & regulations	Consumer care
Abbreviations & acronyms	Smart homes & appliances	Abbreviations & acronyms	Abbreviations & acronyms	Abbreviations & acronyms



# Why be a LifeSmarts Coach?

***LifeSmarts coaches are integral to students' participation and a team's success. Without an adult coach, students cannot participate. Each team must have one adult as the primary coach. Coaching is a big responsibility, so assistant coaches are always welcomed. Both coaches and assistant coaches can register and associate with the same team.***

Coaches are responsible for:

- Recruiting and preparing students for competition
- Getting permission and release forms signed and returned
- Keeping the team members and their parents and guardians informed
- Chaperoning and traveling with students to in-person competitions

## Coach's calendar

To help you and your students get the most out of LifeSmarts use the Coach's Monthly Calendar. This will help you keep your team on track, meet deadlines, and take advantage of special opportunities. Visit: <https://lifesmarts.org/coach-checklist>.

## The LifeSmarts Calendar at a glance

Our website opens August 1 for registration, for coaches to create new teams or to update existing teams. Students may also register, or log back in if they have previously registered, and update their profile to list their current grade and age. See this link for information on how to register and/or how

to update your information: <https://lifesmarts.org/lifesmarts-registration/>.

Online competition begins in September, and students compete online to qualify for the opportunity to advance to their state competition. Monthly TeamSmarts quizzes are open September – February, and these team-based competitions provide teams with the opportunity to win cash prizes. State Competitions generally begin in December with most taking place in January and February. Winning state champion teams, selected sweepstakes teams, and invited wild card teams are invited to compete over four days at the National LifeSmarts Championship held in a major city each April.

## Hear from coaches firsthand why they got involved with LifeSmarts.

*"We continue to build more activities and curriculum around the LifeSmarts content. It is Life Skills that ALL students should have before they graduate. My FBLA students enjoy the competitions and look forward to LifeSmarts Trivia at club meetings. We will continue to expand use in all aspects of the classroom."  
-Jessica Sundling, PA*

*"I love LifeSmarts! LifeSmarts provides the most realistic and useful information for our students for their futures. When students ask, "When will I ever need to know this or use this again?" For LifeSmarts curriculum, the answer is, "For the rest of your life!"  
-Jill Salmon, MO*

*"Awesome program that prepares youth to successfully navigate the world after high school. This program enables youth to confidently embark through the transition to adulthood.  
-Lori Thomas, SC*

*"A great experience, and I wish I had done it every year. I'm teaching at least 5 more years and I'm doing this each year regardless! Many students do not realize the importance of these topics until they are out in the real world and then they wished they knew more. Finance is especially important and has been a good "hook" for students to become more involved.  
-Mike Dopheide, CA*

*"My team has learned so much from studying for the LifeSmarts competition. The content provided in this program gives the students not just new knowledge, but knowledge that they will need to be successful adults. I have even learned new information from helping the team study.  
-Mandy Buskirk, IN*



# The online competition:

<https://LifeSmarts.org>

*All competition begins online. The steps to compete online are easy:*

1. Coach registers and creates new teams or edits teams from last year.
2. Students register and join teams or login, stay on previous teams, or move to new teams.
3. Coach appoints a team captain for each.
4. Students may begin practicing and competing, guided by coach and/or assistant coach.



## Technology tips (registration instructions on next page)

Technology tips (registration instructions on next page) • Use web browsers other than Internet Explorer and Safari. We recommend Firefox or Chrome. • Make sure each user logs out before others register or login on the same device. • Your registration determines which dashboard you see. For example, if you register as a coach, you are using the coach dashboard.



## How to register: Please visit our Registration page at <https://lifesmarts.org/lifesmarts-registration/> for step by step instructions.

Refer to the "How to LifeSmarts" document which is updated each year and explains how to register for Junior Varsity teams, Varsity teams, and all other partner organization teams.

