



SmartStart



October SmartStart

October 2025 SmartStart

It is Personal Finance Month here at LifeSmarts, and educating teens about finances has never been more relevant.

Here are a few key facts:

- 78% of teens aged 13-18 are already stressed about money.
- Only 27% of high school students test above 70% on a basic financial literacy exam.
- 80% of teens have never heard of FICO credit scores or don't fully understand their purpose.
- 43% of teens believe an 18% interest rate on debt is manageable/ can be paid off over time.
- 87% of teens say saving money is a priority, but only 42% currently have savings.
- 45% of U.S. high schoolers report taking a personal finance/financial literacy class; 64% of those students found it very or extremely helpful.

- 27 states now guarantee a personal finance course (once fully implemented, coverage will reach ~64% of students). As of June 2025, 29 states required/guaranteed a personal finance course.
- 83% of U.S. adults say their state should require a semester- or year-long Personal Finance course for graduation.
- Teens' interest remains high: Intuit's Financial Education survey found 85% of high school students want personal finance topics, and 95% of those receiving curriculum find it helpful.
- Global context: OECD notes most 15-year-olds actively use financial products and apps, but many still don't demonstrate baseline proficiency in applying financial knowledge to real decisions.

LifeSmarts has been equipping teens with personal finance, consumer responsibility and other essential life skills for over thirty years. LifeSmarts can equip every student with the education and proficiencies they need for a successful financial future.



We are excited to provide you and your students with these new / updated educational resources:

Staying Safe from Online Harm Lesson

Our newest [LifeSmarts U lesson, Staying Safe from Online Harm](#) teaches students how to protect themselves in today's digital world. The lesson explores how harmful content, scams, and manipulative behavior can show up online, and gives students strategies to recognize and respond. Coaches can use it as a team activity, assigning discussion questions or having students share examples of how they stay safe online. This lesson builds both tech awareness and critical thinking skills—two essentials for competition and real life. Be sure to have your teams and students take the special edition Staying Safe from

Online Harm TeamSmarts Quiz. (see article under Compete for more information).

Personal Finance LifeSmarts U Lessons

A new LifeSmarts U lesson on *Fraud and Identity Theft* is headed your way later this month. In the meantime, be sure to check out all the [LifeSmarts U](#) lessons on Personal Finance including Credit Reports, Retirement Planning, Budgeting, and more.

StudySmarts Guides - [New guides](#) for Personal Finance Month include:

- [Cost of Convenience](#)
- [New Face of Fraud](#)
- [Saving and Investing](#)
- [Banking Without a Branch](#)

Fun Personal Finance and Economics Games

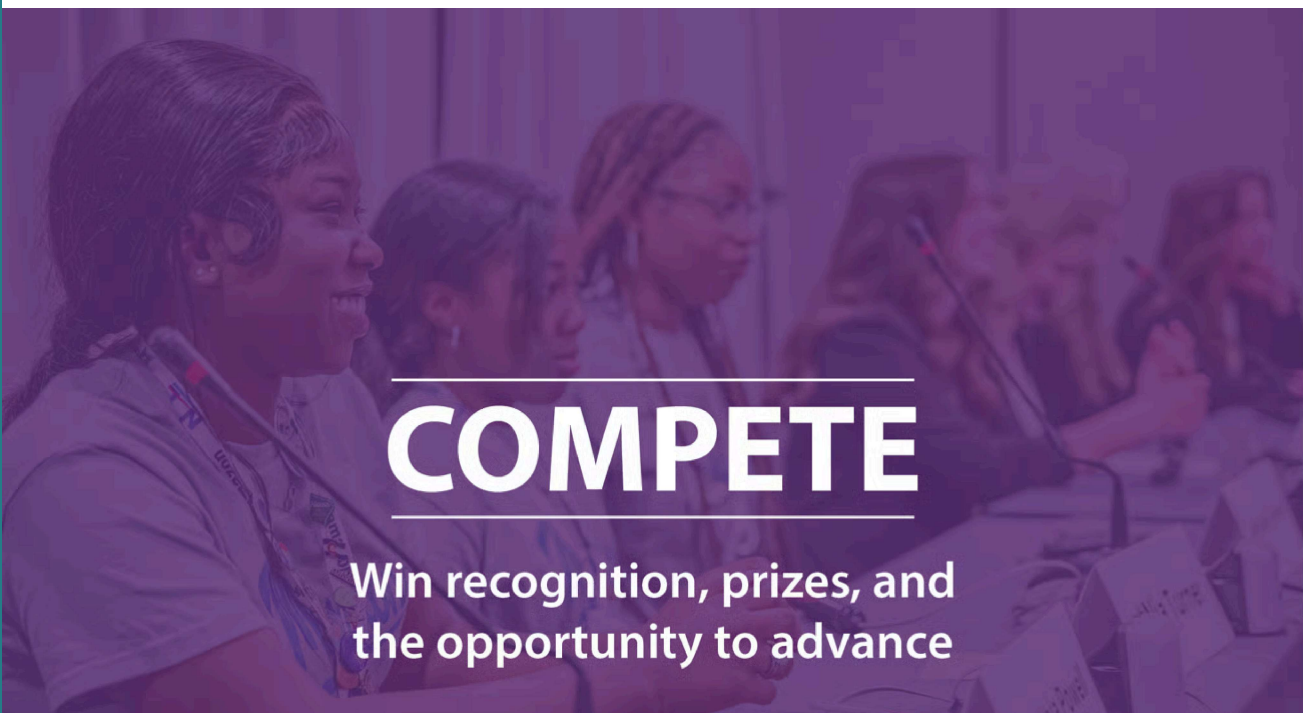
- <https://www.econedmonth.org/resources-for-students>
- <https://www.ngpf.org/arcade/>
- [LifeSmarts Interactive Games](#)

