

LifeSmarts A Program of the National Consumers League

coach's guide

www.lifsmarts.org

Instructions & Competition Format • Coaching Tips & Sample Questions



Support for LifeSmarts

Community-minded businesses, associations, organizations, government agencies, labor unions, and individuals provide the financial support to make LifeSmarts possible. National contributors to date in 2007 include:

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Praise for LifeSmarts

I love going against the best and smartest teenagers from around the country.



The activities in the semifinal and finals really tested your consumer smarts.



The questions were pretty hard, but I survived!



My kids really enjoy it, and they are learning at the same time — WOW!!



My students and I enjoyed the LifeSmarts experience tremendously. They are already preparing for next year.



The officials were great!

For more images from past competitions, visit www.lifesmarts.org.

LifeSmarts Can Help

Teenagers Are Consumers

American teenagers spent \$179 billion of their own money in 2006, an average of more than \$107 per week, per teenager. Not only do teens spend their own money, they direct billions of dollars in household spending by parents and caregivers, as well. Yet most teenagers lack the skills and knowledge to evaluate risks and opportunities and make informed decisions in today's marketplace. Stronger literacy skills and better knowledge about technology, consumer rights and responsibilities, personal finance, health and safety, and the environment can help to ensure that teenagers make good choices. Schools, teachers and adult mentors who want to provide students with practical, real-world skills don't always know where to start.

LifeSmarts Can Help

To address this need the National Consumers League provides the LifeSmarts consumer education program. Available free to all teens in grades 9-12 throughout the United States, and with an expanding middle school program for students in grades 6-8, LifeSmarts builds consumer literacy by combining uniquely broad content with an innovative national championship competition.

Students Enjoy Learning

Adinna Subotnik, a former team captain from Pennsylvania, said that thanks to LifeSmarts she now knows more than her parents do about consumer issues. Said Subotnik, "I always say, 'Oh, I knew that, that's a LifeSmarts question.'" Fellow student Ben Stevenson, a captain from Washington, echoed this, saying "It's fun to win, it's fun to play, but the true victory is all of us knowing our stuff about consumer information and the workplace and economics."

Coaches Tell Us It Works

Asked to sum up their LifeSmarts experience, coaches responding to the 2007 LifeSmarts survey had this to say:

LifeSmarts arms students with knowledge that will be 100% relevant to their lives as adults. And the students know that, and feel more confident about their decisions and their futures.

LifeSmarts has given my students pride in their academic abilities, which has spread throughout the whole school. That's something, as a teacher, I strive for everyday. Thank you, LifeSmarts.

This is the best way to learn the real world requirements for navigating one's way through life skills. LifeSmarts is the 'what is it, how does it work, who controls it, where does one get help, when should you be concerned about it, why it's important' all around guide to survival in our complex society.

LifeSmarts has been a challenging experience since we first got involved. LifeSmarts team members end up with a wealth of consumer knowledge, and I enjoy seeing them use LifeSmarts information in their other classes and in their daily lives. LifeSmarts is definitely making smart consumers of our teenagers.

Join Us

"LifeSmarts is a wonderful program that gives students an opportunity to learn, to compete, and to enjoy interaction with a diverse group of their peers from their state and across the country," said Lisa Hertzberg, director of the program for the National Consumers League. "The competition gets better every year. We expect to see more students competing, more states involved, and more kids learning what it takes to be smart consumers. Come join the fun by starting a team or donating time or resources!"

What is LifeSmarts?

LifeSmarts... the ultimate consumer challenge is an educational opportunity that develops the consumer and marketplace knowledge and skills of teenagers in a fun way and rewards them for this knowledge. The program complements the curriculum already in place in high schools and can be used as an activity for classes, groups, clubs, and community organizations. It is free and open to all teens in grades 9-12, and the new Junior Varsity program targets 6-8 grade students. Teams begin online, where students can use the many resources available at www.lifesmarts.org. When they are ready to compete online, they take a series of three 20-question quizzes. In-person LifeSmarts competitions are run as game-show style matches. Teams of four to five teens compete in state matches with the state winners going to the national competition to vie for the national LifeSmarts title. LifeSmarts is a program of the National Consumers League.

