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***LIFESMARTS QUICKSTARTS FOR STATE COORDINATORS***

PART ONE: BACKGROUND. “WHAT IS LIFESMARTS?”

* LifeSmarts has been the nation’s premier comprehensive consumer competition program for more than 25 years. It is free to middle school and high school students and any educator. Using an interdisciplinary format, 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.
* Objectives of the LifeSmarts program:
  + Provide tools for educators to teach and apply consumer education and financial literacy concepts
  + Create a framework for the acquisition and retention of consumer and financial literacy content vocabulary
  + Provide an academic game model to increase the attention and engagement of learners
  + Provide opportunities for students to demonstrate leadership, teamwork, and real-world knowledge
* LifeSmarts is a program of the National Consumers League (NCL). NCL 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 the medication adherence program Script Your Future. NCL is a private 501(c)(3) membership organization.
* The case for LifeSmarts: The need for consumer skills
* **The average teenager spends $2,600 per year.**That’s 42 million teens in America spending their money on a variety of products.
* Teens are also workers; in 2018, 50 percent of all youth, ages 16–24, were employed, either full- or part-time. Youth enrolled in high school had an employment rate of 20 percent, while the rate was 45 percent for those in college, either full- or part-time.
  + 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, technology, health and safety, and the environment.
  + 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 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!
* Why we need State Coordinators

State Coordinators are essential to the LifeSmarts program. State Coordinators market the program, run state events, and recruit coaches. They make sure the local LifeSmarts program meets the needs of their educators and students.

