



LifeSmarts  
*Learn it. Live it.*

# Coach's Guide



*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, youth leadership groups, Extension Service Offices, universities, community leaders, volunteers, and more, to run the program at the local level.

LifeSmarts is possible thanks to our many sponsors. For their investment in youth education, NCL thanks AARP, American Express Company, CBM Credit Education Foundation, Comcast NBCUniversal, Intuit, Johnson & Johnson Consumer Inc., Melaleuca, the Sears Consumer Protection and Education Fund, Underwriters Laboratories, WSECU, 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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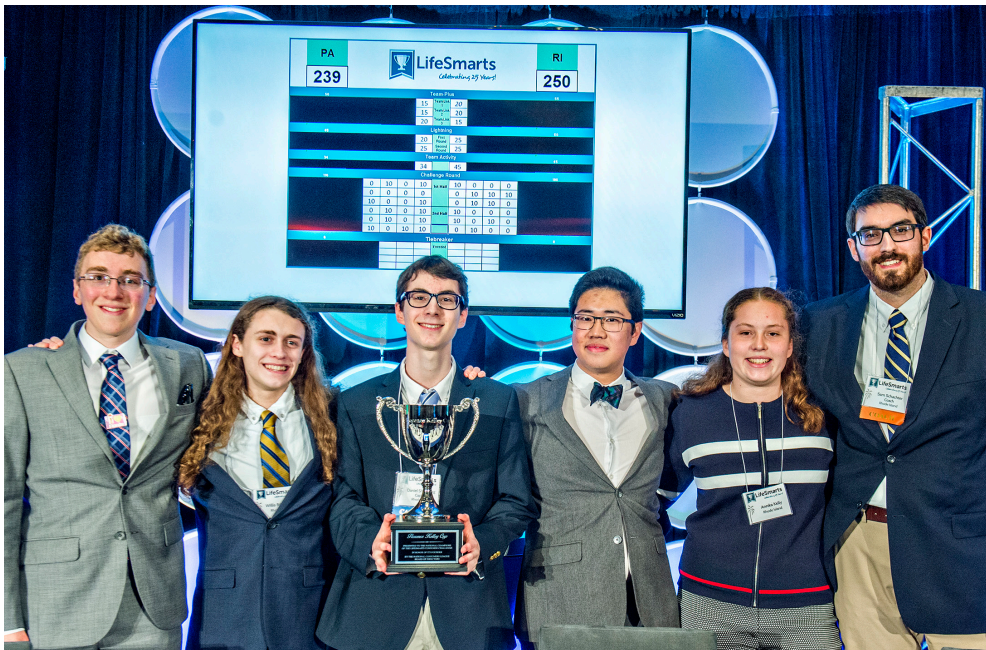


# Get to know LifeSmarts

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.

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 2019, the team representing Rhode Island took the top prize at the National LifeSmarts Championship in Orlando, FL.*

## Coach Checklist

- ☒ Register online
- ☒ Create a team (or teams)
- ☒ Students register and join teams
- ☒ Designate a team captain
- ☒ Take the monthly TeamSmarts quiz
- ☒ Students compete
- ☒ Use the many free resources on the LifeSmarts site
- ☒ Check out a detailed coach checklist at [LifeSmarts.org/coach-checklist](https://lifesmarts.org/coach-checklist).

## Student Checklist

- ☒ Register online
- ☒ Join a team
- ☒ Take the pre-quiz
- ☒ Use practice quizzes and other online resources
- ☒ Compete! Take 5 category quizzes and the capstone to be eligible for state Varsity and Junior Varsity competitions
- ☒ Check out other ways to compete at [LifeSmarts.org/competitions](https://lifesmarts.org/competitions)





## Why LifeSmarts

Forty-two million American teens are active participants in the U.S. economy. The average teen spends \$2,600 per year on a variety of products, and teens as a group direct hundreds of billions more in family spending. In addition, about half of today's teens are workers, 56 percent have begun saving, and 46 percent have budgets. But fully one-third of today's teens are worried that they will not have the finances to live independently of their parents by age 30.