### Using the Coach's Dashboard

Using the Coach Dashboard – Refer to this document "Using the Coach Dashboard" at

<https://lifesmarts.org/coaches-2/new-coaches/> to learn how to find and check scores, track student progress, edit teams, select and change your team captain, see badges awarded to your students, update your profile, delete a team, and more.

### Frequently Asked Questions about using LifeSmarts.org

**Q.** I registered last year. Do I need to register again?

**A.** No. LifeSmarts carries over both coach and student registrations.

**Q.** I forgot my username or password. What do I do?

**A.** If you cannot remember your password, log in with your username and use the "Lost Your Password" feature to re-set it. If you cannot remember your username, contact LifeSmarts staff who will retrieve it for you.

**Q.** Where are the official quizzes that count toward our team score?

**A.** Students will find the quizzes under their "Competitions" tab. Coaches do not have access to the quizzes but can track student scores.

**Q.** How are scores calculated?

**A.** Players receive a score for each 20-question quiz they complete. When a student has completed all six quizzes, the student has a final score. The top four scores on your team are combined for your team score. As more students finish their quizzes, your score may go

up if a new student has a higher total score.

**Q.** Do my students need to register to compete?

**A.** Yes. Your students must register to compete. They may use practice tools such as the "Daily Quiz" without registering.

**Q.** What practice quizzes are available?

**A.** A. Once they register and log in, students will have access to practice quizzes under their "Quizzes" tab. There are practice topic quizzes, weekly quizzes, and more.

Students may access the dynamic 5-question Daily Quiz from the home page at <https://lifesmarts.org/daily-quiz> without logging in.

Students are encouraged to master vocabulary using a variety of educational resources at: <https://lifesmarts.org/resources/content-vocabulary-of-the-week/>

### Did you know?

**Q.** How many questions are answered online every year?

**A.** 3.5 million

**Q.** How many students compete in LifeSmarts nationwide?

**A.** 125,000

**Q.** When did LifeSmarts begin educating the next generation of consumers?

**A.** 1994

**Q.** How many students are on a team?

**A.** An online team may have any number of students on it.

**Q.** My online team has many students on it. Who competes in-person?

**A.** Coaches may select 4-5 students from among all qualified (finishing) students.

**Q.** May a player compete on more than one team?

**A.** A player competes on only one Varsity or JV team, and in addition may join 4-H, FBLA, FCCLA, BPA, and SkillsUSA teams if they are participating in those special competitions.

**Q.** What is the difference between team types?

**A.** Varsity teams are for high school students in grades 9-12. JV teams are for students in grades 6-8. FBLA teams are for those students competing in the FBLA LifeSmarts competitive event. FCCLA teams are for students competing in the FCCLA/LifeSmarts Knowledge Bowl. Special TeamSmarts quizzes and prizes are available to 4-H, FBLA, FCCLA, BPA, and SkillsUSA teams.





## Other LifeSmarts competitions

*Additional opportunities to study, learn, and gain prizes and recognition*

### TeamSmarts

TeamSmarts is a web-based competition that serves as a great team practice tool and offers cash prizes to top-scoring teams. TeamSmarts is not an individual activity. The 100-multiple-choice question TeamSmarts quizzes are open September through February. Teams can participate in a new quiz, focusing on a unique LifeSmarts topic area, each month.

- September – Health & Safety
- October – Personal Finance
- November – Consumer Rights & Responsibilities
- December – Technology & Workforce Preparation
- January – Environment
- February – Capstone

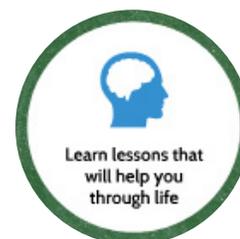
### How to use TeamSmarts

1. Coach registers with LifeSmarts and creates team(s) or logs back in and edits existing teams.
2. Students register with LifeSmarts and join a team or remain on previous team.
3. Coach selects a captain for each team.
4. The captain logs in, finding the monthly TeamSmarts quiz on their dashboard, under their "Quizzes" tab (with a new quiz available each month from September through February).
5. The captain gathers teammates and working together the team takes the TeamSmarts quiz.

