



Life-changing



Confidence



Knowledge



Leadership



Motivation

Get to know



LifeSmarts is a free, national consumer literacy program that gives young people the 21st Century skills they need to become successful adults. LifeSmarts offers curricula for teachers, and exciting scholarship opportunities for students.

Why LifeSmarts?

LifeSmarts prepares the next generation of consumers and workers to take control of their lives and make more informed life decisions. In recent years, food, clothing, and entertainment purchases accounted for a majority of teen spending and an increased number of teens shopped online. Also, teens have become increasingly active in the workforce.

What makes LifeSmarts different?

Critical Thinking | Competition | Success

LifeSmarts provides teens with the skills and knowledge they need to evaluate risks and opportunities and make informed decisions for themselves and their families. LifeSmarts pushes students to use critical thinking skills, introduces them to new experiences, and allows them to forge new friendships with students from across the country. LifeSmarts also improves the quality of life of students who participate, instilling confidence and leadership skills that last a lifetime and have a positive impact on their communities.



By the numbers

125,000

Teens reached a year online and in classrooms nationwide

50 states

Where LifeSmarts is active (in the District of Columbia too!)

3.5 million

Consumer literacy questions answered each program year

It works!

Pre- and post-tests of students who participate in LifeSmarts show an increase in scores from a C average to a B+/A- average

At a glance

- An educational program
- A scholarship opportunity
- A learning resource for students
- A teaching toolbox
- A resource for current consumer topics
- A program full of opportunities with many different partners
- A program that creates life long connections and experiences for everyone involved

to learn more about the educational strategies behind the LifeSmarts content and approach, visit lifesmarts.org/about-us/

What's in it for students?

As the nation's premier consumer program and competition for 30 years, LifeSmarts teaches students about core consumer topics and develops confidence, leadership, and teamwork. Students learn to succeed individually and with their teams.

Students credit LifeSmarts with making their high school years compelling and their adulthood a success. LifeSmarts alumni boast professionals in an array of fields including: elected officials, lawyers, entrepreneurs, pharmacists, military personnel, and more.

What's in it for educators?

LifeSmarts curriculum-based foundation has evolved in recent years to complement curricula already in place in middle- and high-schools and can also be used as an activity for classes, groups, clubs, and community organizations.

LifeSmarts excels at bringing real-world skills to students, building strong literacy skills and practical knowledge about core consumer topics that include:

-  **Personal finance** (credit & debt management, financial planning, taxes, and career planning)
-  **Consumer rights and responsibilities** (fraud, contracts, and marketplace economics)
-  **Health and safety** (disease & medicine, healthcare, first aid, and nutrition)
-  **Technology & workforce prep** (social networks, privacy and career planning)
-  **The environment** (waste management, water & land, energy, and atmosphere)

Who operates LifeSmarts?

LifeSmarts is a program of the National Consumers League, the country's oldest consumer advocacy organization. National partners include FBLA (Future Business Leaders of America), FCCLA (Family, Career and Community Leaders America), and 4-H. LifeSmarts partners with agencies and organizations to run state programs, including attorneys general, JumpStart Coalitions, Councils on Economic of Education, Better Business Bureaus, Extension Agencies, 4-H leaders, and others.

For more information about LifeSmarts, contact Cheryl Varnadoe, cherylv@nclnet.org.



From the students

LifeSmarts is the most enjoyable academic competition I have ever participated in, with the chance to meet awesome people from all across the country.

—Albert Enyedy, Massachusetts

LifeSmarts has provided me with skills that I will use in high school, college, and beyond.

—Tiffany Olson, North Dakota

Knowledge of this caliber is priceless at any age, let alone in youth. The knowledge I took away from Lifesmarts completely prepared me for the real world. This program changes the trajectory of students' lives.

—Andrew Gryskevicz, Pennsylvania

Educators say LifeSmarts:

Challenges students to show they have the skills to make it in the “real world”

Motivates students with its interactive competition format

Provides educators with new and challenging material for students

Fosters excitement in the classroom

Presents an opportunity to work with students at a rigorous level
Is flexible

Teaches the teachers as much as the students

 for sample questions, visit lifesmarts.org/resources/