“I was impressed by the young people’s knowledge of consumer, health, high tech and financial management issues. I think all of the young people who competed over the weekend made their states proud and will be savvy consumers who have the knowledge to avoid consumer pitfalls many people face.”

**Florida Agriculture and
Consumer Services
Commissioner
Charles H. Bronson**

LifeSmarts continues to grow each year, with more and more young people participating and learning important marketplace skills that will last them a lifetime. It is a national program, and winning teams come from all across the nation, representing urban and rural areas, and young people and coaches with diverse backgrounds and interests. Competition is only part of the fun. Participants meet new friends, have an opportunity to travel to different parts of their state and country, meet important professionals, win prizes, and visit historic and cultural sites. LifeSmarts builds the whole person. It’s fun, challenging, and exciting. We hope that this is the year you will get involved!

What Does LifeSmarts Teach Teens?

LifeSmarts is a flexible classroom or group activity that teaches teens to be smart and responsible consumers and citizens. The content and competition questions focus on five key areas of consumer knowledge that teens need to know to function effectively in today’s marketplace. These areas are:

- Personal Finance
- Health & Safety
- Environment
- Technology
- Consumer Rights & Responsibilities

In addition to the important information and knowledge that participants gain, they also develop teamwork, self-esteem, verbal communication skills, leadership abilities, and have fun in the process. LifeSmarts changes behavior toward better decision-making and better use of money and resources. It provides teens with a good understanding of their consumer rights and responsibilities. Because many teens begin work during high school, LifeSmarts helps them understand workplace

protections, too. It teaches them to spot and avoid frauds and scams and to make smart choices. Brochures, booklets, videos, teaching guides, textbooks, Web sites, and other educational resources provided by governmental agencies, businesses, consumer groups, and trade associations are the source of this information that can easily be obtained by any consumer.

Who Can Participate?

The LifeSmarts Varsity program is open to all teens in grades 9-12. The participation of special needs students, exchange students, alternative schools, work study groups, home school groups, and community organizations is encouraged and welcomed. LifeSmarts is available throughout the United States, the District of Columbia, U.S. territories, and American military bases abroad. The program is completely accessible to students with disabilities.

The Junior Varsity Program serves middle school students in grades 6-8. The JV competitions will take place primarily online, with a growing number of states holding in-person state competitions.

Is LifeSmarts Available in My State?

LifeSmarts is available to teens in every state via the Internet-based competition. Check the list of state partners on the LifeSmarts Web site (www.lifesmarts.org) to get information about your state competition dates and to connect with your state's LifeSmarts link. State partner organizations are helpful sources of consumer information and plan and coordinate the in-person state finals. If your state is not listed, follow the instructions noted on the official LifeSmarts Web site.

How Does a Team Sign Up to Get Involved?

First, coaches should follow the directions given on the Web site, and provided here on page 8, to register and create teams. Players may register themselves. Check the LifeSmarts Web site for sign-up dates and information. Deadlines are different for every state. Teams must sign up and participate during the timeframe for their state's online competition.

Teams with qualifying scores will be invited to an in-person competition. Any player, alternate or coach traveling to compete in a LifeSmarts competition must return a signed individual permission and release form. The coach must also complete and return the organization permission and release form. These forms are available on the LifeSmarts Web site.

“[LifeSmarts] is truly one of the best programs around to help teach teenagers and their families the things that will be important to their future. Whether it's taxes and investments, health and safety, technology, the environment, or consumer issues, these young people are better prepared for the future because of LifeSmarts.”

Shelda R. Wilkens,
Florida Coach

“Many thanks to you from the Virginia LifeSmarts team! We have had a wonderful time in Orlando as we’ve participated in the LifeSmarts National Championship, and we appreciate the hard work, organization, and generosity that have allowed us to become a part of this unique and exciting event.”

