

Talking Points for 4-H, BPA, FBLA, FCCLA, SkillsUSA, and Jump\$tart Coalitions



LifeSmarts
Learn it. Live it.

OVERVIEW OF LIFESMARTS

LifeSmarts, The Ultimate Consumer Challenge, is a youth educational program that uses competition to develop the consumer and marketplace skills of youth in a fun way while rewarding them for the knowledge they demonstrate. It is a free program that is open to all 6-12 grade students. LifeSmarts complements any curriculum in middle and high schools as well as youth leadership organizations and can be used for classes, groups, clubs, and community organizations.. and more! LifeSmarts aligns with Common Core and 21st century learning skills so that teachers across the country can easily see how our materials fit into a standards-based program. In addition, LifeSmarts enlists student leaders to deliver service projects and offers scholarships and travel stipends.

LifeSmarts state programs are coordinated by individuals, volunteers and coalitions that come from a variety of backgrounds, including government agencies, cooperative extension, Attorneys General, student leadership organizations, educational groups, consumer activists, and business coalitions.

LIFESMARTS AND FBLA

Several LifeSmarts State Coordinators (and coaches) are business, economics, or math educators and FBLA advisors.

LIFESMARTS FBLA CHALLENGE

- LifeSmarts partners with FBLA to conduct the LifeSmarts FBLA Challenge, an online and in person competition for FBLA Chapters.
- Many state LifeSmarts champions are FBLA teams.
- The topics covered in LifeSmarts are commonly found in business education—with notable overlap in personal finance and consumer rights.
- Lessons and other resources are available at <https://lifesmarts.org> to help educators cover all content found in LifeSmarts.
- \$100 awards are given to the FBLA chapter with the highest score on each month's TeamSmarts assessment.
- LifeSmarts is a scholarship opportunity for FBLA members.



WHY LIFESMARTS?

LifeSmarts works well in both business classrooms and FBLA chapters. Educators can reinforce classroom content with a fun and exciting format, and student teams have the opportunity to generate funds for a local chapter by demonstrating their knowledge. FBLA teams can compete in both the LifeSmarts FBLA Challenge as well as traditional LifeSmarts. FBLA teams can apply to receive a Wild Card bid and a travel stipend to compete in the National LifeSmarts Championship.

LIFESMARTS AND FCCLA

Several LifeSmarts state coordinators are FCCLA state advisers or work in the state's Department of Education in the area of Family and Consumer Sciences.

LIFESMARTS COMPLEMENTS FACS/FCCLA

- The topics covered in LifeSmarts are found in FACS education. There are lessons and other resources available at <https://lifesmarts.org> to help educators cover all content found in LifeSmarts.
- LifeSmarts partners with FCCLA to conduct the FCCLA/LifeSmarts Knowledge Bowl, an online and in person competitive event for FCCLA Chapters.
- \$100 awards are given to the FCCLA chapter with the highest score on each month's TeamSmarts assessment.
- Many state LifeSmarts champions are FCCLA teams.
- LifeSmarts is a scholarship opportunity for FCCLA members.

WHY LIFESMARTS?

LifeSmarts works extremely well in both FACS classrooms and FCCLA chapters. Educators can reinforce classroom content with a fun and exciting format, and student teams have the opportunity to generate funds for a local chapter by demonstrating their knowledge. FCCLA teams can compete in both FCCLA /LifeSmarts Knowledge Bowl as well as traditional LifeSmarts. FCCLA teams can apply to receive a Wild Card bid and a travel stipend to compete in the National LifeSmarts Championship.

LIFESMARTS AND 4-H

Several LifeSmarts state coordinators are 4-H Extension Specialists and County Extension Agents/Educators. LifeSmarts is a National 4-H Partner.

