



LifeSmarts
Learn it. Live it.

2026 - 2027 VOCABULARY

Week 1 - Digital Health and Wearables

(What Your Devices Can - and Can't - Tell You)

Baseline: Your normal measurements over time, used as a point of comparison to identify meaningful changes in your health.

Biometric Data: Physical measurements collected by a device, such as heart rate, body temperature, or sleep patterns.

Data Privacy: The protection and responsible handling of personal information collected by digital devices.

FDA Clearance: Authorization showing that a medical device has met FDA requirements for its intended use.

Heart Rate Variability (HRV): The variation in time between heartbeats, often used as an indicator of recovery, stress, and overall health.

Medical Device: Equipment intended to diagnose, monitor, prevent, or treat a medical condition.

Resting Heart Rate (RHR): The number of times your heart beats per minute while your body is at rest.

Sensor: A component that detects or measures physical changes, such as movement, light, or heart rate.

Wearable Technology: Electronic devices worn on the body that collect health, fitness, or activity data.

Wellness Device: A product designed to support general health or fitness but not intended to diagnose or treat disease.

Week 2 - Emergency Preparedness

(Building Skills to Stay Safe in Any Crisis)

Disaster Supply Kit: A collection of essential supplies, such as food, water, medications, and flashlights, that can help you stay safe during an emergency.

Emergency Alert System (EAS): A national public warning system that delivers emergency information through television, radio, and other communication channels.

Emergency Contact: A person designated to be notified if you are injured or involved in an emergency.

Family Communication Plan: A plan that helps family members know how to contact one another and where to meet if they become separated during an emergency.

Federal Emergency Management Agency (FEMA): The U.S. government agency that helps communities prepare for, respond to, recover from, and reduce the impact of disasters.

Go Bag: A portable bag packed with essential supplies that can be quickly taken during an evacuation.

NOAA Weather Radio: A nationwide radio service that broadcasts official weather forecasts, watches, warnings, and emergency information 24 hours a day.

Power Bank: A portable rechargeable battery that provides backup power for phones, tablets, and other electronic devices during an outage or emergency.

Ready.gov: The official U.S. government website that provides information and resources to help people prepare for emergencies and disasters.

Wireless Emergency Alerts (WEA): Emergency messages sent by authorized government agencies directly to compatible cell phones during serious threats, such as severe weather or AMBER Alerts.

Week 3 - Heart Health

(Recognizing Sudden Cardiac Arrest and Saving Lives)

Arrhythmia: An abnormal heart rhythm that can interfere with the heart's ability to pump blood effectively.

Automated External Defibrillator (AED): A portable device that analyzes the heart's rhythm and can deliver an electric shock to help restore a normal heartbeat.

Cardiac Chain of Survival: A series of emergency actions—including calling 911, performing CPR, using an AED, and providing advanced medical care—that improves survival after sudden cardiac arrest.

Cardiac Screening: A medical evaluation used to identify heart conditions that may increase the risk of sudden cardiac arrest.

Defibrillation: The use of an electric shock to restore a normal heart rhythm during certain cardiac emergencies.

Family History: Information about health conditions that have affected close relatives and may increase a person's risk of inherited diseases.

Heart Attack: A medical emergency that occurs when blood flow to part of the heart is blocked, damaging heart muscle.

Heart Rhythm: The regular pattern of heartbeats that allows the heart to pump blood effectively.

Sudden Cardiac Arrest (SCA): A life-threatening emergency in which the heart suddenly stops beating effectively, causing the person to collapse and lose consciousness.

Syncope: A temporary loss of consciousness, or fainting, caused by a sudden decrease in blood flow to the brain.

Week 4 - Sun Safety

(Understanding Your Options for UV Protection)

Bemotrizinol: A broad-spectrum sunscreen ingredient approved for use in U.S. sunscreens in 2026 that protects against both UVA and UVB rays.

Broad-Spectrum Sunscreen: A sunscreen that protects the skin from both UVA and UVB radiation.

Chemical Sunscreen: A sunscreen that uses chemical UV filters to absorb ultraviolet (UV) radiation before it can damage the skin.

