Fact Sheet

LifeSmarts
Learn it. Live it.

What is LifeSmarts?

LifeSmarts, the nation's leading consumer education program for teens, is a fast-paced, quiz-style competition that teaches students real-life skills they will actually use as adults. Open to grades 6–12, teams compete online and in state-level matches for a chance to qualify for Nationals, test their knowledge against the best teams in the country, and earn scholarships, cash awards and prizes.

LifeSmarts is easy to bring to your classroom or youth group and is a fun, engaging way to challenge students while preparing them for life beyond school.

What does LifeSmarts teach teens?

LifeSmarts gives teens the knowledge and confidence they need to make smart choices as consumers and citizens. The program focuses on five essential areas every young adult should understand:

- Technology & Workforce Preparation
- The Environment
- Personal Finance
- Health & Safety
- Consumer Rights & Responsibilities

Through fun, competitive activities, students learn practical skills—how to manage money, avoid scams, stay safe and healthy, understand their rights, and prepare for the workplace. Along the way, they build teamwork, leadership, and communication skills that will benefit them for life.

LifeSmarts lessons and competition materials are created by educators, consumer experts, and experienced program participants, drawing on trusted information from a wide range of real-world resources. Everything you need to get started—from online quizzes to classroom activities—is FREE and easy to access.

Who Makes LifeSmarts Possible?

LifeSmarts is a program of the National Consumers League (NCL), a nonprofit organization founded in 1899 that advocates for consumers and workers in the U.S. and abroad. The NCL LifeSmarts program team oversees LifeSmarts nationwide, working closely with educators, volunteers, and partner organizations to make competitions and resources available to middle and high school students across the country. Dedicated state coordinators generously donate their time and expertise because they're passionate about helping teens become informed, confident consumers.

Why LifeSmarts Matters

LifeSmarts gives students something few classroom lessons can—the chance to put what they know to the test and see how it applies to real life. Along the way, they sharpen decision-making skills, build confidence, and discover their strengths as problem-solvers and leaders. Teams that earn a spot at the National LifeSmarts Championship compete against the best in the country, connect with peers from across the nation, and experience opportunities that stay with them long after the competition ends. LifeSmarts isn't just an event—it's an experience that prepares teens to navigate the world ahead.

Want to know more? Visit LifeSmarts today!