



LifeSmarts

Learn it. Live it.

PERSONAL FINANCE
OCTOBER 2021

LEARN

Explore our new lessons

[Buying a Used Car](#) outlines pointers to consider when purchasing a vehicle.

[Financial Aid for Post-secondary Education](#), a five part guide to selecting and financing career school or college.

[FIT or Let's Look at Income Tax](#), some basic facts about filing your taxes.

COMPETE

TeamSmarts

Encourage your teams to take the 100-question October TeamSmarts quiz on Personal Finance. \$100 prizes to the top-scoring teams!

FBLA Fall LifeSmarts Challenge begins October 18 and ends November 12.

FCCLA/LifeSmarts Knowledge Bowl Round 1 ends October 15. Next up: Team Interviews!

CONNECT

Leadership Opportunities

LifeSmarts offers numerous leadership opportunities. Participants use mentor programs or join the Team Advisory Board to meet project goals in FCCLA, FBLA, and 4-H.

CONTENT VOCABULARY

1. accreditation
2. award letter
3. book value
4. Buyer's Guide
5. certificate program
6. CPO car
7. COA
8. diploma mill
9. earned income
10. e-file
11. exemption
12. EFC
13. FSA
14. job placement rate
15. merit-based aid
16. NHTSA
17. "pay-as-you-earn"
18. safety recall
19. SAR
20. tax evasion
21. vehicle report
22. voluntary compliance
23. W-2
24. withholding
25. work-study

TSF TOYOTA MAKING LIFE EASIER SCHOLARSHIPS

Once again LifeSmarts is a MLE Scholarship partner. You qualify to apply for up to \$20,000 worth of aid just by being on a LifeSmarts team.

The deadline is November 8, 2021.

Learn more [here](#).

COMMUNICATE Give Back in the Community

High School LifeSmarts participants are invited to share an informational OTC Medicine Safety Message with middle school students and others in the community. Incentives include:

- Meet service learning or community service requirements
- Earn Team Awards
- Qualify for scholarships
- Earn Competition bonus points!

<https://lifesmarts.org/otc/>



GO DEEPER

Watch a Consumerman LifeSmarts Video

Learn how teens and their parent fall prey to [Scholarship Scams](#)

Get expert advice on purchasing the right vehicle with [Buying a Car](#)

APPLY YOUR UNDERSTANDING

Check out these INFOGRAPHICS on this month's topics:

[The FAFSA](#) [Scholarships](#) [Public Service Loan Forgiveness](#)

Team Brainstorm: List all the facts you know about the images below.