Coach Paige Hawkins and the Members of Virginia’s 2003 LifeSmarts Champion Team: Laura Mooney, Anne Bowman, Carla Pool, Kristen Simonsen, and Portia Thelwell

“Young people and adults have a fun consumer adventure when participating in LifeSmarts. It’s a great consumer activity for all ages.”

Herb Weisbaum, Consumer Correspondent for NBC’s *Today Show*, question master at LifeSmarts nationals

Is There a Fee to Participate?

LifeSmarts is FREE. There is no fee or registration cost to participate in LifeSmarts. The students will need a few hours away from school and work for the state competition. If the team advances to the national competition, time away from school should not exceed two days. Travel costs may be provided by the state coordinator or funded in part by the team, school or organization.

When Are the Competitions Held?

Check the LifeSmarts Web site for specific registration dates and details for your state. Online competitions generally take place between September and February. In-person state competitions take place between November 1 and March 15 each year. The national competition is generally held in April in a major city.

When is LifeSmarts Available?

LifeSmarts is available throughout the school year. The Spring Training competition will be open March 1 through June 15 each year. This online-only competition was developed so that educators could use LifeSmarts during spring semester courses. Teams using the Spring Training site do not advance to state or national in-person competitions. Separate registrations for coaches and students are necessary to use the site. Students will register at: spring.lifesmarts.org and the Coach’s Corner is at: spring.lifesmarts.org/coaches. Registration begins March 1.

Who Operates the Program?

The National Consumers League, founded in 1899, is a national nonprofit organization that identifies, protects, represents, and advances the economic and social interests of consumers and workers through education and advocacy. NCL operates LifeSmarts and works in partnership with other nonprofit government and education groups in the states. State Attorneys General, Credit Union Foundations, JumpStart Coalitions, Federal Reserve Banks, Councils on Economic Education, Better Business Bureaus, Cooperative Extension Offices, and universities act as partner organizations to run state programs.

Who Provides the Questions?

NCL provides questions for all online, state, and national competitions, with topic area experts writing and reviewing to ensure accuracy.

The Role and Duties of a Coach

The coach is the adult team leader who is responsible for recruiting and preparing the players for competition. The coach is also responsible for getting permission and release forms signed and returned, keeping the team members and their parents and guardians informed, and chaperoning and traveling with the team to in-person competitions. Each team must have one adult as the primary coach. Adult co-coaches or alternate coaches are permitted and encouraged.

Why Be a Coach?

LifeSmarts is a great way for adults to demonstrate their commitment to consumer education and to teens. Being a coach is an opportunity to be a leader in your school or organization, teach students consumer life skills, and give them information needed in the “real” world. It also provides a coach with access to free and inexpensive educational resources and to a national network of consumer, business, and education leaders. There are also opportunities to travel and have fun.

How Do I Form and Prepare a Team?

It is up to each coach to determine the best way to get teenagers involved. Players can practice on the LifeSmarts Web site and register to compete during specified dates. Team members can volunteer or be recruited. LifeSmarts can be a classroom activity or something done in a small group. Check the LifeSmarts Web site for more ideas.

What Other Information Do I Need?

The staff of the National Consumers League and your state coordinator are available to answer questions and to provide suggestions to implement LifeSmarts in your school or organization. Get contact information for your state coordinator from the LifeSmarts Web site. LifeSmarts is designed to be a simple and fun program. The National Consumers League has additional low-cost resources available to make it easier for your team to prepare. See the order form on the inside back cover.

“LifeSmarts is consumer outreach for youth at its best. It’s a wonderful opportunity for young people to showcase their consumer knowledge and marketplace skills.”

Cynthia Lanphear,
Washington State LifeSmarts
Coordinator,
Office of the Attorney
General

“It is exciting to watch students enjoy learning. The whole concept of teaching consumer information with a game show format is so simple, yet very effective.”

Bernice Gendron,
New Jersey Coach

How Does the Competition Work?

LifeSmarts takes place in three phases. First, teams from each state will compete online in the Internet-based competition. Top-scoring teams advance to the in-person state competition. The state champions advance to the national competition. (In those states without a state coordinator, the top-scoring Internet team is invited to represent the state at nationals.)