6. These quizzes are timed, so pay close attention to the instructions provided prior to starting the quiz.

### Tips for TeamSmarts

- Set up teams based on how many students you want working together on TeamSmarts.
- TeamSmarts is scored on speed and accuracy. Correct answers given within 40 seconds receive full credit.
- Official monthly TeamSmarts quizzes will only show up under the captain's "Quizzes" tab.
- Monthly quizzes are open for the entire month, closing at 11:59 p.m. Eastern time the last night of the month.
- Prizes are awarded each month, September through February, to one team each of these team types: Varsity, JV, 4-H, BPA, FBLA, FCCLA, and SkillsUSA. A school, team, or organization may win one prize per program year.
- LifeSmarts uses TeamSmarts in other competitions as well, such as state and national competitions, the LifeSmarts FBLA Challenge, the LifeSmarts BPA Personal Finance and the LifeSmarts BPA Technology & Workforce Preparation Challenges, the LifeSmarts SkillsUSA Health and Safety Challenge, the LifeSmarts 4-H Online Challenge, and the FCCLA/LifeSmarts Knowledge Bowl. For more about these special competitive events, please see page 16, or search for the information at <https://lifesmarts.org/competitions/>.





# LifeSmarts live competition

*Students who do well in the online competitions may have an opportunity to compete in person at local, state, or national events.*

## General rules

- Four or five students comprise a team. Four team members compete on stage at any one time; the fifth person is considered the alternate and can rotate into competition following a round. It is strongly recommended that you have five players if possible.
- Each team will designate a team captain prior to competition. This does not necessarily have to be the same student who served as team captain during the online portion of the competition. The captain must remain on stage during the competition. The captain will be the official spokesperson for the team during certain rounds and have other duties as well.
- Two or three teams compete in each buzzer match.
- Teams will be seated on stage as determined by the coordinators of the competition.
- Competition officials run each competition. These usually include a master of ceremonies, a question master, judges, a scorekeeper, a timekeeper, a referee, and room monitors.
- Generally, no more than two teams per coach will be permitted at an in-person competition. (Rules may vary by state or special organization competition) Only one team per coach is allowed at the national level as well as only one team per school, club, or county / local organization.
- Permission and release forms must be completed and returned before teams compete in a live competition. Contact your state coordinator for these forms.
- LifeSmarts Mastery Rule: Student competitors who are members of a team that wins the National LifeSmarts Championship are ineligible to compete again in Varsity LifeSmarts on the state or national level. These outstanding students will be encouraged to stay involved in LifeSmarts as mentors, student coaches for their school or organization, and active LifeSmarts alumni. LifeSmarts made this change, effective with the 2018-2019 program year, to encourage more teams and students to compete.





# Live competition format

*In-person state and national competitions include these formats:*

## Individual questions

- These are used at the state level only.
- These are multiple choice questions addressed to one player.
- Students do not confer.
- The question master will ask all players a question, rotating teams.
- Correct answers are worth 5 points.
- The student has 10 seconds to give an answer.

## Team questions

- These are used at the state level only.
- These are multiple choice questions addressed to one team.
- The team may confer, and the captain gives the team's answer.
- Questions will alternate from team to team.
- Correct answers are worth 5 points.
- The captain has 10 seconds to give an answer.

## Team-plus questions

- All questions are open-ended.
- The first question (the "toss-up") is addressed to the first player on each team. These players compete against one another to be the first to buzz in and give a correct answer.
- When a student buzzes in, after hearing their name called, they have 10 seconds to answer.
- When a student answers the "toss-up" question correctly, the student's team is asked two additional "add-

on" questions on the same topic.