G.R.A.S.E.: An FDA designation meaning an ingredient is **Generally Recognized as Safe and Effective** when used as directed.

Melanoma: The most serious type of skin cancer, often linked to excessive exposure to ultraviolet (UV) radiation.

Mineral Sunscreen: A sunscreen that uses mineral UV filters to reflect and scatter ultraviolet (UV) radiation away from the skin.

Photosensitivity: Increased sensitivity to sunlight caused by certain medications, medical conditions, or skin products.

Reapplication: The process of applying sunscreen again after a period of time or after swimming, sweating, or towel drying.

Sunscreen Monograph: An FDA regulation that establishes the ingredients, labeling, and other requirements for over-the-counter sunscreen products.

UV Index: A daily forecast that measures the expected strength of ultraviolet (UV) radiation from the sun.

Week 5 - Supplements and Health Claims

(Separating Facts from Marketing Hype)

Bioavailability: How well and how quickly the body absorbs and uses a nutrient or ingredient.

Clinical Trial: A research study involving volunteers that evaluates the safety or effectiveness of a product or treatment.

Dietary Supplement: A product intended to add nutrients or other ingredients to the diet, such as vitamins, minerals, herbs, or probiotics.

Efficacy: How well a product or treatment works when used as intended.

Evidence-Based: Supported by reliable scientific research rather than opinions, testimonials, or marketing claims.

FDA Disclaimer: A statement explaining that the FDA has not evaluated certain claims made about a dietary supplement.

Placebo Effect: A change in symptoms caused by a person's expectations rather than the treatment itself.

Structure/Function Claim: A statement describing how a supplement supports the normal structure or function of the body without claiming to treat a disease.

Third-Party Testing: Independent evaluation of a product to verify its ingredients, quality, or purity.

United States Pharmacopeia (USP) Verification: A certification showing that a dietary supplement has been independently tested for quality, purity, and manufacturing standards.

Week 6 - Financial Wellness

(Building Healthy Money Habits)

Cash Flow: The movement of money coming into and going out of your finances over time.

Cash Reserve: Money set aside to cover unexpected expenses or financial emergencies.

Financial Literacy: The knowledge and skills needed to make informed financial decisions.

Financial Wellness: A state of having healthy money habits that support long-term financial stability and well-being.

Lifestyle Inflation: The tendency to increase spending as income increases instead of saving or investing more.

Money Mindset: The beliefs and attitudes that influence how a person earns, spends, saves, and manages money.

Net Worth: The value of what you own minus what you owe.

Savings Rate: The percentage of your income that you regularly save.

Spending Plan: A plan for how income will be used to cover expenses, savings, and financial goals.

Value-Based Spending: Spending money on the people, activities, and goals that matter most to you.

Week 7 - Credit Scores

(Understanding the Numbers that Shape Your Financial Future)

Credit Mix: The variety of credit accounts you have, such as credit cards, auto loans, or mortgages.

Credit Utilization: The percentage of your available revolving credit that you are currently using.

Creditworthiness: A measure of how likely you are to repay borrowed money on time.

FICO® Score: A credit scoring model widely used by lenders to help evaluate credit risk.

Hard Inquiry: A credit check related to a credit application that may affect your credit score.

Length of Credit History: The amount of time your credit accounts have been open.

New Credit: The opening of new credit accounts or multiple recent credit applications, which may temporarily lower your credit score.

Payment History: A record of whether you have paid your bills on time.

Soft Inquiry: A credit check that does not affect your credit score, such as checking your own credit.

VantageScore®: A credit scoring model developed by the three major credit bureaus as an alternative to FICO®.

Week 8 - Starting a Business

(What Every Young Entrepreneur Needs to Know)

1099 Form: A tax form used to report income earned outside of traditional employment.

Bookkeeping: The process of recording and organizing a business's financial transactions.

Business Deduction: A qualified business expense that may reduce taxable business income.

Expense: A cost incurred to operate a business or earn income.

Intellectual Property: Creations of the mind, such as inventions, logos, designs, or original works, that are protected by law.