The Internet Competition

State Coordinators set the dates for the online competitions. State online competitions are generally held between September and February. Coaches may register anytime after August 1 for the new Varsity or Junior Varsity program year. The online competition opens on the third Monday in September, and after that students may go online to register, take practice quizzes, and compete. Team members must compete during the timeframe set for their state's online program.

Students can use the LifeSmarts Web site to take practice quizzes, view their self-study links and other learning resources, and compete in their state's online competition. Coaches will find many learning resources on the site, and they can use the Coach's Corner to register, create teams, check student scores, check the status of a team, retrieve student user names and passwords, and more.

Using the Coach's Corner

The Coach's Corner is designed to help coaches more effectively navigate the LifeSmarts online program. Through the Coach's Corner you may register, create teams, check student scores, check the status of your team(s) within the state, retrieve student user names and passwords, and check to see how questions are being answered by all students competing this year.

Program	Coach's registration	Participant's registration
Varsity	http://start.lifesmarts.org/coaches	http://start.lifesmarts.org
Junior Varsity	http://middle.lifesmarts.org/coaches	http://middle.lifesmarts.org
Spring Training	http://spring.lifesmarts.org/coaches	http://spring.lifesmarts.org

Step 1: Coaches Register

Coaches must register once each program year.

Coaches may register at any time by following these steps:

1. **Go to the appropriate login page (see chart on page 8).**
2. Click on “Register as a Coach” on the top bar, or “Register Here” on the right-hand side of the screen underneath “Before you Begin.”
3. Fill in the registration form (coaches must do this once every year — after you have registered once you will “log in” next time).
4. When you have completed the form, click “Register.”
5. Congratulations! You are now successfully registered as a LifeSmarts coach for the current program year.
6. You will see a coach code that you should write down. This code will allow you to register one or more teams for the Internet competition.
7. You can register your team right after you register as a coach. Click on “sign in” if you want to do that now.

step 1

Step 2: Coaches Register Teams

After you have registered as a Coach, register your team(s) following these steps:

1. **Go to the appropriate login page (see chart on page 8).**
2. Log in with your first name, last name, and Coach Code (this was provided when you registered, and it was also emailed to you after you registered. If you have lost the code, click on “Retrieve code here” at the bottom of the right-hand blue box and it will be sent to you by email).
3. Click “Log In.”
4. Click on “Register Team” in the top light blue bar.
5. Complete the Team Registration form, and click “Submit Team.”
6. You will see a Team Code. You will get a new Team Code for each team that you register. It is a good idea to write this down.
7. Register as many teams as you'd like. When you are done registering teams, click on another feature of the Coach's Corner, or click “Log Out.”
8. The teams that you registered are now active.
9. Note to coaches: Players may register any time, and they will have access to the practice quizzes right away. They may begin competing on the third Monday in September, but only after you

step 2

register the team and provide them with the team name and team code. (Spring students may begin competing March 1.)

step 3

Step Three: Students Register

Practice quizzes are available at all times. Remember, the first time you use the site this year you will need to register. After you have registered, in subsequent visits you will log in. To take a practice quiz, follow these easy steps:

1. **Go to the appropriate login page (see chart on page 8).**
2. Look for “First Time? Register Here.” Click on “Register Here.” You will only need to do this once a year. (The next time you will look for “Returning? Login below,” where you will enter your User Name and Password.)
3. Select your state from the drop-down menu and click “Go.”
4. Complete the registration form. You will select a user name and password that you will use throughout the program year to access both the practice quizzes and the competition quizzes. It is a good idea to write them down. Your coach will have access to these if you forget them. When completing the form, remember that fields in red are required. When you are done click “Register Me.”
5. Review your information. If something is incorrect, click “Go Back” to make changes. If the information is correct, click “Save It.”
6. You will see a congratulatory message telling you that you are now registered with LifeSmarts.
7. Click on the purple bar that says, “Log in.”
8. Login using your user name and password. Click “Enter.”
9. When you register you will take a 15-question pre-test. After you finish the pre-test, you can begin using the practice quizzes. You will only take the pre-test once. Click on “Pre-Test Quiz.”
10. You’ll be asked the questions one at a time, and once you choose your answer a green button will appear that says, “Next Question.” Click on that button to move through the quiz.
11. When you are finished you will receive a score and you can review your correct and incorrect answers.