- The team may confer to answer the add-on questions.
- The captain provides the team's answers to the add-on questions.
- The captain has 10 seconds to answer the add-on questions.
- A team must answer the first add-on question correctly to be asked the second add-on.
- The next toss-up question is addressed to the second player on each team, and the process repeats until four toss-up questions have been asked.
- Each correct answer is worth 5 points.

## Team-link questions

- An open-ended question with at least four correct answers is asked.
- Team members each provide one answer without conferring
- The team has 20 seconds to provide all four answers.
- Five points are awarded for each correct answer.

## Lightning questions

- A series of open-ended questions addressed to one team in succession.
- The team may confer, and the captain provides the answers.
- The team has 1 minute to answer 5 questions, or 2 minutes to answer 10 questions.
- Correct answers are worth 5 points each.

## Challenge questions

- All questions are open-ended.
- Any player on stage may buzz in and answer.
- Students do not confer.
- Once the student's name is called, the student has 10 seconds in which to answer.
- If an incorrect answer is given, the question will be re-read and players from the other team(s) on stage have the opportunity to buzz in and answer.
- Challenge rounds generally consist of at least 15 questions.
- Correct answers are worth 10 points.

## Tiebreaker questions

- If a tiebreaker is needed, open-ended questions will be used, following the challenge round format.
- Three questions will be asked.
- Correct answers are worth 1 point each.
- If, after one round of tiebreakers there is still a tie, a second set may be used. After that, if there is still a tie, one sudden-death question will be asked.

## Other competition elements

- Other question formats, team activities, "Speed Smarts," and individual assessments all increase the fun, teamwork, and learning at in-person competitions.



# Frequently Asked Questions about live competitions

**Q.** When is the state competition held?

**A.** Visit your state LifeSmarts program page for details. Competitions are generally held in January or February.

**Q.** May a coach have more than one team?

**A.** Online, coaches are encouraged to register as many teams as they wish. However, LifeSmarts and State Coordinators generally limit the number of teams that may advance to the next level per coach or per school, club, or organization.

**Q.** May a coach have more than one team?

**A.** Online, coaches are encouraged to register as many teams as they wish. However, NCL and State Coordinators generally limit the number of teams that may advance to the next level per coach or per organization.

**Q.** How many students make up a team?

**A.** A Junior Varsity or Varsity LifeSmarts team that competes live is made up of four or five students.

**LifeSmarts**  
Learn it. Live it.

## 7 tips for a winning LifeSmarts team

- 1. PRACTICE** Quiz your teammates using the LifeSmarts daily quizzes and vocab calendars. If there are things you don't know, look them up and add facts to what you learn, so the new information sticks!
- 2. TRAIN** Meet weekly in the fall to practice LifeSmarts lessons and increase to multiple times a week starting in January. Try out different types of questions during practice sessions.
- 3. BUZZ** Use buzzers to simulate live matches and make sure you are following all the rules. Don't forget: students are disqualified if they answer a question before their name is called.
- 4. LOOK BACK** Use questions from previous LifeSmarts competitions during practice sessions. Turn those questions into personal flashcards.
- 5. READ** Follow the news to stay up-to-date on current events. 'Hot' topics in the news might pop up during LifeSmarts competition.
- 6. USE IT ALL** LifeSmarts.org has tons of resources to help students prepare for competition. Don't forget to check out our monthly TeamSmarts quizzes.
- 7. QUIZ** Create your own questions at home to quiz yourself. Reinforce LifeSmarts knowledge you learn with your coach and teammates.