* Current State Coordinators
  + State Coordinators come from a variety of backgrounds but share NCL’s mission to help the next generation of youth be smart with their financial and consumer resources. Current coordinators are: Assistant principals, teachers, FCCLA advisers, FBLA advisers, 4-H Agents / Specialists, staff from state agencies with consumer jurisdiction (Attorneys General and others), consumer advocates, credit unions, State Education Departments, state Councils on Economic Education, JumpStart Coalition members, and more.
* What do State Coordinators do?
  + Oversee the statewide LifeSmarts program
  + Serve as the state contact for coaches
  + Establish a LifeSmarts state program web site
* Conduct outreach
  + Market and promote LifeSmarts statewide to schools and other youth organizations
  + Recruit coaches, volunteers, sponsors and donors
  + Plan training sessions for coaches and teams in cooperation with the LifeSmarts staff
* Plan and conduct the in-person or online state LifeSmarts competition
* Assist in funding the LifeSmarts program
  + Financially support the state winning team or share ideas for raising funds and attending the national competition
* Our educational strategies and alignment with Common Core
  + To help students achieve educational goals, we assist educators by:
    - Providing free educational resources on our website, [www.lifesmarts.org](http://www.lifesmarts.org)
    - Aligning our content with Common Core standards so teachers across the country can easily see how our materials fit into a standards-based program
    - Producing current educational resources that integrate with and supplement middle school and high school curricula
    - Hosting online competition as well as in-person state and national competitions
  + LifeSmarts aligns with the Common Core State Standards Initiative (CCSSI) Language Arts standards. It provides educators with a manageable set of concepts, keywords, and content vocabulary activities to enliven classroom instruction.
* Types of Competitions and Events
  + Although LifeSmarts can be used for non-competitive purposes in the classroom or club, most educators and students choose to participate in competition.
  + ONLINE QUALIFYING COMPETITION
    - Every event starts at [www.lifesmarts.org](http://www.lifesmarts.org). Coaches must register teams for competition, then students must join a team in order to compete. Registration is free for all participants.
    - All online qualifying sessions have an automatic start date and an automatic closing date. Coordinators may customize these dates for the Varsity competition on the website.
    - Before players can begin taking qualifying Category Quizzes, each player must take a 20-question pre-test. These results do not count as part of their qualifying score and are used for statistical purposes only.
    - Once the player has finished the pre-test, he or she may take practice quizzes. The practice questions are randomly generated from the thousands of questions in our database and are a good way to prepare for the qualifying Category Quizzes.
    - Once the player feels prepared, he or she may begin taking qualifying Category Quizzes. The State Coordinator can also advise coaches on when this should begin in their state. There are five 20-question multiple-choice Category Quizzes (one in each LifeSmarts topic: Finance, Health/Safety, Consumer Rights, Technology, and the Environment). These quizzes are to be taken individually without outside help. The scores on these quizzes are final; once taken, they cannot be retaken this year.
    - The final stage of online qualification is the Capstone Quiz, a 20-question quiz similar to the pre-test. Unlike the pre-test, though, the player’s score on this quiz does count toward their final score.
    - Players earn 5 points for each correct answer on the Category and Capstone Quizzes. Points are not deducted for incorrect answers. However, players start to lose points if quizzes are not completed in the maximum amount of time allowed (40 seconds per question).
    - One a team has at least four players who have completed all Category and Capstone Quizzes the team has a final score and is eligible to advance to compete at the next level (often an in-person state competition). If a team has more than four players the top four scores are averaged for the team’s final score.
  + TEAMSMARTS ONLINE EVENTS
    - In addition to individual online tests, the monthly TeamSmarts platform allows groups of students to work together on a timed 100-question multiple-choice quiz. Coaches must appoint one player as team captain, who will receive the TeamSmarts assessment on their “My Quizzes” page.
    - There is no limit to the number of students who may be part of a TeamSmarts group, but each student may only take each assessment once.
    - Teams have 40 seconds per question to gain full points. If the team takes longer on the quiz, they begin to lose points. Time is used as a tiebreaker if a tiebreaker is needed to determine winners.
    - A new TeamSmarts quiz comes out every month from September through February; each test has a different topic:
      * September is Health and Safety
      * October is Personal Finance
      * November is Consumer Rights and Responsibilities
      * December is Technology
      * January is the Environment
      * February is the Capstone (all topics)
    - Each month the highest-scoring team nationwide in Junior Varsity, Varsity, 4-H, FBLA and FCCLA receives a $100 cash prize. (Organizations may only win a cash prize once per program year.) State Coordinators may also choose to recognize local teams that performed well on the test.