Step Four: Students Take Practice Quizzes

1. Go to the appropriate login page (see chart on page 8).
2. Fill in your User Name and Password and click “Enter.”
3. Click on “Take a Practice Quiz.”
4. Choose the level of difficulty you want, and click “Start Practice Quiz” to test your LifeSmarts with a 20-question quiz.
5. You’ll be asked the questions one at a time, and once you choose your answer a green button will appear that says, “Next Question.” Click on that button to move through the quiz.
6. When you are finished you will receive a score and you can review your correct and incorrect answers.
7. Click on “LifeSmarts Home” to take another practice quiz, view your self-study links, access the Tech Lab, or begin the competition.
8. Click on “Self Study Links” to see a list of links to help you brush up on topics you missed during the practice quiz.
9. When you are done using the LifeSmarts Web site, click “log out” so that no one else can access LifeSmarts using your user name and password.

step 4

Step Five: Students Compete Online

1. Go to the appropriate login page (see chart on page 8). If you have not already registered, see Step 3.
2. Enter your user name and password and click “Enter.”
3. Click “Join the Competition.”
4. Choose your team from the drop-down menu and enter your team code (you will get this from your teacher or coach). Click “Enter Competition.”
5. If you want to take Round 1 of the Competition Quiz, read the instructions, and click “Start Round 1.” There are 20 questions in each round. Remember that all online quizzes must be done individually. You should work independently to answer the quiz questions.
6. You’ll be asked the questions one at a time, and once you choose your answer a green button will appear that says, “Next Question.” Click on that button to move through the quiz.
7. After you successfully complete round 1, you will have the option to review the questions.

step 5

Tips for players



- Do not leave perishables out. Immediately date and refrigerate leftovers.
- Do your part to help the environment: Look for products in refillable, recyclable, and reusable containers to help ease the problem of solid waste.

- You may immediately start round 2. Or, if you prefer, you may come back and take round 2 another time. Just remember, you must complete all three rounds in order to qualify for your team. Teams with the highest-scoring players will advance to the state in-person competition (or directly to nationals in those states without state coordinators).
- When you are ready for round 2 you will get another 20 questions.
- After you successfully complete round 2, you may immediately start round 3. Or, if you prefer, you may come back and take round 3 another time.
- After you complete the three rounds you can see your score and how it compares to other students in your state and across the country.
- When you are done using the LifeSmarts Web site, click “log out” so that no one else can access LifeSmarts using your user name and password.
- Your team will be made up of qualifying players who complete all three levels of the online competition. Good luck!

Notes for Coaches

- The online LifeSmarts game is an individual pursuit. Please remind your players to work independently on each level of the Internet competition.
- Students receive a score for each 20-question quiz they complete. Each student will complete all three levels and achieve a cumulative score. You may access players’ scores, and may use this information and your own criteria in selecting your team.
- Players may take the competition quizzes at any time within the timeframe for your state’s online competition. For example, a student may take three quizzes in a row, or take one quiz per week over three weeks. It is up to you and the players.
- The quizzes are designed to get a little more challenging in each round, so encourage students to take their time.
- Any number of students may register on an online team. Four or five students comprise in-person teams.
- If you have at least four players who complete all three levels of the quiz, you will be able to create a team to compete at an in-person competition. Coaches with a large number of players competing under one online team will get a list of all qualifying students and they can use this to choose their in-person team members.
- A player can only play on one online team. If the player competes on more than one team, he or she will be disqualified.