Limited Liability Company (LLC): A business structure that helps protect an owner's personal assets from many business debts and legal claims.

Profit: The money a business earns after subtracting its expenses from its revenue.

Revenue: The total income a business receives from selling goods or services before expenses are deducted.

Self-Employment Tax: Taxes paid by self-employed individuals to help fund Social Security and Medicare.

Sole Proprietorship: A business owned and operated by one person that is not legally separate from its owner.

Week 9 - Taxes

(Understanding Paychecks, Filing and Financial Responsibilities)

Filing Status: A taxpayer's classification used to determine tax filing requirements and tax rates.

Form W-2: A tax form showing an employee's annual wages and taxes withheld by an employer.

Form W-4: A form employees complete to help employers determine how much federal income tax to withhold from their paychecks.

Gross Pay: The total amount earned before taxes and other deductions are withheld.

Pay Stub: A record that shows an employee's earnings, deductions, and net pay for a pay period.

Refund: Money returned to a taxpayer after paying more taxes than required.

Standard Deduction: A fixed amount that eligible taxpayers can subtract from their taxable income.

Tax Liability: The total amount of tax a person owes to a government.

Taxable Income: The portion of income that is subject to taxation after eligible adjustments and deductions.

Withholding: The amount of money an employer deducts from a paycheck to pay taxes on an employee's behalf.

Week 10 - Voting

(Being an Informed Voter)

Early Voting: The opportunity to vote before Election Day at designated locations or by approved methods.

Election Misinformation: False or misleading information intended to confuse or influence voters.

General Election: An election in which voters choose among candidates or decide ballot measures.

Initiative: A process that allows citizens to propose laws or constitutional amendments for voters to consider.

Mail-In Voting: A voting method that allows eligible voters to cast a ballot by mail.

Nonpartisan: Not affiliated with or supporting a particular political party.

Primary Election: An election used to choose a political party's candidates for the general election.

Provisional Ballot: A ballot used when a voter's eligibility must be verified before the vote can be counted.

Sample Ballot: A copy of the official ballot that allows voters to review candidates and measures before voting.

Voter Guide: A publication or website that provides information about candidates, ballot measures, and the voting process.

Week 11 - Safe Ticket Buying

(Avoiding Scams and Buying with Confidence)

Digital Ticket: An electronic ticket that is stored on a smartphone or other digital device.

Dynamic Pricing: A pricing method in which ticket prices change based on demand.

Face Value: The original price of a ticket before additional fees or resale markups.

Official Vendor: A business authorized to sell tickets for an event.

Purchase Protection: A policy or service that may help buyers recover money if eligible purchases are fraudulent or not delivered.

Seller Verification: The process of confirming that a ticket seller is legitimate before making a purchase.

Service Fee: An additional charge added to the cost of a ticket for processing or other services.

Ticket Scalping: The practice of buying tickets with the intent to resell them, often at a higher price.

Ticket Transfer: The process of securely sending a digital ticket from one person to another.

Verified Resale: A ticket resale program that verifies tickets before they are sold to another buyer.

Week 12 - Data Privacy and Digital Footprints

(Protecting Your Personal Information Online)

App Permissions: Settings that determine what information or features an app can access on your device.

Behavioral Advertising: Advertising based on a person's online activities, interests, and browsing behavior.

Browser Fingerprinting: A tracking technique that identifies a device using the unique characteristics of its web browser.

Data Broker: A company that collects, combines, and sells personal information from multiple sources.

Data Deletion: The process of removing personal information from a company's records when permitted by law.

Data Minimization: The practice of collecting only the personal information needed for a specific purpose.

Digital Fingerprinting: A method of identifying a device or user based on unique technical characteristics collected from digital activity.

Location Tracking: The collection of information about a device's geographic location over time.

Metadata: Information that describes other data, such as when, where, or how a photo, file, or message was created.

Tracking Pixel: A tiny, often invisible image or code used to collect information about online activity.

Week 13 - Mail and Shipping

(Understanding Your Options and Rights)

Carrier: A company or organization that transports mail or packages from one location to another.