**Oh yeah...and have fun!**  
For more LifeSmarts information and resources visit [LifeSmarts.org](http://LifeSmarts.org)

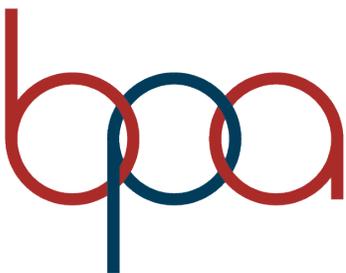
Check out the LifeSmarts Facebook page ([facebook.com/lifesmarts](https://www.facebook.com/lifesmarts)) or LifeSmarts Instagram ([https://www.instagram.com/lifesmarts\\_org/](https://www.instagram.com/lifesmarts_org/)) for helpful tips and hints, like this infographic, to get ahead of the competition.



# Special competitions

LifeSmarts offers special events throughout the year, and also partners with student leadership organizations and associations to offer special cross-promoted opportunities.

- TeamSmarts monthly competition: All teams are invited to take the monthly TeamSmarts quiz from September-February. TeamSmarts quizzes cover a new topic each month. Top-scoring teams of each team type win \$100 cash prizes each month: Varsity, JV, 4-H, BPA, FBLA, FCCLA, and SkillsUSA. (One prize per school, local club or local organization per year.)
- Wild Card bids: LifeSmarts teams have the chance to enjoy the camaraderie and high level of competition at the National LifeSmarts Championship. Eligible teams may apply for Wild Card bids in two different application processes. Learn more by visiting: <https://lifesmarts.org/nortonwild-card-teams/> and <https://lifesmarts.org/wild-cards>
- 4-H: The LifeSmarts 4-H Online Challenge occurs during the summer. 4-H teams on both the Varsity and Junior Varsity level complete a special TeamSmarts online quiz for cash prizes. For details visit <https://lifesmarts.org/4-H/>
- BPA : The LifeSmarts BPA Technology & Workforce Preparation Challenge occurs in January, while the LifeSmarts BPA Personal Finance Challenge occurs in February. BPA teams of two students complete a 100-question quiz for cash prizes in each of the two challenges. For details visit <https://lifesmarts.org/bpa/>
- FBLA: LifeSmarts FBLA Challenge. Teams of two compete online for the opportunity to advance to FBLA's National Leadership Conference each summer. For details visit <https://lifesmarts.org/fbla/>
- FCCLA: FCCLA/LifeSmarts Knowledge Bowl begins online and 16 teams advance from live competition at the Fall Leadership Conference to the finals at FCCLA's National Leadership Conference. For details visit <https://lifesmarts.org/fccla/>
- SkillsUSA: The LifeSmarts SkillsUSA Health & Safety Challenge occurs in February with teams of four SkillsUSA students completing a 100-question quiz for cash prizes. For details visit <https://lifesmarts.org/SkillsUSA/>





# Resources

LifeSmarts has a variety of consumer resources to enliven classroom instruction and help coaches prepare teams for competition. Visit <https://lifesmarts.org/resources>, or the specific links listed below, to review LifeSmarts resources.