    - State Coordinators may also use TeamSmarts as part of their state tournament, either as a final qualifying event or as the opening round of competition. This special TeamSmarts quiz is made available to coordinators in early January.
  + LIVE STATE COMPETITION (VARSITY AND JUNIOR VARSITY)
    - Teams (both JV and Varsity) that have at least 4 players finish the online qualifying quizzes are eligible to compete in the state competition. Coordinators may choose to limit the number of teams that can compete at state in-person championships, and the number of teams each school or club may bring to the competition.
    - Coordinators are responsible for recruiting volunteer officials and organizing the logistics of an in-person competition. Items to consider include: date, location, schedule, if meals/snacks are provided, etc.
    - Teams are responsible for transportation to/from the event, submitting release forms to the State Coordinator (to forward to LifeSmarts), and meals/snacks (if not provided on site by the coordinator).
    - LifeSmarts will provide 15 rounds of questions for the Varsity competition and 10 rounds for the Junior Varsity competition.
    - Competition consists of on-stage buzzer matches (which consist of Individual or Team questions, Team-Plus, Lightning, and Challenge questions). Other events may also be part of the competition, including TeamSmarts (in advance of the event), individual written assessments, and team activities like “Speed Smarts.”
    - The winning Varsity team will be invited to represent the state at the National LifeSmarts Championship in April. If the winning team declines the invitation, the 2nd place team will receive the invitation.
    - The state JV competition is the highest level of competition for JV participants.
  + NATIONAL LIFESMARTS CHAMPIONSHIP (VARSITY)
    - Held in a major American city every April, the National LifeSmarts Championship brings together the top teams from across the country.
    - There is no registration fee and most meals are free, but teams are responsible for raising the funds to cover their travel and accommodation expenses. Coordinators are encouraged to help their team cover expenses, but this is not required.
    - Teams accumulate scores over the four-day event, earning points in off-stage team events and on-stage buzzer matches.
    - The 16 teams with the highest cumulative scores advance to the sweet 16 – a single-elimination knockout bracket, and top teams earn scholarships and other prizes.
    - Numerous volunteer officials are needed to help at Nationals and State Coordinators are encouraged to attend to serve in this capacity.
    - Nationals is also a great opportunity to network and connect with sponsors and other coordinators. An in-person State Coordinators meeting is held during the event, and trainings or workshops may be offered for coordinators as well.
  + FBLA LIFESMARTS COMPETITIVE EVENT (FBLA)
    - This event is separate from the Varsity LifeSmarts competition, and is organized by LifeSmarts. (State Coordinators do not have to organize this event, and may refer questions about the FBLA competition to LifeSmarts staff. State Coordinators do have access to coach contact information).
    - Competition is open only to dues-paying members of an FBLA chapter.
    - The format is similar to online Varsity competition: FBLA advisers register as coaches and create FBLA teams, then members register, join the team, and take the pre-test.
    - Teams must have exactly two players: a captain and a player.
    - Each player must take an individual 60-question test then work together on two 50-question TeamSmarts tests. (One TeamSmarts quiz focuses on personal finance, the second is on all other LifeSmarts topics. The individual quiz is across all topics.)
    - Teams must complete all 4 quizzes during one of the online qualifying periods: Fall (October - November) or Spring (February).
    - Twenty-four teams are eligible to compete in-person at the FBLA National Leadership Conference the following summer. The top 12 teams, but only one per state, advance from each qualifying period.
  + FCCLA/LIFESMARTS KNOWLEDGE BOWL (FCCLA)
    - This event is separate from the Varsity LifeSmarts competition, and is organized by LifeSmarts (State Coordinators do not have to organize this event, but will have access to coach contact information).
    - Knowledge Bowl is open only to dues-paying members of an FCCLA chapter.
    - The format is a little different than a LifeSmarts competition:
      * Advisers register as coaches and create FCCLA teams, then members register, and a captain is appointed.
      * The team takes a 100-question TeamSmarts quiz between mid-September and late October.
      * Based on their online quiz scores, up to 40 teams are invited to participate in live competition at the FCCLA National Fall Conference.
      * Sixteen teams advance from the fall meeting to compete live at the National Leadership Conference in late June or early July.
  + JUNIOR VARSITY (JV)
    - This competition is open only to students in 6th, 7th, or 8th grade.
    - Competition matches are similar to Varsity LifeSmarts competitions. Some states have an in-person JV competition while others hold JV online only.
    - Coaches register and create teams, then players register and join teams.
    - Online: The team with the highest composite score in each state will be the state Junior Varsity champion.
    - In-person: State Coordinators set up their JV competition and determine winners at the in-person contest (see “Live State Competition” section above).