Claim: A formal request for compensation when a package is lost, damaged, or delayed under eligible conditions.

Delivery Confirmation: A service that verifies a package was delivered to its destination.

Delivery Guarantee: A promise by a shipping company to deliver a package within a specified timeframe or provide a remedy if it does not.

Flat Rate Shipping: A shipping option that charges one price regardless of package weight, within size limits.

Insured Mail: A shipping service that provides financial protection if an eligible package is lost, damaged, or stolen.

Porch Piracy: The theft of packages after they have been delivered to a home or business.

Signature Confirmation: A service requiring a recipient's signature before a package is considered delivered.

Tracking Number: A unique number used to monitor a package's progress during shipping.

Weight-Based Pricing: A shipping method in which shipping costs are based primarily on a package's weight.

Week 14 - Fraud and AI:

(Protecting Yourself from AI-Driven Scams)

AI-Powered Scam: A fraudulent scheme that uses artificial intelligence to make scams more convincing or difficult to detect.

Behavioral Biometrics: Technology that analyzes how a person interacts with a device, such as typing or swiping patterns, to help verify identity.

Credential Theft: The theft of usernames, passwords, or other login information used to access online accounts.

Fraud Bot: An automated program that uses artificial intelligence to communicate with or deceive potential victims.

Identity Verification: The process of confirming that a person is who they claim to be.

Liveness Detection: Technology that helps determine whether a biometric scan is from a real person rather than a photo, video, or fake image.

Spoofing: The act of pretending to be a trusted person, organization, website, phone number, or email to deceive others.

Synthetic Identity: A fake identity created by combining real and fictional personal information.

Voice Cloning: The use of artificial intelligence to create speech that sounds like a specific person's voice.

Website Cloning: The creation of a fake website that closely imitates a legitimate one to steal personal or financial information.

Week 15 - Life After High School

(Choosing the Path That's Right for You)

Career Path: A series of education, training, and work experiences that help a person reach career goals.

Certificate Program: A short-term educational program that prepares students for a specific job or skill.

Community College: A two-year college that offers associate degrees, certificates, and transfer opportunities.

Industry Certification: A credential that demonstrates a person's knowledge or skills in a specific profession or industry.

Microcredential: A short, focused credential that verifies mastery of a specific skill or competency.

Registered Apprenticeship: A structured training program that combines paid work experience with classroom instruction and meets government or industry standards.

Return on Investment (ROI): A comparison of the costs and expected benefits of an education, training program, or financial decision.

Skilled Trades: Careers that require specialized technical skills and hands-on training, such as electricians, plumbers, welders, and HVAC technicians.

Stackable Credential: A certificate or credential that can build toward additional education or career advancement.

Work-Based Learning: Educational experiences that combine classroom instruction with real-world work experience.

Week 16 - Staying Safe from Online Harm

(Navigating the Digital World Responsibly)

Catfishing: Pretending to be someone else online to trick people into talking or sharing personal information.

Coercion: Persuading someone to do something by using force or threats.

Digital Boundaries: The limits you set for how you interact, share information, and engage with others online to protect your privacy, safety, and well-being.

Digital Citizenship: Making smart, safe, and responsible choices when using the internet, social media, and other digital tools.

Generative AI: A type of artificial intelligence that can create new pictures, words, or videos by learning from things it has seen before.

Grooming: When a predator builds trust with someone to trick or pressure them into doing things they wouldn't normally do.

Help-Seeking: Recognizing when you need support and knowing how to ask a safe adult or organization for help with online safety concerns.

Manipulation: Using tricks, pressure, or lies to control or influence someone for personal gain.

Online Predator: Someone who uses the internet to trick, pressure, or take advantage of others, especially kids and teens.

Sextortion: A crime that involves perpetrators threatening to distribute private or sensitive material if a victim does not comply with certain demands, like providing sexual material or favors, or money.

Week 17 - Digital Well-Being and Social Media Design

(Understanding How Apps Compete for Your Attention)

Algorithm: A set of rules or calculations that determines which content, videos, or posts are shown to users.

