



LifeSmarts
Learn it. Live it.

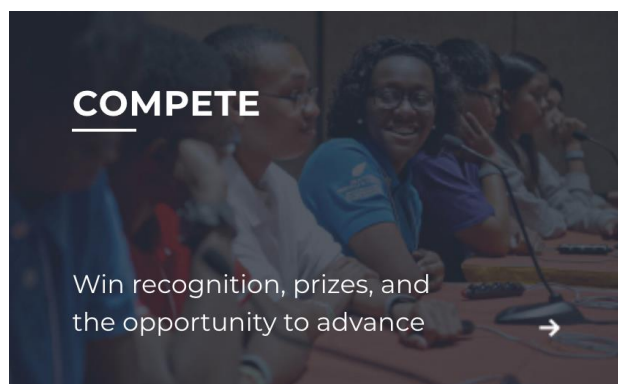
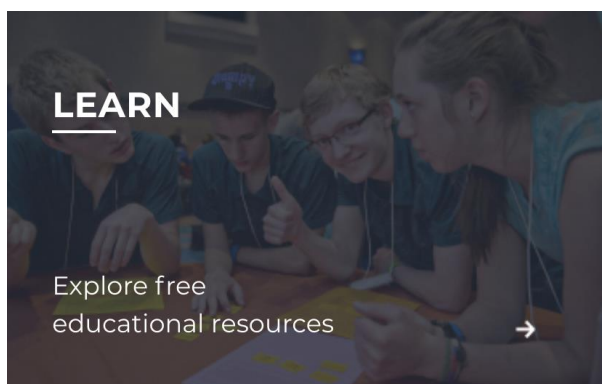
SmartStart



Personal Finance Month

In a recent CNBC survey, a majority of teen respondents said the number one challenge to achieving financial success is the cost of college and higher education. They are also concerned that they lack a general understanding about money, investing, and the economy. Other challenges include gender and racial pay gaps (45%) and unequal education (42%). Overall, 51% said they don't believe everyone is presented with equal opportunities to achieve financial success.

LifeSmarts can help prepare every participant for a better financial future.



In October LifeSmarts shines the spotlight on Personal Finance, and this month we are excited to present these new personal finance educational resources:

[A Basic Guide to Selecting and Financing Career School or College](#), a starting point for all students, and especially helpful for first-generation college students. Students will learn about selecting, applying, and paying for post-secondary education with this new LifeSmarts U lesson, which include a slide presentation, a student notetaker, discussion questions, and a vocabulary focus.

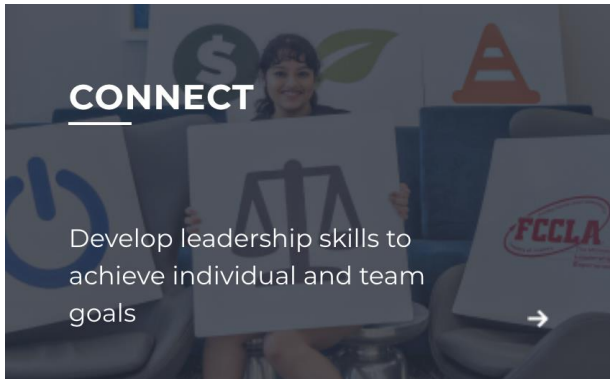
[Buying a Used Car](#) is a new lesson that gives students the upper hand when buying a car, the first large purchase many of them will make independently. LifeSmarts thanks Toyota North America for underwriting both the Post-Secondary Education and Buying a Used Car lessons.

Watch TeachSmarts this month for new lessons on taxes and budgeting and additional resources!

Encourage your high school seniors and recent grads to apply for a [Making Life Easier Scholarship](#). Our friends at Toyota Financial Services are once again providing \$1 million in scholarships to college-bound students! LifeSmarts students and alumni are eligible to apply for scholarships of up to \$20,000 distributed over four years. The deadline is November 1, 2021. Urge your students to begin the application process today!

The [October TeamSmarts quiz](#) focusing on personal finance is open through October 31. These monthly quizzes show up as a link under your team captain's "competitions" tab, and teams are work together to take this 100-question quiz.

Kudos to our September Health & Safety TeamSmarts Challenge winners! Each winning team receives a \$100 cash prize.
Varsity: Biz-e-Teen, Midcities Montessori, Bedford, TX
Junior Varsity: Seek 1st Hour TR, Trailridge Middle School, Shawnee Mission, KS
4-H: 4-H Explorers, Dorchester County, South Carolina 4-H
FBLA: Canaan_David_Savannah, Canaan Schools, Canaan, VT



The FCCLA LifeSmarts Knowledge Bowl Round One TeamSmarts quiz is available through October 15 for FCCLA teams participating in the [FCCLA/LifeSmarts Knowledge Bowl](#).

The [LifeSmarts FBLA Challenge](#) begins this month with teams of two competing online. There are two opportunities to compete: the fall competition dates are October 18 – November 12, and the spring challenge opens in late January. Twelve teams from each challenge qualify to compete in live, virtual competitions in May.

Fall is a great time to get started on the [LifeSmarts OTC Medicine Safety Mentoring project](#). Encourage high school students to become leaders and mentors in their communities by teaching medicine safety to younger students. The project promotes safe medicine storage, safe use of OTC medicine, and understanding the Drug Facts label. The project easily adapts to classroom, club, and community settings. [Lesson plans](#) are also available for high school audiences, and [community engagement activities](#). Student and team awards are available!



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

National Consumers League, 1701 K Street, NW, Suite 1200, Washington, DC 20006, United States