- LifeSmarts hopes to host a 4-H Online Challenge offering 4-H teams an opportunity to compete against other 4-H teams from across the country or with nearby states in scrimmages.
- 4-H teams can compete in the proposed 4-H Online Challenge and traditional LifeSmarts.
- Many state LifeSmarts champions are 4-H teams.
- 4-H'ers already learn about all five LifeSmarts competition categories through Consumer Decision Making and other 4-H judging events, 4-H project work, healthy living programs, community service... the list goes on and on!
- Lessons and other resources are available at <https://lifesmarts.org> to help educators cover all content found in LifeSmarts.
- \$100 awards are available to the 4-H team with the highest score on each month's TeamSmarts assessment.
- LifeSmarts is a scholarship opportunity for 4-H members.

WHY LIFESMARTS?

LifeSmarts works well in 4-H meetings and events and complements and strengthens existing 4-H programs. 4-H Varsity and Junior Varsity teams have the opportunity to generate funds for their county or club by demonstrating their knowledge. 4-H teams can compete in the proposed 4-H Online Challenge and traditional LifeSmarts. 4-H teams can apply to receive a Wild Card bid and a travel stipend to compete in the National LifeSmarts Championship.



LIFESMARTS AND SKILLSUSA

SkillsUSA teams can compete in LifeSmarts as well as SkillsUSA Health Knowledge Bowl.

- LifeSmarts plans to offer a Health & Safety SkillsUSA Challenge for SkillsUSA teams.
- LifeSmarts curriculum and resources complement SkillsUSA resources and competitions.
- SkillsUSA teams can compete in LifeSmarts and complete LifeSmarts TeamSmarts quizzes and practice quizzes to gain knowledge for the SkillsUSA Health Knowledge Bowl.
- SkillsUSA teams can apply for a Wild Card bid to compete in the National LifeSmarts Championship and can also win their state LifeSmarts Championship.
- LifeSmarts serves as a partner on the National SkillsUSA Health Knowledge Bowl Committee.
- In our partnership with SkillsUSA, \$100 awards are available to the SkillsUSA team or chapter with the highest score on each month's TeamSmarts assessment.

LIFESMARTS AND BPA

In our partnership with BPA, \$100 awards are available to the BPA team or chapter with the highest score on each month's TeamSmarts assessment.

- LifeSmarts curriculum and resources complement BPA resources and competitions.
- BPA teams can compete in LifeSmarts.
- BPA teams can compete online in the BPA LifeSmarts Personal Finance Challenge in February each year to earn cash prizes for their teams.
- BPA teams can apply for a Wild Card bid to compete in the National LifeSmarts Championship and can also win their state LifeSmarts Championship.
- Coming soon: The LifeSmarts Junior Varsity BPA Challenge for grades 6-8 in 2023-2024.

LIFESMARTS AND JUMP\$TART

A number of state Jump\$Tart coalitions coordinate/support the LifeSmarts program, noting how well LifeSmarts aligns with their mission. The programs complement each other in the following ways:

- Neither Jump\$Tart nor LifeSmarts requires a set curriculum, giving states flexibility to implement the program.
- Both Jump\$Tart and LifeSmarts provide an opportunity to highlight and reinforce educational content.

LIFESMARTS COMPLEMENTS JUMP\$TART

- Jump\$Tart emphasizes personal financial education, and LifeSmarts goes further by taking a broader, more holistic approach to the challenges that teenage consumers encounter. About half of the questions used in LifeSmarts events focus on personal finance and consumer rights; the other half cover technology, the environment, and health and safety and workforce preparation.
- In many states, Jump\$Tart coalitions have led the movement to implement financial education requirements, and LifeSmarts provides an opportunity to reinforce financial literacy concepts and provides a forum for students to demonstrate what they have learned.
- LifeSmarts provides an opportunity for Jump\$Tart coalitions to brand a program in their state; it also gives Jump\$Tart members an opportunity to interact with students and educators (by serving as officials and volunteers at competitions).

WHY LIFESMARTS?

Jump\$Tart coalitions are a natural partner for LifeSmarts state programs. LifeSmarts provides Jump\$Tart with a visible branding opportunity and a fun way to reinforce educational content; Jump\$Tart provides LifeSmarts with an established base of volunteers and financial support.