

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



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 career and technical and 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 educators 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 Varsity LifeSmarts champions are FBLA teams.
- The topics covered in LifeSmarts are commonly found in business and economics education—with notable overlap in personal finance and consumer rights.
- Lessons, StudySmart Guides, 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 the FBLA TeamSmarts Quiz offered monthly from September - February.
- 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 are also eligible to apply for Wild Card bids and receive travel stipends to compete in the National LifeSmarts Championship.

LIFESMARTS AND FCCLA

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

LIFESMARTS COMPLEMENTS FACS/FCCLA

- The topics covered in LifeSmarts are found in FACS education. Lessons, StudySmart Guides, and other resources are 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 the FCCLA TeamSmarts Quiz offered monthly from September - February.
- Many state Varsity or Junior Varsity LifeSmarts champions are FCCLA teams.
- LifeSmarts is a scholarship opportunity for FCCLA members.

Why FCCLA?

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 are also eligible to apply for Wild Card bids and receive travel stipends.

LIFESMARTS AND 4-H

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

- LifeSmarts hosts a 4-H Online Challenge offering 4-H teams an opportunity to compete against other 4-H teams from across the country for cash prizes and move the period to at end of the word prizes.
- 4-H teams can compete in the 4-H Online Challenge and traditional Varsity or Junior Varsity 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 the 4-H TeamSmarts Quiz offered monthly from September - February.
- 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 4-H Online Challenge and traditional LifeSmarts. 4-H teams are also eligible to apply for Wild Card bids and receive travel stipends.





LIFESMARTS AND SKILLSUSA

SkillsUSA teams can compete in LifeSmarts Varsity and Junior Varsity as well as the LifeSmarts SkillsUSA Health and Safety Challenge, the LifeSmarts SkillsUSA Quiz Bowl Preparatory Quiz, and use their LifeSmarts knowledge to compete in the SkillsUSA Quiz Bowl and new middle school Quiz Bowl.

- LifeSmarts offers the LifeSmarts SkillsUSA Health & Safety Challenge, SkillsUSA Health Knowledge Bowl, the LifeSmarts SkillsUSA Quiz Bowl Preparatory Quiz, and also provides questions for the SkillsUSA Quiz Bowl, the SkillsUSA Middle School Quiz Bowl and the SkillsUSA Health Knowledge Bowl.
- 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 and SkillsUSA Quiz Bowl.
- SkillsUSA teams are also eligible to apply for Wild Card bids and receive travel stipends to compete in the National LifeSmarts Championship and can also win their state Varsity or Junior Varsity LifeSmarts Championship.
- \$100 awards are available to the SkillsUSA team or chapter with the highest score on the SkillsUSA TeamSmarts Quiz offered monthly from September - February.
- Lessons, StudySmart Guides, and other resources are available at <https://lifesmarts.org> to help educators cover all content found in LifeSmarts.

LIFESMARTS AND BPA

BPA teams can compete in LifeSmarts Varsity as well as Junior Varsity as well as the LifeSmarts BPA Personal Finance and Technology & Workforce Preparation Challenges.

- BPA high school and middle school teams can compete online in the LifeSmarts BPA Technology & Workforce Preparation Challenge in January, and the Personal Finance Challenge in February each year to earn cash prizes for their teams.
- LifeSmarts curriculum and resources complement BPA resources and competitions.
- BPA teams can compete in Varsity and Junior Varsity LifeSmarts.
- Lessons, StudySmart Guides, and other resources are available at <https://lifesmarts.org> to help educators cover all content found in LifeSmarts.
- BPA teams are also eligible to apply for Wild Card bids, receive travel stipends to compete in the National LifeSmarts Championship and can also win their state Varsity or Junior Varsity LifeSmarts Championship.
- \$100 awards are available for the highest scoring team on the BPA TeamSmarts Quiz offered monthly from September - February.

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 AND 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, health and safety and workforce preparation.
- In many states, Jump\$Tart coalitions have led the movement to implement financial education requirements, 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.