- Your state coordinator determines the number of teams that will advance to the in-person state competition. To qualify for your state competition your team must have one of the highest scores. The team score is determined by averaging the top four players' scores.
 - In states without a state coordinator, the highest scoring online team will advance directly from the online competition to the in-person national competition. If necessary, NCL may host an additional level of online play to determine the state champion team.
 - Coaches may register as many teams as they wish and involve as many students as they'd like. For example, a high school family and consumer science teacher may sign up all of his students under one team, or create a separate team for each class he teaches. Likewise, a community leader may set up different teams for each grade level of students she works with, or have everyone compete for spots on one team. But remember, if you sign up just four players as a team, all four players must complete each level of the quiz in order to have a chance to compete at the state level.
 - At any time students and coaches can go online to use the Daily Quiz. Go to start.lifesmarts.org or middle.lifesmarts.org, scroll down, and click on "Daily Quiz." The quiz rotates between LifeSmarts topics. You do not have to register or login to access the Daily Quiz.
 - During the program year, you can go online at any time to find information about your state online competition and in-person state finals. Go to www.lifesmarts.org and click on "For Coaches," then on "Competition Info."
 - The Coach's Corner is the administrative area of the LifeSmarts Web site where coaches go to register, create teams, check student scores, check the status of a team, retrieve student user names and passwords, and check competition statistics. To access the Coach's Corner, High School Coaches go to start.lifesmarts.org/coaches. Middle School Coaches go to middle.lifesmarts.org/coaches. During the spring semester, High School Coaches go to spring.lifesmarts.org/coaches.
- To get the Student Guide and learn more about financial aid for post-secondary education, check out: http://studentaid.ed.gov/students/publications/student_guide/index.html
 - Shred personal documents before throwing them away.



State Competition

The LifeSmarts state coordinator runs the state competition. This state partner determines how many teams will advance to the state competition, the date and location for the competition, and any state specific guidelines. In states without a state partner, the top-scoring team advances directly from the online competition to the national competition.

Tip\$ for player\$



- Give space heaters space. Keep portable space heaters at least three feet away from anything that can burn. Never leave them on when you leave home or go to bed.
- Choose the foods and amounts that are right for you using the new MyPyramid food guide. Go to: www.mypyramid.gov

National Competition

State champion teams travel to the national competition to compete to become the national LifeSmarts champions. The national competition is run much like your state competition, and includes the following factors:

- The National Consumers League, with the help of state coordinators and other sponsors and partners, conducts the national competition.
- The national competition runs from a Saturday through Tuesday, generally in late April. The national competition is held in a major city in the United States.
- All teams play at least two matches in a modified double-elimination format.
- Group activities add to the fun.
- Valuable prizes are awarded to the top teams and all participants receive gifts. All teams are recognized at the awards luncheon.

In-Person Competition Format

In-person state and national competitions are held at an auditorium, hotel or similar location. Competitions are conducted in the following format:

- Four or five students comprise a team. Four team members compete on stage at any one time; the fifth person is considered the alternate and can rotate into competition following a round. It is strongly recommended that you have five players if possible.
- Each team will designate a team captain prior to competition. The captain must remain on stage during the competition. The captain will be the official spokesperson for the team during the team round. The team captain will also be responsible for distributing team name tags, gathering the team for pictures, speaking to the media, and other official team activities.
- Two or three teams compete in each match.
- Teams will be seated as determined by the coordinators of the competition.
- Competition officials run each competition.
- No more than two teams will be permitted per coach at an in-person competition.

Competition Officials

LifeSmarts is designed to involve everyone! Government officials, business leaders, labor representatives, community leaders, media personalities, teachers, school administrators, and others serve in the following capacities:

- **Master of Ceremonies (MC).** This person will welcome the teams and guests and give a quick introduction to the competition. The MC will introduce the question master.
- **Question Master.** The question master will ask the teams and other officials to introduce themselves, and then explain the rules of the game. The question master will ask the questions for the competition. The question master should be very positive and have good verbal communication skills. The question master sets the pace for the competition.
- **Judges.** Usually three judges work together to verify answers. The decisions of the judges are final.
- **Referee.** This person knows and understands all the rules of LifeSmarts. This person watches to be sure all rules are followed. The referee may ask the question master to re-read a question, to use a new question, or to stop the competition to clarify a rule. The referee will resolve all disputes. The decisions of the referee are final.
- **Scorekeeper.** The scorekeeper tracks the points earned by each team and makes sure that the scores are correct at the end of each round and at the end of the match.
- **Timekeeper.** The timekeeper tracks the time in which answers are given. The timekeeper also resets the buzzers, if a buzzer system is used.