PART TWO: ACTION. “WHAT YOU NEED TO DO”

* Action One: Building a Coalition of Support
  + A State Coordinator can accomplish much more when additional partners, volunteers, and donors assist with the state LifeSmarts program.
  + Recruit those with a similar mission to provide personal finance and consumer education, and an interest in providing educational opportunities for youth. Potential leads for state coalition members include: government agencies, non-profit groups, Cooperative Extension, the corporate community, local financial services such as credit unions, educational organizations, and more.
* Action Two: Recruiting Coaches and Players
  + This is the basis for the LifeSmarts program; without competitors, there is no competition.
  + Every team is required to have an adult coach (the coach must be at least 18 years old).
  + Potential leads for LifeSmarts coaches include: business educators, FACS (family and consumer sciences) educators, vocational educators, homeschool educators, 4-H clubs and County Extension Agents, Academic Bowl teams and coaches, Technology Student Association advisors, National Beta Club members, Skills USA teachers, religious youth groups, Boys & Girls Clubs, FBLA advisers, FCCLA advisers, and more.
  + Introduce the program via webinars or exhibits and workshops at events such as educator conferences, financial literacy conferences, national association conferences, and club meetings.
* Action Three: Preparing for a State In-Person Tournament
  + Ideally state competitions should be held more than six weeks before the National LifeSmarts Championship (state competitions usually occur between late November and early March).
  + State tournaments can be customized to your state education schedule.
  + Priority One – Find a location (can be donated, and can even be your workplace if space allows). Good leads for locations include universities, community centers, and government buildings.
  + Priority Two – Find volunteers (start with your organization, your state coalition members, donors, contacts, and LifeSmarts alumni). Students who are not competing may serve in roles such as timekeepers or scorekeepers.
  + Officials you’ll need for competition:
    - Master of Ceremonies (MC) – usually the State Coordinator or someone affiliated; this is a high-visibility job and requires someone who is comfortable with public speaking.
    - Question Master (QM) – this person reads the competition questions and interacts with the students throughout. This person should be comfortable with public speaking. Local consumer reporters or government officials are usually great QMs (it’s okay to have more than one QM; you can divide the workload).
    - Judges – these topic experts rule on students’ answers. Usually 2– 4 officials with different areas of expertise and from different backgrounds work together to determine when correct answers are given. This is a great role for people who haven’t seen the program before.
    - Referee – this person has the final say on rules, and is often the State Coordinator or someone else very familiar with LifeSmarts.
    - Timekeeper – this person operates the play clock and buzzer system. Some people are more comfortable with this than others. It is possible that one of your volunteers may have experience running a buzzer system from another event such as a quiz bowl.
    - Scorekeeper – this person keeps a running total of the score during the match, either on paper or computer. No experience is required, but the scorekeeper must pay attention the entire match and credit the proper team with points awarded.
    - Other officials you may need for the day – some volunteers can serve more than one role: registration (for teams and officials), photographer (for team photos and candids), proctors (for off-stage events like assessments and Speed Smarts, if you are using these), and hospitality (if snacks or meals are provided).
  + Priority Three – Awards
    - Reach out to coalition members and supporters for donations.
    - Corporate “swag” items like pencils and stress balls are a great way to reward the competitors and coaches. Cards for free food are always appreciated as well.
    - LifeSmarts provides you with certificate templates. It is nice to provide these certificates for all competitors and coaches.
    - Consider providing trophies for the top JV and Varsity teams – LifeSmarts recognizes the top four teams at the National LifeSmarts Championship. We also believe in ties – for example, if you have six teams, recognize two teams as fourth place, two as third place, the runner–up (2nd) and state champion (1st).
* Action Four: Running the State Competition
  + Confirm logistics the week before the competition, including teams and volunteers.
  + Nearby State Coordinators may be willing to travel to your competition to help you. National staff is also able to attend several competitions each year.
  + Media outreach can help publicize the event, particularly in teams’ local media markets.
  + The day of the event will go by quickly, and there are a lot of moving parts: be flexible and adjust the schedule if needed for breaks and any competitions that may take longer than you planned.
  + Share the State Champions Memo (a new one is issued each year) with the winning team immediately.
  + Share media releases with the state champion coach.
* Action Five: Preparing for the National LifeSmarts Championship
  + Held in a major city in late April, the National LifeSmarts Championship brings together consumer experts from around the country as state champion teams compete for the national title.
  + State Coordinators are encouraged to attend Nationals for several reasons:
    - It is the only time during the year when we can all come together, networking with sponsors and other coordinators.
    - State Coordinators are experienced and assist in running competitions at Nationals.
  + Help your team by providing a travel stipend, contacting potential sponsors on their behalf, working with the winning coach to solicit funds, and providing a list of potential sponsors. (LifeSmarts does not charge registration fees for participants at Nationals, and most meals are provided free of charge. But teams are required to cover their own costs for travel and accommodations.)
* Action Six: Fundraising
  + State Coordinators are required to cover the expense of organizing their in-person state tournaments; however, most of it can be done with minimal cost or through in-kind donations.
  + Most state programs can operate for the year on less than $1,000.
  + In some instances, State Coordinators can ask teams to pay for some expenses at the state tournament (such as food, parking, insurance, etc.).
  + Providing some funding to state champion teams for their trip to Nationals is encouraged but not required; it usually costs about $5,000 per team per year. The LifeSmarts program may also offer travel stipends to teams who participate in certain community service projects prior to the National LifeSmarts Championship.
  + Teams are creative in their fundraising efforts as well – appealing to community organizations for support, holding donut sales, hosting car washes or pancake dinners, and holding mock competitions against business leaders in their community, for example.
  + Remember: small financial donations and fundraisers can add up.

