



LifeSmart

Learn it. Live



Survey says teen spending is down

According to Piper Sandler's biannual "Taking Stock with Teens" report, teen spending hit its lowest levels in two decades in 2020. The survey results, released last month, reported that teens, on average, spent about \$2,150 this year. Top teen brands/retailers were: Nike, American Eagle, Amazon,

and Adidas. Though overall food spending declined, males spent 21 percent of their money on food, followed by video games and clothing purchases. Females devoted 27 percent of their wallets to clothing followed by food and personal care.

LifeSmarts is more relevant than ever as we work together to teach these teens to become smart and responsible consumers and citizens. Be sure to check out our excellent [LifeSmarts U](#) lesson on [Consumer Rights](#) as well as our revised resources on [Consumer Rights and Responsibilities](#).

November TeamSmarts open

The [November TeamSmarts Challenge](#), featuring this month's focus on Consumer Rights and Responsibilities, is open now through November 30. Top scoring JV, Varsity, FBLA, FCCLA, 4-H, HOSA, and SkillsUSA teams earn a cash award of \$100. Click [here](#) for details.

All our coaches and teams did a great job this month, and we look forward to seeing your TeamSmarts scores in November.

October TeamSmarts winners

Congratulations to the October Personal Finance TeamSmarts Winners!

FBLA: John Marshall FBLA 1 - John Marshall High School, WV

FCCLA: Selah FCCLA - Selah High School, WA

4-H: Y'All - WIT Home Educators, VA

JV: IMSponies - Lola Middle School, KS

Varsity: Big Honchos, Hargrave High School, TX

November is National Scholarship Month

We hope that you will remind your students about the [scholarship opportunities](#) LifeSmarts provides.

2021 Toyota Making Life Easier Scholarship (Deadline November 6, 2020)

Encourage your seniors and recent grads to apply for a 2021 Making Life Easier (MLE) scholarship. Our friends at Toyota Financial Services are once again providing scholarships to college-bound students (high

school seniors, graduates, current postsecondary undergraduate, or graduate students). Applicants must be participants in affiliated programs, and LifeSmarts participants and alumni are eligible to apply. Recipients will be selected from all eligible applicants based on financial need and community service. Students can apply for scholarships of up to \$20,000 that will be distributed over four years. LifeSmarts students and alumni are among the recipients every year. [Apply today!](#)

Sarah Weinberg Memorial Scholarship (Deadline March 12, 2021)

The Sarah Weinberg LifeSmarts Memorial Scholarship remembers our colleague who died in 2016. We honor Sarah's life by awarding this scholarship to one senior each year who exemplifies Sarah's passion for volunteer service. Visit [here](#) for additional information.

Be Safe Buy Real - World Anti-Counterfeiting Week

LifeSmarts is partnering with Underwriters Laboratories to educate consumers about the dangers of buying and using counterfeit products. Counterfeit electronics may explode, self-ignite, or electrocute. Counterfeit goods may contain illegal dyes or harmful chemicals. Counterfeit spare parts may cause malfunctions or accidents. And every purchase of a counterfeit product hurts a legitimate company. Protect your family against counterfeit products with this new resource from UL to highlight World Anti-Counterfeiting Week, November 16-20. Please Share!

LifeSmarts / Johnson & Johnson OTC medicine safety infographic contest

During the 2020-2021 LifeSmarts season, students have the chance to win prizes for creating informative infographics about Over-the-Counter (OTC) medicine safety. For complete information and submission guidelines, click [here](#). For ideas on how to implement the project, visit the [Over-the-Counter Medicine Safety Mentoring Project page](#). We thank Johnson & Johnson for their support of this project and for providing scholarships and prizes for the participants. The first 10 \$100 cash awards will be made to JV and Varsity students who submit winning infographics by December 18.

Technology and Workforce Preparation topic category

LifeSmarts is excited to announce that we have added "Workforce Preparation" topics to our Technology category! Technology advancements have impacted the workplace and changed the ways in which we

operate, learn and work. Technology adoption will only increase as our students prepare to advance their education, plan careers, and begin to enter the workforce. Expect new questions in this category on real world skills, career planning, workforce preparation, and more. We hope that you and your students will be as excited about this expansion as we are!

Connect with other coaches

Maybe you are a new LifeSmarts Coach, or maybe you're a veteran LifeSmarts Coach who would like to work with others to help us grow the program. Everyone is welcome to share ideas, teaching tools, and ask questions in the [LifeSmarts Coaches Facebook group](#). Join today!

Reminder: FBLA Fall Challenge open now

The FBLA LifeSmarts Competitive event remains open through Friday, November 13. Teams of two students complete four quizzes to qualify to compete in-person next summer at the FBLA NLC. [Click here](#) for additional information.

Wild Card bids for the 2021 National LifeSmarts Championship

Again this year, eligible Varsity teams are invited to apply for a Wild Card bid to the National LifeSmarts Championship, scheduled for April 17-20, 2021, in Cincinnati, Ohio. Five teams will earn these automatic bids to advance to the national level with one spot each reserved for FCCLA, FBLA, and 4-H teams. Teams will work together on the Wild Card TeamSmarts quiz which will be available beginning December 1 in the team captain's portal. Applicant teams will also design an educational PowerPoint or Prezi on an important LifeSmarts topic. The team's coach will provide an endorsement of their team including how team members would benefit from participating in the National LifeSmarts Championship. Coaches will also include demographics on the school, chapter, or club as part of the online application. Wild Card bids will be issued within 7 days following each of the two application deadlines. Successful Wild Card teams will receive a \$1,000 travel stipend to help them get to Cincinnati. Complete application and eligibility information is available [here](#). Contact [Cheryl](#) with any questions.

Until next month,

-The LifeSmarts Team

LifeSmarts: Learn it, Live it!



LifeSmarts.org
