



LifeSmarts
Learn it. Live it.

SmartStart



November SmartStart

November is Consumer Rights & Responsibilities Month!

At LifeSmarts, November celebrates Consumer Rights & Responsibilities, one of our five key topic areas. This month is a perfect time to help teens reflect on their role as informed and responsible consumers.

Smart Strategies for Teen Holiday Spending

Adapted from "Smart Strategies for Teens: How to Keep Holiday Spending in Check," originally published by the National Retail Federation. The holiday season is filled with excitement, generosity, and fun traditions—but it can also be a financial trap for teens who don't plan. A recent survey from the National Retail Federation reports that teens spend an average of \$153 on holiday gifts, often without realizing how quickly those costs can add up. Another study by Junior Achievement found that more than 60% of teens don't create a holiday budget, leaving many surprised by how much they spend. Developing strong money habits during the holidays isn't just about avoiding short-term overspending. It helps build financial skills that last into adulthood. Learning to budget, plan, and make intentional choices now lays the groundwork for smarter decisions

about saving, spending, and investing later in life.

Here are some strategies teens can use for holiday spending:

Start with a realistic budget. Before shopping, determine how much you can afford to spend based on any savings, allowance, or part-time income. List everyone you want to give gifts to, then set a spending limit for each person. If funds are tight, focus on those closest to you and look for creative, lower-cost ideas that still show thought and appreciation.

Think meaningful, not material. Homemade or do-it-yourself gifts often carry more sentimental value than store-bought presents. Giving experiences rather than items, like movie tickets or helping a family member with a project, can also be a memorable and affordable alternative.

Use technology to stay on track. Budgeting and spending apps such as MoneyLion can help teens plan, track, and manage their money in real time.

Shop smart and avoid impulse buys. Holiday sales, promotions, and price-tracking tools can help stretch your budget further. However, be cautious of marketing tactics designed to trigger impulse purchases. Pause to ask: "Do I really need this? Does it fit within my plan?"

Communicate expectations. Have open conversations with friends and family about spending limits. Propose fun, affordable alternatives, such as a "Secret" gift exchange, a homemade gift swap, or a group activity, instead of buying individual gifts for everyone.

Start early and track progress. Planning ahead helps spread out expenses and reduces last-minute stress. Review your spending throughout the season and adjust as needed to stay within your limits.

The bottom line: The holidays should be about joy and connection—not financial strain. By budgeting, prioritizing thoughtful giving, and using smart tools, teens can enjoy a fun, festive season without breaking the bank. These small steps not only prevent overspending but also build consumer knowledge and financial confidence that will serve them well for years to come.

A photograph of three students, two boys and one girl, working together on a project at a table. They are looking at a large sheet of paper. The image is overlaid with a semi-transparent orange filter. The word 'LEARN' is written in large, white, bold, sans-serif capital letters, centered over the image. Below it, the text 'Explore free educational resources' is written in a smaller, white, sans-serif font.

LEARN

Explore free educational resources

LifeSmarts offers engaging, ready-to-use classroom and team resources every month. Check out these November highlights!

NEW StudySmarts Guides for November:

- [Your Voice, Your Vote](#)
- [Stain Science](#)
- [Copy, Paste...Illegal?](#)
- [Travel Like a Pro](#)

Other Resources:

- [Daily Quiz](#): Five fresh questions every day—take it more than once and learn from instant feedback.
- [Vocabulary of the Week](#): Perfect for bell-ringers, icebreakers, and quick review activities.
- [Question-of-the-Day Calendars](#): Great for classroom discussions or mini-competitions.
- [Interactive Games Page](#): Try LifeSmarts Kahoots, Quizlets, Flippitys, and more
- [LifeSmarts in a Box](#)
- [LifeSmarts Quest Board Game](#) *while supplies last*

New LifeSmartsU lessons on Fraud and Brand /Color Marketing will be shared soon.



COMPETE

Win recognition, prizes, and
the opportunity to advance

State Competitions Begin Soon

[LifeSmarts State pages](#) have been updated, and dates have been added to our [LifeSmarts Events Calendar](#). Be sure to check these regularly to stay up to date on deadlines for your state competition! You don't want to miss our 32nd Varsity National LifeSmarts Championship in Orlando, FL, April 15-18, 2026! Junior Varsity State Champion teams will compete virtually in the 3rd Annual Virtual Junior Varsity National LifeSmarts Championship, May 6-7, 2026.

Varsity and Junior Varsity Competition State Qualifier Topic Quizzes and New Practice Quizzes Now Open

Five new topic practice quizzes on each LifeSmarts topic are now available for all teams. Check your [state's LifeSmarts page](#) for the dates by which state competition topic quizzes must be completed by to qualify your team for your State Varsity or Junior Varsity LifeSmarts Championship! Please contact [us](#) with any questions.

November [TeamSmarts](#) Challenge

This month's TeamSmarts quiz features Consumer Rights & Responsibilities. Open now **through November 30 at 11:55 PM EST**. Top-scoring JV, Varsity, 4-H, BPA, FBLA, FCCLA, and SkillsUSA teams each win \$100!

October TeamSmarts Winners

Congratulations to our October Personal Finance winners! Each of these teams has earned a \$100 cash prize!