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 and workforce preparation**



**Health and safety**



**The environment**

## LifeSmarts is founded in 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.
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 and youth leadership 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 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, Cooperative Extension Offices, FCCLA State Advisers, and State 4-H programs. State Coordinators are dedicated volunteers who give generously of their time to our program, 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 [lifesmarts.org/state-competitions](https://lifesmarts.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 [lifesmarts.org/welcome-back](https://lifesmarts.org/welcome-back).

## Scholarship opportunities

LifeSmarts is a scholarship program. To learn more, visit: [lifesmarts.org/scholarships](https://lifesmarts.org/scholarships).



## What LifeSmarts covers

 <b>Personal Finance</b>	 <b>The 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
Financial planning	Ecology	Communication & social networking	Disease & medicine	Consumer choices & decisions
Financial services	Energy	Computing / Multimedia	Emergency & first aid	Consumer protection
Housing	Populations	Cyberethics / Workplace ethics	Health care	Fraud
Money management	Sustainability	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	Personal care & the body	Workplace
Taxes	Envirohealth	Emerging technologies	Safety	Institutions & regulations
Institutions & regulations	Federal emergencies	Institutions & regulations	Wellness	Consumer Issues
Loans	Geology	Entrepreneurship	Institutions & regulations	Complaints
Abbreviations & acronyms	Abbreviations & acronyms	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, and coaching is a big responsibility, so co-coaches are encouraged.*

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: [lifesmarts.org/coach-checklist](https://lifesmarts.org/coach-checklist).

## The LifeSmarts Calendar at a Glance

Online competition begins the Monday after Labor Day 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 begin in November with most taking place in February and early March. Winning state teams and successful wild card teams are invited to compete over four days at the National LifeSmarts Championship in a major city each April.

## Hear from coaches first-hand why they got involved with LifeSmarts.

I hear back from a lot of the students and they are grateful for what they learned in LifeSmarts. They've impressed college professors and employers with their knowledge gained from LifeSmarts. It is a program that helps these young adults become well rounded and able to compete in the marketplace of life. Great program, run by a great staff and lots of volunteers! Thanks NCL!

I believe that LifeSmarts is amazing at educating students about life skills.

LifeSmarts is an incredible experience which will broaden your horizons and transform young minds into the best possible consumers for the 21st century.





# The online competition: LifeSmarts.org

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

**1. Coach registers and creates team(s)**

**2. Players register and join teams**

**3. Coach appoints team captain**

**4. Students may begin competing**

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## 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 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. To return to it from anywhere on the site, click the "Coaches" tab in the main navigation bar.
- Delete cookies and clean your computer's cache regularly. They may prevent return users from accessing quizzes.



# Steps to register and compete

## 1. Coach registers and creates team

- Go to LifeSmarts.org and click the "Register" button in the upper right corner of the LifeSmarts homepage. (Note: if you have previously registered with LifeSmarts simply login using the username and password you created. Skip the next step.)
- You will create a unique username and password. Remember them. You will use them every time you log in. Be certain that you select
- "Coach" from the drop down menu. Once you have completed the form, click "Register with LifeSmarts." In all subsequent visits, click "Login."
- When you log in the Coach's Page will appear. To create a team, click on "My Teams" then "add new team." Coaches must create new teams each program year.
- Be specific when naming a team: "Clover County 4-H Varsity," "Washington Co. FBLA," or "BCHS Foods 2" are names that will help you and the state coordinator identify teams. You may create as many teams as you wish. In order to compete in LifeSmarts, choose Varsity (9-12 grade) or Junior Varsity (6-8 grade) as your team type. FBLA teams compete in the FBLA competitive event, and FCCLA teams compete in the FCCLA/LifeSmarts Knowledge Bowl.

## 2. Players register and join teams

- Students use the same "Register" button. If they have registered already, they will simply log in.
- Once the player has registered and logged in, the Player's Page will appear.
- To join a team, click the "Available Teams" box and select your team from the drop down menu. Once the team is selected, click "Join Team."
- Students may join one JV or Varsity team, and one FBLA and one FCCLA team. 4-H teams are automatically attributed to Varsity or Junior Varsity as well as 4-H.