Note: Officials should not be affiliated with a competing team.

LifeSmarts Matches and Rules

General Rules

- **Permission and Release Forms.** Before competing at an in-person competition, permission and release forms are required from all schools/organizations, team members and coaches. Failure to provide these forms prior to the competition will be cause for disqualification.
- **Match.** Each match consists of three rounds of competition. The individual round, the team round, and the challenge round. If needed, there will be a tie breaker round.

- **When purchasing sunglasses remember to look for 99 or 100 percent UV protection.**
- **Make smart investments. Be wary if you are offered an investment with high returns but little risk.**



Tips for players



- **Remember to pay your credit card bill on time to avoid the hefty late fees charged by many card issuers.**
- **Remember, not all investments purchased at a bank are federally insured.**
- **Alternates.** It is a good idea to have an alternate team member (fifth player) in case a team member cannot participate or is disqualified. Your team must have a minimum of four team members to compete. One alternate coach or co-coach is also permitted.
- **Repeating of Questions.** Re-reads are allowed during the individual round and team round. However, each team has only two opportunities during the entire match to have a question repeated by the question master. If the team has exhausted its re-reads, the player or team must try to answer the question. Players may not request re-reads during the team-plus, challenge, or tie breaker rounds. If there is interference because of an uncontrollable noise or problem, the referee may ask the question master to repeat the question. This will not count as a re-read for the team.
- **Team Members.** Once your team is invited to the state competition and you select your team members, you may not change the players on your team. If your team wins the state competition, the same players will move to the national competition.
- **Sportsmanship.** Good sportsmanship is required at all times. Poor sportsmanship can result in player or team disqualification. We encourage teams to cheer for one another and shake hands following a match.
- **Attire.** Teams should dress to represent the “look” of their school or organization. Students should wear what they would normally wear to school. If they wish, teams may wear team t-shirts or sweatshirts, or something bearing the name of their school or organization. The competition is non-product specific and is not a marketing opportunity for any company or business, so shirts or other clothing with very visible product names, slogans and sayings are not permitted. Competitors should not wear tank tops or hats. Competitors should not chew gum during a match.
- **Activities.** NCL reserves the right to include other activities within the competition. These activities may involve decision-making or the use of information and will focus on consumer skills.
- **Players with Disabilities.** Reasonable accommodations will be made to include any player or coach with a physical or mental disability. Please notify your state coordinator (for state competitions) or NCL (for the national competition) at least three weeks prior to the competition if a team member or coach needs equipment or assistance to participate. NCL reserves the right to adjust some rules in order to accommodate people with disabilities.

Individual Round Rules

- Questions in the individual round are multiple choice. Each question is directed to a specific player. After the question and answer choices are read, the individual has 10 seconds to respond. The individual cannot confer with team members. Individuals may give the full answer or the letter (“a,” “b,” or “c”) associated with the answer.
- Each correct answer is worth five points. No points are deducted for an incorrect answer.
- If the individual cannot answer in the time allowed or gives an incorrect answer, the question master provides the correct answer.
- If a player answers incorrectly before the entire question is read, the team forfeits its turn.
- The question master will ask all players a question, alternating teams.
- Upon completion of the individual round, scores will be tabulated. The scorekeeper or question master will announce the scores.
- The alternate player may rotate in at the end of the individual round.