Algorithmic Feed: A personalized stream of content selected by algorithms based on a user's activity and interests.

Attention Economy: A business model in which companies compete to capture and monetize people's attention.

Autoplay: A feature that automatically starts the next video or piece of content without user input.

Dark Pattern: A design feature that encourages users to make choices they might not otherwise make.

Doomscrolling: Continuously scrolling through negative or endless online content, often longer than intended.

Infinite Scroll: A design feature that continuously loads new content as a user scrolls.

Personalization: The process of tailoring content, advertisements, or recommendations based on a user's interests or behavior.

Push Notification: An alert sent to a device to encourage a user to return to an app or website.

Variable Reward: An unpredictable reward, such as likes or notifications, that encourages repeated checking and engagement.

Week 18 - El Nino

(Understanding Extreme Weather)

Atmospheric Pressure: The force exerted by the weight of the air, which influences weather patterns and storms.

Drought: A prolonged period of unusually low rainfall that can lead to water shortages.

El Niño: A climate pattern in which unusually warm Pacific Ocean waters influence weather around the world.

Floodplain: An area of land next to a river or stream that is likely to flood during periods of heavy rainfall.

Jet Stream: A fast-moving current of air high in the atmosphere that helps steer weather systems.

La Niña: A climate pattern in which unusually cool Pacific Ocean waters influence weather around the world.

Ocean Currents: Continuous movements of ocean water that help distribute heat around the Earth.

Sea Surface Temperature: The temperature of the ocean's surface, which plays an important role in weather and climate.

Severe Weather: Dangerous weather conditions such as hurricanes, floods, tornadoes, heat waves, or severe storms.

Weather Pattern: The typical arrangement and movement of weather conditions over a region over time.

Week 19 - Ticks and Tick-Borne Diseases

(Climate Change and Public Health)

Blacklegged Tick: A species of tick that can transmit Lyme disease and other illnesses.

Host: A person or animal on which a tick feeds.

Life Cycle: The series of stages an organism goes through as it grows and reproduces.

Lyme Disease: A bacterial illness spread through the bite of certain infected ticks.

Pathogen: A microorganism, such as a bacterium, virus, or parasite that can cause disease.

Range Expansion: The spread of a species into new geographic areas where it was not commonly found before.

Tick Habitat: Areas where ticks commonly live, including tall grass, brush, leaf litter, and wooded areas.

Tick Removal: The proper process of removing an attached tick using fine-tipped tweezers as soon as possible.

Vector: An organism that carries and spreads disease-causing pathogens from one host to another.

Vector-Borne Disease: An illness transmitted through the bite of an infected animal or insect, such as a tick or mosquito.

Week 20 - Green Consumerism

(Buying for a Better Planet)

Biodegradable: Able to break down naturally into simpler substances through the action of living organisms.

Eco-Label: A certification or symbol indicating that a product meets specific environmental standards.

Green Consumerism: Choosing products and services based in part on their environmental impact.

Green Marketing: Promoting products by emphasizing their environmental benefits.

Greenwashing: Making false, misleading, or exaggerated environmental claims about a product or company.

Life Cycle: The stages of a product from raw material extraction and manufacturing to use and disposal.

Recyclable: Capable of being collected, processed, and made into new products.

Sustainable Sourcing: Obtaining materials in ways that help protect natural resources and ecosystems.

Third-Party Certification: Independent verification that a product or company meets established environmental or other standards.

Transparency: Providing clear, accurate, and truthful information so consumers can make informed decisions.

Week 21 - Energy Conservation and Efficiency

(Making Smart Choices About Energy Use)

Demand Response: Programs that encourage consumers to reduce electricity use during periods of high demand.

Energy Audit: An evaluation of how energy is used in a home or building to identify opportunities to improve efficiency.

Energy Efficiency: Using less energy to perform the same task or provide the same service.

ENERGY STAR®: A government-backed certification that identifies products meeting energy efficiency standards.

Insulation: Materials that reduce the transfer of heat to improve a building's energy efficiency.

Phantom Load: Electricity used by devices that continue drawing power even when turned off or in standby mode.