PART THREE: TIMELINE. “WHEN IT NEEDS TO BE DONE”

* General timeline for organizing the state LifeSmarts program and building support:
  + SUMMER: set goals for upcoming year (outreach, participation, fundraising), decide on competition dates, start outreach to coaches via meetings and events, email and social media
  + FALL: assign any needed roles to coalition members to reach goals (outreach, participation, fundraising), continue outreach to coaches, confirm logistics for state competition (including roles for volunteers)
  + WINTER: continue working towards goals (outreach, participation, fundraising), encourage coaches to register and compete, finalize logistics for state competition
  + SPRING: host state competition, send the winning team to Nationals, follow-up with participating coaches and supporters, reflect on yearly goals
* Timeline leading up to state competition

**July- August**

* Return 2-year contract or MOU to LifeSmarts
* Identify potential sponsors/supporters and determine who can provide support. Don’t forget to involve LifeSmarts alumni – past competitors as well as former coaches
* Form a steering committee/support team/ coalition/partnership (especially to assist with recruitment, funding, and logistics)
* Determine the location and date for competition; inform LifeSmarts staff and post this online
* Assist national staff by writing LifeSmarts questions
* Assist national staff by reviewing questions
* Begin recruiting teams and coaches
* Continue to publicize the program
* Like the LifeSmarts Facebook page and join the LifeSmarts Coaches Group on Facebook
* Update the state LifeSmarts page at LifeSmarts.org
* Follow LifeSmarts on social media – Facebook, Twitter, Instagram, and Linked In

**September – November**

* Remind coaches about monthly TeamSmarts quizzes
* Continue recruiting teams and coaches
* Refer coaches to the website for the Coaches Guide, resources, and competition prep
* Continue to publicize the program through events, webinars, email, social media, and mailings
* Start raising funds
* Contact volunteers and alumni; assign tasks
* Send out a “save the date” asking volunteers to add the competition date to their calendars
* Confirm location and any equipment (electric, projectors, tables, etc.
* Reserve special equipment needed (i.e. buzzer systems)

**December – January**

* Remind coaches about monthly TeamSmarts quizzes
* Confirm location
* Develop full schedule for competition day, including how lunch will be handled
* Confirm volunteers
* Remind coaches about upcoming online deadlines to qualify for State Championship
* Determine media outreach efforts
* Approach businesses or organizations for prizes, or order prizes and trophies
* Check buzzer systems for any needed repairs or battery replacement

**One month out from your competition date:**

* When online competition has closed, notify qualifying coaches of the location, date, rules and procedures for the State Competition and provide a draft agenda and competition schedule
* Send press releases announcing the participating teams
* Contact location to confirm arrangements and any equipment needed
* Send confirmation and final instructions to all officials
* Review questions and scripts, tailor as needed
* Collect prizes
* Pick up trophies

**Two weeks out from your competition:**

* Create team packets, including: map of the building/location if needed, name badges, name plates for competition tables, team name table tent for competitions, and a brief overview of the rules for the team captains and coaches
* Print and sign all certificates and arrange them by team
* Send out LifeSmarts participation forms and remind teams to return them in advance or bring completed forms to the competition
* Confirm all arrangements with participants and teams
* Print question scripts and Speed Smart activities and all competition materials. Keep these in a safe place
* Print scoresheets
* Place food order (don’t forget to ask about special requests for those who have food allergies or dietary restrictions)

**One week out from your competition:**

* Send out media advisory
* Confirm all officials
* Test equipment (buzzers, computer equipment)
* Organize prizes
* Finalize competition rosters
* Pack all needed supplies
* Print name badges, table tents, and team placards

**Day before competition:**

* Travel to event location
* Set up room(s), if possible—check lighting, audio, computers, buzzers, tables (make sure everyone, including officials, can see what they need to during the competition)
* If using a caterer or food delivery, call to make sure they have the time and location of the event

**Day of competition**

* Check all electronics (microphones, buzzers, computers) as soon as you arrive
* Take team pictures (make sure someone writes down who is where in each photo). If possible, make “photographer” a full-day volunteer position—great to get action shots of teams, officials, and coaches.
* Greet volunteers personally
* Prepare a short welcome that includes information about event rules (send these out to coaches ahead of time and just emphasize main points). Remind everyone to turn cell phones off or silence them (competitors are not allowed to use cell phones during competition). No videotaping or audiotaping is allowed unless it is done by the State Coordinator or members of the media
* If possible conduct separate orientations: one for volunteers and officials; one for coaches, students and guests. Keep it brief, but let everyone know how the day will proceed and share any last-minute information. Volunteers and officials can also be oriented beforehand or via a conference call or webinar