## 3. Coach appoints team captain

- To select (or change) a captain, click on the "My teams" tab. Click "inspect/edit" for the team you are updating.
- Go to the "Captain" box and select the player from the drop down menu. Then, click the "Update Team" button.
- Team Captains are the only players with access to certain quizzes such as monthly TeamSmarts quizzes.

## 4. Students compete

- Students login and click "Competitions."
- Working individually, students first take the 20-question pre-quiz, which they find under

the "Pre Quizzes" heading. This covers all topic areas and is not part of the student's final score. Students may then continue to take practice quizzes under the "Practice Quizzes" tab.

- Next, working individually, students take five 20-question topic quizzes, one on each LifeSmarts subject: the environment, personal finance, health and safety, consumer rights and responsibilities, and technology.
- When students finish the five topic quizzes the capstone quiz will become available. This 20-question quiz covers all topic areas and serves as the final quiz.
- Students must complete the capstone to receive a final score. The capstone quiz score, plus the scores from the five topic quizzes, becomes a student's final score.
- Once four or more students have completed all six qualifying quizzes, the team achieves a team score and becomes eligible to compete at the next level (depending on your state this may be an online or in-person state competition).

These instructions are also found at [this link](#).

# Using the Coach's Dashboard

*To manage your students' experience, take a few moments to familiarize yourself with the capabilities you have on the Coach's Dashboard. Once you log in, you may:*

## Create teams

- Click on "My Teams."
- Scroll down to "Add New Team."
- Give the team a name, provide your school or organization name, select the team type.
- Click "Add Team."
- Refresh your browser to see your changes.

## Add a student to a team

- Click on the "My Teams" tab.
- Click "Inspect/Edit" across from the team name.
- Go to the box next to the word "Players" and begin typing student names. When the student you want shows up, select the name to add that player to the team.
- Refresh that page to see your changes.

NOTE: Usually students add themselves to teams, but coaches also have this capability.

## Select (or change) a team captain

- Click on the "My Teams" tab.
- Click "inspect/edit" across from the team name.
- Make sure the captain you want is a player on the team. Then type the player's name in the box next to the word "Captain." When the correct name appears, select it.
- Click, "Update Team" and refresh the page to see your changes.

## Remove a student from a team

- Click on the "My Teams" tab.
- Click "inspect/edit" across from the team name.
- Click the 'X' next to a player on your roster to remove that player from the team.
- Refresh that page to see your changes.

## Monitor scores

- Click on "Competitions" in the Coach's Dashboard.
- Filter by competition, team, player, or quiz to review for scores.

NOTE: A player is eligible to advance when the player has completed the capstone quiz; search "Capstone" under "Select a Quiz" to see who has finished competing.

NOTE: A team is eligible to advance when at least four players have completed the Capstone.

## Update your profile

- Click "Profile" to update your information on our site.

## Delete a team

- Contact LifeSmarts staff to do this for you.







## 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.** Once they register and log in, students may take 50-question practice quizzes on each LifeSmarts topic. They will find these under the student "Competitions" tab.

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

Students may review their mastery of content vocabulary by using quizzes found at [lifesmarts.org/resources/resources-by-type-top-level/weekly-quiz](https://lifesmarts.org/resources/resources-by-type-top-level/weekly-quiz).

### 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.** How long LifeSmarts has been educating the next generation of consumers?

**A.** 27 years

**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, HOSA, 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, HOSA, 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 and Safety
- October – Personal Finance
- November – Consumer Rights and Responsibilities
- December – Technology
- February – Capstone

## How to use TeamSmarts

1. Coach registers with LifeSmarts and creates team(s).
2. Students register with LifeSmarts and join a team.
3. Coach selects a captain for each team.
4. The captain logs in, and finds the monthly TeamSmarts quiz assigned under the player's "Competitions" tab (with a new quiz available each month from September through February).
5. The captain gathers teammates, and together the team takes the TeamSmarts 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 "Competitions" 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 to one Varsity, one JV, one FBLA, one FCCLA, one HOSA, one SkillsUSA, and one 4-H team each month that TeamSmarts is open. A school or organization may win one prize per program year.
- NCL uses TeamSmarts in other competition as well, such as the state and national competitions, the FBLA LifeSmarts Challenge, and the FCCLA/LifeSmarts Knowledge Bowl.