Smart Thermostat: A programmable thermostat that automatically adjusts heating and cooling to improve comfort and energy efficiency.

Standby Power: Electricity consumed by electronic devices while they are turned off but remain plugged in.

Time-of-Use Pricing: An electricity pricing system in which rates vary depending on the time of day energy is used.

Battery Storage: Systems that store electricity for later use, helping balance energy supply and demand.

Week 22 - The Stock Market

(Understanding Investing and Wealth Building)

Compound Growth: The process of earning returns on both the original investment and previously earned returns.

Dollar-Cost Averaging: Investing the same amount of money at regular intervals regardless of market prices.

Employer Match: Money an employer contributes to an employee's retirement account based on the employee's own contributions.

Fractional Shares: Portions of a share of stock that allow investors to buy less than one full share.

Investment Risk: The possibility that an investment could lose value or earn less than expected.

Market Index: A measurement that tracks the performance of a group of stocks, such as the S&P 500.

Passive Investing: An investment strategy that seeks to match the performance of a market index rather than actively selecting individual investments.

Roth IRA: A retirement account that allows eligible individuals to invest after-tax money and withdraw qualified earnings tax-free in retirement.

Time Horizon: The length of time an investor expects to keep money invested before needing it.

Total Return: The overall gain or loss on an investment, including changes in value and any income received.

Week 23 - The Home Buying Process

(What Every Future Homeowner Should Know)

Amortization: The process of gradually paying off a loan through scheduled payments of principal and interest.

Appraisal: A professional estimate of a property's market value.

Closing Costs: Fees and expenses paid when completing a home purchase in addition to the purchase price.

Debt-to-Income Ratio (DTI): The percentage of a person's monthly income that goes toward paying debts.

Earnest Money: A deposit showing a buyer's serious intent to purchase a home.

Escrow: A process in which a neutral third party temporarily holds money or documents until the conditions of a sale are met.

Home Inspection: A professional evaluation of a home's condition before the purchase is completed.

Mortgage Preapproval: A lender's estimate of how much a qualified buyer may be able to borrow for a home.

Principal: The amount of money originally borrowed on a loan, excluding interest.

Title Search: A review of public records to confirm property ownership and identify legal claims or liens before a sale.

Week 24 - AI Literacy

(Using Generative AI Responsibly)

AI Hallucination: A response generated by AI that sounds convincing but contains incorrect or fabricated information.

AI Literacy: The ability to understand, evaluate, and use artificial intelligence responsibly and effectively.

Attribution: Giving credit to the original source of information, ideas, or creative work.

Bias: A tendency for an AI system to produce unfair or unbalanced results because of the data it was trained on.

Human Oversight: The practice of having people review, evaluate, and make final decisions about AI-generated content.

Large Language Model (LLM): A type of artificial intelligence trained on large amounts of text to understand and generate human language.

Prompt Engineering: The practice of writing clear, specific instructions to help an AI produce better results.

Source Verification: The process of confirming that information is accurate by checking reliable sources.

Synthetic Media: Images, audio, video, or text created or significantly altered using artificial intelligence.

Transparency: Being open about when and how artificial intelligence has been used to create or assist with content.

Week 25 - Maslow's Hierarchy of Needs

(Understanding Human Motivation in a Changing World)

Belonging: The human need for friendship, acceptance, and meaningful relationships with others.

Esteem: The need for confidence, achievement, respect, and recognition.

Growth Mindset: The belief that abilities and skills can improve through effort, learning, and persistence.

Intrinsic Motivation: The desire to do something because it is personally rewarding or meaningful.

Maslow's Hierarchy of Needs: A theory suggesting that people are motivated by a progression of needs, from basic survival to personal growth.

Physiological Needs: Basic human needs for survival, including food, water, shelter, sleep, and air.

Safety Needs: The need for personal security, health, financial stability, and protection from harm.

Self-Actualization: The desire to reach one's full potential and pursue personal growth.

Self-Care: Actions people take to support their physical, mental, and emotional well-being.

Social Connection: Positive relationships and interactions that provide support, belonging, and a sense of community.