Fact Sheet

What is LifeSmarts?

LifeSmarts, the ultimate consumer challenge, is an educational program that develops the consumer and marketplace skills of teenagers in a fun way and rewards them for the knowledge they demonstrate. The program complements any curriculum in high schools and middle schools and can be used as an activity for classes, groups, clubs, and community organizations. LifeSmarts competitions are run in a game show style and open to all teens in the United States in grades six through 12. Teams of teens compete online and in state matches, with the state winners going to the national competition to vie for the LifeSmarts championship title.

What does LifeSmarts teach teens?

LifeSmarts is a flexible classroom or group activity that teaches teens to be smart and responsible consumers and citizens. The content focuses on five key areas of consumer knowledge that teens need to know to function effectively in today's marketplace. LifeSmarts participants learn about:

- Technology
- The Environment
- Personal Finance
- Health and Safety
- Consumer Rights & Responsibilities



Participants gain meaningful consumer knowledge, access to information, awareness of consumer resources, and confidence to participate in today's dynamic global marketplace. They also develop teamwork skills, self-esteem, verbal communication skills, and leadership abilities—and have fun in the process.

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Celebrating 25 Years!

LifeSmarts helps teens become better decision-makers and savvier consumers. It makes them aware of their rights and responsibilities as consumers, teaches them how to spot and avoid scams, helps them understand nutritional and other health information, and much more. Because many

teens begin working during high school, LifeSmarts introduces them to workplace protections, too. It's easy to find materials to prepare for the competition.

Government agencies, businesses, consumer groups, and trade associations provide Web sites, brochures, booklets, videos, teaching guides, textbooks, and other excellent educational resources. The National Consumers League's experts also use a broad range of consumer resources to develop competition questions, online and classroom lessons, team practice guides, content vocabulary quizzes, and much more.

Who runs the program?

The National Consumers League (NCL), founded in 1899, is a national nonprofit organization that protects and promotes social and economic justice for consumers and workers in the United States and abroad. The League offers the learning experience of LifeSmarts to middle and high school students and educators throughout the United States. NCL operates LifeSmarts and works in partnership with other nonprofit, government, and education groups. State attorneys general, Credit Counseling Services, Better Business Bureaus, Cooperative Extension offices, Councils on Economic Education, and universities act as partner organizations that plan and implement LifeSmarts in each state.

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Destination: LifeSmarts National Competition

The National LifeSmarts Championship brings state champion teams and wildcard teams including our partner youth organizations of FBLA, FCCLA, and 4-H together to experience days of intense competition, enjoy networking opportunities and tourist attractions, and walk away with scholarship money and other prizes.