Tell Me the Question and Econ Ed-cetera

Students will enjoy these game show-style games, [Tell Me the Question](#) and [Econ Ed-cetera](#).

For More Resources and Ideas

Visit our [Personal Finance Resource page](#).



October Personal Finance TeamSmarts Quiz

The [October TeamSmarts Quiz](#) featuring Personal Finance topics is open until October

31 at 11:55 PM, EST. Compete now with your team! Add your team's name to our winners list for this season! TeamSmarts, the LifeSmarts web-based team competition, is a great practice tool. The monthly TeamSmarts quizzes show up under your team captain's "quizzes" tab. The captain logs in, clicks on the quizzes tab on the left side of the page, and selects the October TeamSmarts Quiz folder. Teams work together to take this 50-question multiple-choice quiz. Prizes are awarded each month to the top-scoring Junior Varsity, Varsity, 4-H, BPA, FBLA, FCCLA, and SkillsUSA teams (one prize per year, per school or individual club/organization).

September Health & Safety TeamSmarts Winners

130 teams completed the TeamSmarts challenge this month! Way to go! Congratulations to the top scoring teams!

- **Junior Varsity** – Cobb 4-H Junior Varsity, Marietta, GA, Georgia 4-H
- **Varsity** – Dallas High School, Dallas, PA
- **4-H** – Webster County 4-H Varsity, Dixon, KY, Kentucky 4-H
- **BPA** – BPA_Ohio_McDanielRansbottom, Ohio Hi-Point Career Center BPA, Bellefontaine, OH
- **FBLA** – Bowbells#1_Nelson_Ankenbauer, Bowbells High School, Bowbells, ND
- **FCCLA** – Stamford FCCLA, Stamford High School, Stamford, TX

Want to see how your team did? [Log in and click here](#). The top 75 scores are listed.

Special Edition Staying Safe from Online Harm TeamSmarts Quiz

We are offering a special edition TeamSmarts quiz featuring contest from the new Meta and Childhelp [Staying Safe from Online Harm LifeSmarts U lesson](#). The quiz is open now through October 31. Encourage your team(s) to take it for extra practice and the chance to earn \$100.00 cash prizes! Top scoring Varsity, Junior Varsity, 4-H, BPA, FBLA, FCCLA, and SkillsUSA teams will be awarded. Winning teams will also have an opportunity to participate in a special project to share the lesson with others for additional cash prizes.

Apply for a Meta Wild Card Invitation to Compete in the Varsity National LifeSmarts Championship! Applications Open now – 12/05

The LifeSmarts and Meta Wild Card application process provides an opportunity for Varsity teams (grades 9 –12) to apply for selection to compete as a Wild Card Champion team in the National LifeSmarts Championship in Orlando, April 15-18, 2026! Ten teams will be chosen as Wild Card Champion teams via an application process. Successful teams will receive a \$1,250.00 travel stipend upon completion of a required community service project. Complete instructions are available [here](#). Applicant teams must work together to

complete the Wild Card TeamSmarts quiz and design an educational PowerPoint, Prezi, Google Slides, or Canva presentation complete with script on a suggested LifeSmarts topic. Visit <https://lifesmarts.org/metawild-card-teams/> for the application. What are you waiting for? Applications are open now – December 5th! Apply today!



LifeSmarts SkillsUSA Quiz Bowl Preparatory Quiz

Are you an advisor or a team member of a SkillsUSA Quiz Bowl team? Want to prepare for the LifeSmarts topic questions? Have your team take the LifeSmarts SkillsUSA Quiz Bowl Preparatory Quiz during the month of October!

To compete in the LifeSmarts SkillsUSA Quiz Bowl Preparatory Quiz, Advisors (coaches) should register [here](#).

Important: Set your team type to SkillsUSA QB and to Varsity (grades 9 – 12) or Junior Varsity (grades 6-8). The team coach (Advisor) designates one student as the team captain. The student who will be the team captain must register at the above location and join the team their advisor has established.

