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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 and 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.



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LifeSmarts five topic areas include:



Personal Finance



**Consumer Rights and
Responsibilities**



Technology



Health & Safety



The Environment

ABOUT

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 (CCSSI) 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.



ABOUT

This comprehensive toolkit includes:

- Key consumer topics in the five LifeSmarts areas:
 - Personal Finance
 - Consumer Rights and Responsibilities
 - Technology
 - Health and Safety
 - The Environment
- 39 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.

ABOUT

Introduction to LifeSmarts

LifeSmarts, the nation's premier consumer program, is celebrating 25 years of providing real-world education. In LifeSmarts, students learn about core consumer topics and develop critical thinking skills in an interdisciplinary format.

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 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, connect with us, and compete online at [LifeSmarts.org](https://www.lifesmarts.org).



ABOUT

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 at 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.

ABOUT

The need for consumer skills

Teenagers are consumers.

In 2017, teens spent \$250 billion, about half of which they earned themselves, and half contributed by their parents. The number one item teens spend their own money on is food, followed closely by clothes, technology, and personal care items. Teens also impact family budgets by influencing parents' spending.

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



ABOUT

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!