For more about these special competitive events, please see page 16.



Win scholarship money



Travel the country and visit new cities



Make lifelong connections



Compete against other kids from across the country



Learn lessons that will help you through life



Network with LifeSmarts alumni



# 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. Only one team per coach is allowed at the national level.
- Permission and release forms must be completed and returned before teams 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 5 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.

## 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 5 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 February and March.

**Q.** My state does not have a Coordinator. Can we compete?

**A.** Yes. The National Consumers League will host an online state competition to determine your state's winner to advance to the National LifeSmarts Championship.

**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.** Four or five students make up a team that competes live.

**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://facebook.com/lifesmarts)) 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, FBLA, FCCLA, HOSA, and SkillsUSA. (One prize per organization per year.)
- Wild Card bids: New LifeSmarts teams have the chance to enjoy the camaraderie and high level of competition at the National LifeSmarts Championship. At least five teams may earn Wild Card bids through a rigorous, project-based selection process. Learn more here: [lifesmarts.org/wild-cards](https://lifesmarts.org/wild-cards).
- FBLA: FBLA LifeSmarts Challenge. Teams of two compete online for the opportunity to advance to FBLA's National Leadership Conference each summer. One wild card bid is reserved for a team from FBLA, a team from FCCLA, and a team from 4-H. For details visit [lifesmarts.org/wp-content/uploads/2020/08/FBLA-one-pager\\_20-21.pdf](https://lifesmarts.org/wp-content/uploads/2020/08/FBLA-one-pager_20-21.pdf).
- FCCLA: FCCLA/LifeSmarts Knowledge Bowl begins online and 16 teams advance to FCCLA's National Leadership Conference to compete in-person. For details visit [lifesmarts.org/fccla/fccla-lifesmarts-consumer-knowledge-bowl](https://lifesmarts.org/fccla/fccla-lifesmarts-consumer-knowledge-bowl).
- 4-H: The LifeSmarts 4-H Summer Challenge debuts in 2021.







# Resources

LifeSmarts has a variety of consumer resources to enliven classroom instruction and help coaches prepare teams for competition. Visit [lifesmarts.org/resources](http://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="http://lifesmarts.org/daily-quiz/">http://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="http://lifesmarts.org/calendars/">http://lifesmarts.org/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="http://lifesmarts.org/practice-rounds/">http://lifesmarts.org/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="http://lifesmarts.org/lifesmarts-u/">http://lifesmarts.org/lifesmarts-u/</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
ConsumerMan videos	<a href="http://lifesmarts.org/consumerman">http://lifesmarts.org/consumerman</a>	Introduce current consumer topics with provided classroom lessons and extension activities	Great review of content vocabulary
Content vocabulary	<a href="http://lifesmarts.org/content-vocabulary">http://lifesmarts.org/content-vocabulary</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 more	<a href="http://lifesmarts.org/tell-me-the-question/">http://lifesmarts.org/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:  
[lifesmarts.org/resources/resources-by-category-top-level/](https://lifesmarts.org/resources/resources-by-category-top-level/)
- View resources by type:  
[lifesmarts.org/resources/resources-by-type-top-level/](https://lifesmarts.org/resources/resources-by-type-top-level/)
- “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: [lifesmarts.org/resources/lifesmarts-in-a-box-teaching-toolkit/](https://lifesmarts.org/resources/lifesmarts-in-a-box-teaching-toolkit/)
- Check out our new 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: [lifesmarts.org/pathways/](https://lifesmarts.org/pathways/)
- Government agency websites and free or low-cost publications
- 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