The SkillsUSA Quiz Bowl Preparatory Quiz will only be available to the team captain. The team captain logs in between **October 1 – 31**, then clicks the "Quizzes" tab on the left side of the page, then opens the "SkillsUSA Quiz Bowl Preparatory Quiz" folder. The Captain leads their Quiz Bowl team in working together to complete the quiz. Only the captain is required to register and log in for the competition. However, all student team members will benefit by registering at the above location and joining the team the advisor has created to take practice quizzes, the daily quiz, and monthly SkillsUSA TeamSmarts quizzes. All team members may use the free [study tools](#). This also makes your team eligible to participate in other LifeSmarts competitions, events, scholarships, and awards! Questions? Email [LifeSmarts](#). Get ready now to show your LifeSmarts in the LifeSmarts SkillsUSA Quiz Bowl Preparatory Quiz.

LifeSmarts / FBLA Fall Challenge

Attention FBLA teams! It is time for the Fall LifeSmarts / FBLA Challenge! Teams can begin competing on **October 13th until 11:55 PM Eastern on November 7th**. You can prepare now by [registering](#), taking practice quizzes, and participating in the October TeamSmarts Challenge. The top twelve teams (from different states) advance to the Finals at the FBLA National Leadership Conference in San Antonio, TX next July. Teams of two students compete online at [LifeSmarts.org](https://www.lifesmarts.org), with the team taking two TeamSmarts quizzes together – one fifty-question Personal Finance Quiz and one fifty-question Consumer Rights Quiz – and each team member completing an individual quiz. Learn more [here](#). Feel free to contact [us](#) if you need help or have any questions.

FCCLA / LifeSmarts Knowledge Bowl

FCCLA teams! Get ready to compete in the FCCLA / LifeSmarts Knowledge Bowl for the opportunity to compete live at the FCCLA National Leadership Conference next June! All teams who wish to compete should register now at [LifeSmarts](https://www.lifesmarts.org). Advisers, visit [this page](#) for additional information. The Round 1 – FCCLA Fall TeamSmarts NLC Qualifier Quiz will be available from October 20 – November 21, 2025. The team captain logs in at [LifeSmarts.org](https://www.lifesmarts.org), clicks on their Quizzes tab (on the left side), and selects the folder for the FCCLA Fall Qualifying Quiz 2026. The top forty teams with the highest scores advance to the FCCLA / LifeSmarts Knowledge Bowl Finals held at the FCCLA National Leadership Conference in Washington DC in July, 2026. The [FCCLA Advisers page](#) also has great information. Feel free to [contact us](#) with any questions you have.



COMMUNICATE

Use service-learning projects to share consumer knowledge in schools, clubs, and communities

Toyota Making Life Easier Scholarship

Encourage high school seniors, recent grads, and college / graduate school students who participated in LifeSmarts to apply for a Toyota [Making Life Easier Scholarship](#)! Our friends at Toyota Financial Services are providing \$1 million in scholarships to college-

bound students. LifeSmarts students and alumni are eligible to apply for scholarships of up to \$20,000 distributed over four years. The deadline is November 3, 2025. Support your LifeSmarts alumni and current students in completing their application today!

ANSI Student Paper Competition

The American National Standards Institute (ANSI) has officially launched the 15th annual Student Paper Competition, open to both high school and college students across the U.S. The theme for 2025/2026 is: "Imagine a World Without Standards or Rules—What Would Happen?"

Students are invited to explore one area where "invisible" standards impact the world/greater society. This can include: Technology and Connectivity (USB-C, WiFi protocols, app compatibility); Digital Life (Social media, QR codes, e-commerce, streaming); Safety and Health (Food safety, medical devices, building codes); Transportation (Electric vehicle charging, traffic systems, aviation); Communication (Internet protocols, phone networks, emergency systems); Physical Infrastructure (e.g., buildings, bridges, water and stormwater systems, waste management); Or propose your own topic (subject to approval; see the competition flyer for details). The deadline to enter is June 5, 2026 with winners announced in August 2026.

Prizes: Top high school and college submissions will receive awards, and all entries get a certificate and a thank-you gift from ANSI. Winning papers will be published and shared with experts around the world.

Where to Start? ANSI provides research tools and topic suggestions [here](#).

How to Submit: Email your entry to [Lisa Rajchel](#). Be sure to check the official flyer for all formatting and submission rules.

USA Today Grant

LifeSmarts received a grant from *USA Today* to provide digital access to the daily newspaper for LifeSmarts teams and students. This grant will provide you and your team access to current events and consumer issues that will show up as competition questions. To access, login on a desktop computer (the links may not work on cell phones) at the *USA TODAY* e-Newspaper Login Site:

<http://usatoday.va.newsmemory.com/charitablefoundation.php> OR <http://bit.ly/pwKxDV>.

Username: 51404

Password: usatoday

Have a great month!

The LifeSmarts Team

[Contact us with any questions!](#)



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