Resource	URL	Educator Notes	Coach Notes
Online practice quizzes	Available to students once they log in	Students may select a general quiz or create their own practice quiz by choosing a topic and difficulty level Assign students quizzes as make-up assignment or extra credit	Coaches may track quizzes that students take by topic and difficulty
Online daily quiz	<a href="https://competition.lifesmarts.org/daily-quiz">https://competition.lifesmarts.org/daily-quiz</a>	Available from the home page, this quiz does not require you to be logged in to use it Five-question quizzes pull randomly and change every time you use it	Great practice tool for teams Use this as an anticipatory set to engage students in LifeSmarts topics
Question of the day calendar	<a href="https://lifesmarts.org/resources/resources-by-type-top-level/question-of-the-day-lifesmarts-calendars/">https://lifesmarts.org/resources/resources-by-type-top-level/question-of-the-day-lifesmarts-calendars/</a>	Great review tool for class or teams Use this to pose one LifeSmarts question per day	Use this as a challenge round of competition
Downloadable practice rounds	<a href="https://lifesmarts.org/resources/resources-by-type-top-level/resources-by-type-practice-rounds/">https://lifesmarts.org/resources/resources-by-type-top-level/resources-by-type-practice-rounds/</a>	Use this as a classroom competition on low-attendance days	Run practice sessions using retired questions; provides the opportunity to practice live competition rules with teams
LifeSmarts U virtual lessons	<a href="https://lifesmartsu.lifesmarts.org/">https://lifesmartsu.lifesmarts.org/</a>	Assign students these activities (may be used for make-up credit or extra credit) Use PowerPoints and worksheets to reinforce concepts students study	Use LifeSmarts U to go in-depth on specific topics
Videocasts	<a href="https://lifesmarts.org/resources/resources-by-type-top-level/resource-links-by-type-consumer-man-videocasts/">https://lifesmarts.org/resources/resources-by-type-top-level/resource-links-by-type-consumer-man-videocasts/</a>	Introduce current consumer topics with provided classroom lessons and extension activities	Great review of content vocabulary
Content vocabulary	<a href="https://lifesmarts.org/resources/content-vocabulary-of-the-week/">https://lifesmarts.org/resources/content-vocabulary-of-the-week/</a>	Use vocabulary to focus instruction Use the vocabulary game to reinforce learning	Review vocabulary to focus study time, especially on teams where students specialize in one topic area
Tell me the question games	<a href="https://lifesmarts.org/resources/resources-by-type-top-level/tell-me-the-question/">https://lifesmarts.org/resources/resources-by-type-top-level/tell-me-the-question/</a>	Jeopardy-style quizzes Focused classroom activity	Great team prep tool



## Additional resources

It is easy to find materials to prepare for competition. Coaches tell us that they use these resources the most:

- View resources by topic:  
<https://lifsmarts.org/resources/resources-by-category-top-level/>
- View resources by type:  
<https://lifsmarts.org/resources/resources-by-type-top-level/>
- Check out our educational standards by visiting our LifeSmarts Educational Strategies and Applications page at <https://lifsmarts.org/lifsmarts-educational-strategies-and-applications/>
- Check out our Pathways feature that highlights how to use LifeSmarts with various groups (for example, a class or a team), and to meet different goals (for example, to compete, or to gain classroom resources). The link is: <https://lifsmarts.org/pathways/>
- “LifeSmarts in a Box” is a toolkit for educators to help jump-start the LifeSmarts experience. It includes dozens of ready-to-go activities to complement curriculum and enhance classroom instruction. It also provides educators with a manageable set of consumer concepts, keywords, critical thinking questions, retired questions, and content vocabulary activities to enliven instruction in family and consumer sciences, business, technology classes, and more. Click this link to download the toolkit: <https://lifsmarts.org/resources/lifsmarts-in-a-box-teaching-toolkit/>
- Government agency websites
- Websites, brochures, textbooks, and other educational resources from consumer groups, trade associations, nonprofits, and businesses

## Tips for competition preparation

The students and coaches on the LifeSmarts Team Advisory Board shared their top tips to help prepare a team for competition:

- Hold regular, engaging team practice sessions
- Ask a wide variety of questions on a variety of topics
- Show your passion for the program
- Establish clear expectations for team practice, attendance, and behavior
- Make team practice very competitive
- Remind the team that LifeSmarts is all about information they NEED to know and help them learn it
- Invest your time, effort, and interest in the program
- Use interactive games at Kahoot, Quizlet, and Flippity
- Practice with a buzzer system or use the free online buzzer at <https://buzzin.live>



## LifeSmarts is...

-  a competition
-  an academic program
-  a learning resource for high school students and middle school
-  a teaching toolbox for educators
-  a treasure trove of current consumer topics
-  a local, state, and national competition
-  aligned with Common Core
-  free to all participants
-  a program full of opportunities with many different partners
-  delivered at the state level by committed partners dedicated to consumer literacy
-  sponsored by companies and organizations that respect educated consumers