**After the competition:**

* Notify LifeSmarts staff of the winning Varsity and Junior Varsity teams
* Send press releases to local papers and other media outlets (don’t forget to send a release and photos to LifeSmarts and the winning school’s media)
* Update your state LifeSmarts webpage with the information and photos of all of the winners
* Send thank you letters to all volunteer officials, donors, etc.
* Send all the team registration forms to LifeSmarts
* Collect and destroy all printed competition questions immediately. Remember that these are not shared with anyone as we may reuse questions in subsequent years
* Share evaluations with LifeSmarts, if using evaluations
* Talk with the winning Varsity coach about travel to the national competition, need to raise funds, and other important information. Give the winning Varsity coach the LifeSmarts state champion memo that contains details about the national championship
* Share copies of all programs, social media, news articles, TV shows, etc. with LifeSmarts. These are very helpful in national publicity and fundraising efforts

PART FOUR: THE LIFESMARTS WEBSITE

* Registering for competition
  + Everyone uses the same link to log in: students, coaches, and   
    State Coordinators
  + Registration has already been done for coordinators; only new players and coaches have to register the first time they use the site (registrations carry over for returning participants)
* Using the Coordinators’ Corner
  + The dashboard for State Coordinators, this includes coach and player information, team scores, links to resources, and much more! The LifeSmarts staff will provide you with the user name and login credentials for your state. (This user name and login information must not be changed)
* Accessing the Resources: Free resources are available to everyone through LifeSmarts.org. You will find the Coach’s Guide, content vocabulary, daily quizzes, question-of-the-day calendars, ConsumerMan videos, practice quizzes, retired question rounds, and much more.
  + Resources for coaches and players are sorted in two ways: by content area and by resource type
  + LifeSmarts U provides an online collection of one- or two-day lesson modules on a variety of LifeSmarts topics. These are, perfect for flex days, club meetings, LifeSmarts team practices, and substitute teacher days, etc.

PART FIVE: LIFESMARTS VOCABULARY/GLOSSARY

Challenge Questions: Open-ended questions asked of all participants on stage during The Challenge Round of competition. A player must buzz-in to have the opportunity to answer.

Individual Question: A multiple-choice question asked to one person.

Judge: Two or more judges work together to determine if answers to open-ended questions are correct. (Answers are provided to judges, but sometimes students give answers that are different than what is provided.)

LifeSmarts Logo: The official symbol which has been registered as a service mark by NCL; the logo includes the following terms: “LifeSmarts: Learn it. Live it.” The logo cannot be altered without permission from NCL.

Lightning Round: A fast-paced event where teams answer rapid-fire questions.

Match: A competition of at least two teams.

National LifeSmarts Championship: A multi-day competition planned by LifeSmarts in which state champion teams and wild card teams compete to determine the national champion.

NCL: The National Consumers League, the nonprofit advocacy organization that sponsors the LifeSmarts program.

Online Competition: All participants begin online. The first level of the competition takes place online in the timeframe specified for each state. Coaches register, set up teams, and then students register to compete. Team scores are used to advance top-scoring teams to in-person competitions.

Question Master: The Question Master asks the questions for the competition.

Referee: This person knows and understands all the rules of LifeSmarts. This person watches to ensure that all rules are followed.

Round: A series of questions asked in a match. There are typically two to three rounds in each match which may include individual questions, team questions, team-plus questions, lightning rounds, and challenge questions.

Scorekeeper: This person tracks all points earned by each team and ensures that correct scores are posted throughout the competition.

Sponsor / Donor: A company or organization that supports the LifeSmarts program with funds or in-kind contributions.

State Competition: A competition held at the state level, or in the District of Columbia, to determine the state champion team. The state champion team is eligible to compete at the national competition.

State Coordinator: The designee of the LifeSmarts licensed partner, the LifeSmarts State Coordinator is responsible to carry out the duties of the LifeSmarts agreement between NCL and the partnering organization.

State Partner: The organization that has signed the LifeSmarts agreement with NCL.

Team Question: A multiple-choice question asked to one entire team. The team may confer, and the team captain provides the team’s answer.

Team-Plus Questions: Open-ended questions asked initially to one person on the team, with follow-up questions asked to the entire team.

Timekeeper: This person tracks the time in which answers are given. The timekeeper also runs the buzzer system if one is used.

WE ARE HERE TO HELP

Questions? Contact the LifeSmarts staff!

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