Junior Varsity: LMHS Lightning JV, Litchville-Marion High School, Marion, ND

Varsity: Complicated, Pine Grove Area School District, Pine Grove, PA

4-H: Gordon County 4-H Varsity, Georgia 4-H, Calhoun, GA

BPA: St Regis Grosenbaugh/Sansom, St. Regis High School, St. Regis, MT

FBLA: FMS FBLA (25-26), Francis Marion School, Marion, AL

FCCLA: JCHS FCCLA-Varsity, Junction City High School, Junction City, KS

SkillsUSA: Delcastle, Delcastle Technical High School, Wilmington, DE

Staying Safe from Online Harm: Special TeamSmarts Quiz Winners

Congratulations to ALL the teams who participated! Winners are:

Junior Varsity: Nedrose JV Sullivan/Kowitz, Nedrose Public School, ND

Varsity: Larimer County 4-H Varsity Team, Colorado 4-H, CO

4-H: Varsity Columbia County 4-H, Georgia 4-H, GA

BPA: BPA_Ohio_HuberCaldwell, Ohio Hi Point Career Center, OH

FBLA: VPHS FBLA2526 Team, Villa Park High School, CA

FCCLA: Bartlett FCCLA, Bartlett High School, TX

Sweepstakes: The Money Hounds, Litchville-Marion High School, ND

Information regarding your cash prizes and the opportunity to earn additional prize money is on the way to you.

LifeSmarts SkillsUSA Quiz Bowl Preparatory Quiz Winners

We had significant participation in the LifeSmarts SkillsUSA Preparatory Quiz. The two high-scoring teams earn \$100 cash prizes. Congratulations to:

Delcastle SkillUSA QB. DE and The_Spartan_Inquizition SkillUSA QB, Varsity, CA



LifeSmarts LEAP Mentoring / Q & A Sessions for Teams

Want to crush LifeSmarts this year? The [LifeSmarts LEAP team](#) has your back! We're hosting Zoom mentoring sessions to help your team get the hang of LifeSmarts, pick up pro tips, and get the inside scoop on how to succeed in the competition. Whether you're brand new or just want to level up your game, this is your chance to ask questions, learn from experienced LifeSmarts teen mentors, and boost your confidence. Plus, it's a great way to connect with other LifeSmarts friends and teams!

Don't miss out—Sign up here: <https://www.surveymonkey.com/r/23F78D3>.

LifeSmarts / FBLA Fall Challenge Closes Friday, November 7!

Attention FBLA teams! The Fall LifeSmarts / FBLA Challenge is open **until 11:55 PM on Friday, November 7**. The team adviser (coach) registers, then creates a team with two registered students. These teams of two 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. The top twelve teams (from different states) advance to the Finals at the FBLA National Leadership Conference in San Antonio, TX, next July. Learn more [here](#). Feel free to contact [us](#) if you need help or have any questions.

FCCLA / LifeSmarts Knowledge Bowl Fall TeamSmarts Qualifier Quiz Closes 11/21

FCCLA teams competing in the FCCLA / LifeSmarts Knowledge Bowl must complete the online FCCLA / LifeSmarts Fall TeamSmarts NLC Qualifier Quiz by 11:55 PM on **November 21**. All teams that wish to compete should register now at [LifeSmarts](https://www.lifesmarts.org). Advisers, visit [this page](#) for additional information. 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 excellent information. Feel free to [contact us](#) with any questions you have.

SkillsUSA Health & Safety Challenge – Closes 11/30

LifeSmarts is offering a special competition, complete with prize money, for SkillsUSA Health Knowledge Bowl teams. Teams of four SkillsUSA Health Knowledge Bowl members will compete against other SkillsUSA teams to test their knowledge in the LifeSmarts SkillsUSA Health & Safety Challenge. The competition is great practice for the SkillsUSA Health Knowledge Bowl. Open now, the quiz must be completed **by 11:55 PM on November 30**. SkillsUSA Health Knowledge Bowl teams take an online Health & Safety quiz consisting of 50 multiple-choice questions. The top-scoring teams in the competition will earn cash prizes! Learn more [here](#) or contact [LifeSmarts](https://www.lifesmarts.org).



COMMUNICATE

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

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 as a Wild Card Champion team to compete 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 to design an educational PowerPoint, Prezi, Google Slides, or Canva presentation, complete with a script, on a suggested LifeSmarts topic. Visit this [page](#) for the [Information Sheet](#) and the application. What are you waiting for? Applications are open now – December 5th! Apply today!

New LifeSmarts Sizzle Video Contest – Due January 15

Bring the energy! Share the excitement! Show the world what makes LifeSmarts sizzle! The 2026 LifeSmarts Sizzle Video Contest invites teams and individuals to create a short, high-energy LifeSmarts Sizzle Video (also called a hype video) that promotes LifeSmarts in an exciting and memorable way. Videos should make viewers feel the energy, fun, teamwork, and learning that LifeSmarts brings to teens everywhere. Your mission: Make people want to be a part of LifeSmarts after watching your video! Videos should tell a story, capture the excitement, and highlight what makes LifeSmarts unique.

Top videos receive cash prizes! Complete entry information and contest rules are available [here](#). Entries are due **at 11:55 PM on January 15, 2026**.

New Resource Page for Starting a LifeSmarts Club or Team at Your School

We have many successful LifeSmarts coaches/advisers who conduct LifeSmarts in a

class or club setting. In many cases, school leadership (Principals, Superintendents, School Board, etc.) can provide stipends to educators who serve as Club Advisers. Having a separate LifeSmarts Club can help when seeking approval/support for additional travel permissions, such as attending /competing in the FCCLA National Leadership Conference and the National LifeSmarts Championship. This page features resources to help educators and advisers create their own LifeSmarts Club, LifeSmarts "Quiz Bowl" Team, or simply gain support for LifeSmarts fundraisers or other needs. Access these resources [here](#). Please let us know how we can help you.

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.

STAY IN CONTACT

Be sure to check the updated LifeSmarts Calendar for important deadlines, state championship dates, and special challenges. Follow LifeSmarts on social media for new content all month long. Questions? Contact us at <https://lifesmarts.org/>

Have a great month, everyone!

The LifeSmarts Team

[Contact us with any questions!](#)



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