



LifeSmarts

Learn it. Live it.

SmartStart

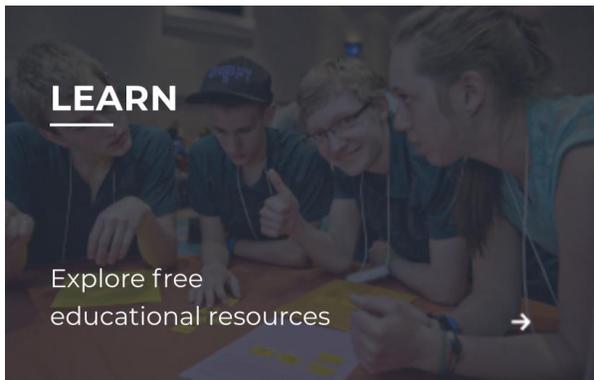


Consumer Rights and Responsibilities Month

This fall 10,000 American Gen Z teens were surveyed about consumer trends and spending patterns:

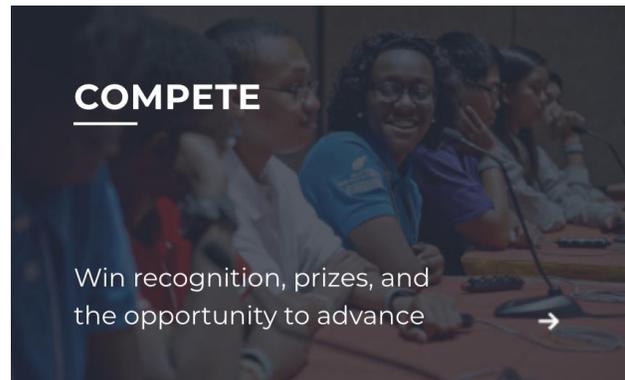
- Teens "self-reported" that their personal spending improved to \$2,274 – up 5% from last year; the parents' contribution was 61%.
- Clothing is the #1 priority for the first time since the fall of 2014 – surpassing food at #2.
- Teens favorite consumer, social, and shopping brands are: Amazon, Nike, LULU, Crocs, PacSun, Hey Dude, SHEIN, Chick-Fil-A, Starbucks, Snapchat and TikTok.
- 51% of teens have purchased and 62% have sold secondhand.
- There is significant growth in teen spending in apparel, footwear, accessories, personal care (including beauty, haircare and fragrance), movies and video games.
- Cash is (still) king for teens as the top payment method followed by Apple Pay, while Venmo is the top teen payment app overall. Nine percent of teens claim to have traded cryptocurrency and 78% of these teens are male.

Source: [The Fall 2021 Piper Sandler 42nd Semi-annual Taking Stock With Teens® Survey](#).



LifeSmarts is joining Underwriters Laboratories' anti-counterfeiting campaign, "[Be Safe Buy Real](#)," and inviting students to design digital posters to spread the word about the dangers of counterfeit products (see the "Communicate" section of this newsletter for details). Your students will find this topic featured in LifeSmarts content this month including our [Vocabulary](#), [Question-of-the-Day Calendar](#) and the [November TeamSmarts competition](#).

LifeSmarts received a grant from *USA Today* to provide our participants with digital access to



The [November TeamSmarts Challenge](#), featuring Consumer Rights and Responsibilities, is open now through November 30. Top scoring JV, Varsity, FBLA, FCCLA, 4-H, SkillsUSA and BPA teams earn a cash award of \$100.

Congratulations to the October Personal Finance TeamSmarts Winners!

Varsity: Freshmen II, J.F. Shields High School, Beatrice, AL

Junior Varsity: Colwich Cardinals, Colwich Elementary School, Colwich, KS

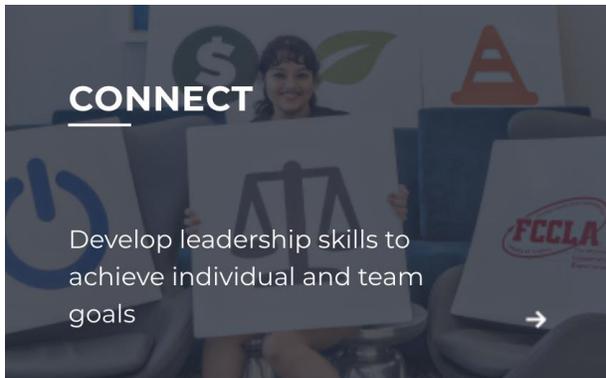
4-H: Duval Diplomats, FL 4-H, FL

FBLA: World Winners, Cameron High School, Cameron, WI

the newspaper. This grant will provide you and your team access to current events that will show up as competition questions. To access, [click here](#).

Username: 66560
Password: usatoday

FCCLA: AC Varsity 1, Archer City High School, Archer City TX
NEW Partnership! SkillsUSA: PCSCSkillsUSABlue, Pierce County Skills Center, Puyallup, WA (September); and, SkillsUSA East Health Occ, East High School, Laramie, WY (October)



The LifeSmarts FBLA Challenge is a competitive event with the Future Business Leaders of America (FBLA). Competition begins with teams of two competing online, and there are two opportunities to compete: the fall challenge is currently open through November 12, and the spring challenge opens at the end of January. Twelve teams from each challenge (one per state, per challenge) qualify to advance to live, virtual competitions in May. [Click here](#) for additional information.

This year, a record 56 teams competed in the FCCLA/LifeSmarts Knowledge Bowl for the opportunity to participate in the upcoming live team competition interviews. Congratulations to these teams and their advisers/coaches. [Click here](#) for a complete list of the top 40 FCCLA/LifeSmarts Knowledge Bowl Teams.

Introducing the [NEW LifeSmarts Be Safe, Buy Real Anti-Counterfeiting Digital Poster Contest](#). The contest is open to all LifeSmarts students in grades 6 -12. Students use information from UL's anti-counterfeiting campaign, [Be Safe, Buy Real](#), to learn about counterfeit goods. Then, students develop and design their own unique message in a digital poster format. Prizes will be awarded to the top middle and high school students. Entries are due January 31, 2022. For additional information, [read the full rules](#) and [review the rubric](#). *Teams attending the National LifeSmarts Championship have a separate opportunity to earn travel stipends for their winning posters.*

This year, all Varsity teams are invited to [apply for a Wild Card bid](#) to the National LifeSmarts Championship, April 21-24, 2022, in Washington, DC. At least five teams will be selected to compete in the National LifeSmarts Championship with one spot each reserved for FCCLA, FBLA, and 4-H teams.

Teams will work together to:

- Complete the Wild Card TeamSmarts quiz available beginning December 1.
- Design an educational PowerPoint or Prezi on a suggested LifeSmarts topic.

The first deadline is January 31. Successful teams receive a travel stipend upon completion of an assigned community service project. [Click here for detailed application information.](#)



Help LifeSmarts reach even more students this year! [Donate today.](#)