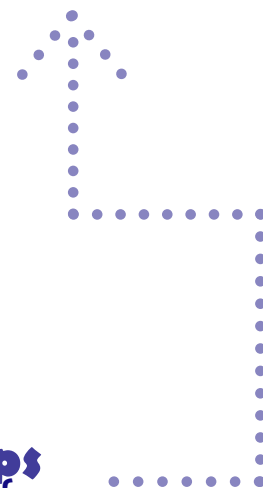
- **Protect ATM cards and credit cards as if they were cash.**
- **Keep emergency phone numbers for your credit card issuers in a safe place so that you can quickly report a lost or stolen card.**

Team Round Rules

- Questions in the team round are multiple choice. The questions will be offered to the entire team. The team members have 10 seconds to confer with each other and respond. The team captain must give the team's answer.
- Questions will alternate from team to team.
- Each correct answer is worth five points. No points are deducted for an incorrect answer.
- If the team cannot answer in the time allowed, or gives an incorrect answer, the question master provides the answer.
- If the captain or any other player on the team answers incorrectly before the entire question is read, the team forfeits its turn.
- Each team will be asked a minimum of four questions.

Team-Plus Rules

- Team-plus questions may be a part of the team round. When team-plus questions are used, four will be asked. Team-Plus questions combine elements of team questions and challenge questions.



**Tips
for
players**

Tips for players

- Beware of work-at-home craft-making kit offers. Victims pay for kits, spend time making the crafts, and either the company does not buy back the crafts as promised, or there is no market for the finished product.
- Read the label or talk to a pharmacist before taking any medications.
- The first team-plus question will be directed to the first players on each team (these are the players who are seated furthest to the Question Master's left on their teams). The first player on each team is competing against the other(s) to buzz in first and correctly answer the question. When a player buzzes in, the player waits to hear his or her name called. When called upon, the player has five seconds in which to provide an answer. If the player gives the correct answer, the player's team has earned five points and the chance to answer two more questions about the same topic.
- The add-on questions will be directed to the team that took control of the first question. These questions are also open-ended, but the team members can confer and the captain will give the answer. The captain must give the answer within 10 seconds. If the team answers the second question correctly the team will be asked the third question. If the team does not correctly answer either the second or the third question, that round of questioning is finished and the second team-plus question will be asked.
- The next team-plus question is asked of the second player on each team, and the process is repeated. One team-plus question will be asked for the first players, one for the second players, one for the third players, and one for the fourth players.
- There are no re-reads in the team-plus questions. The player or team captain who has the opportunity to answer must respond.
- All questions in the team-plus round are open-ended.
- Each correct answer is worth five points.

Challenge Round Rules

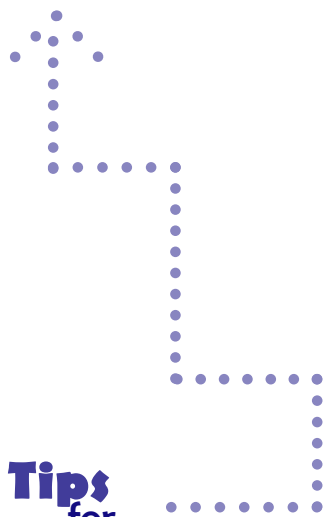
- Questions in the challenge round are open-ended, not multiple choice.
- The question master will ask a question, and the first person to hit his or her buzzer will have the opportunity to answer.
- Students may ring in before the entire question is read. If this happens, the question master will stop reading the question. The question master will call on the student who rang in. Students must wait for their name to be called before giving the answer.
- Once the student's name is called the student has five seconds to provide the answer.
- Only the student called upon may answer, and the student may not confer with anyone.
- Each correct answer is worth 10 points. No points are deducted for incorrect answers.

- If an incorrect answer is given, that player's team is disqualified from trying to answer that question a second time. The question master will begin re-reading the question, and players from the other team or teams may buzz in at any time.
- If no one rings in within five seconds after the question master finishes reading the entire question, then the question is done. The question master can give the correct answer and move to the next question.
- A question is done when someone answers it correctly, when each team has had a chance to answer, or if no one rings in and time runs out for that question.
- Generally the challenge round consists of at least 15 questions.
- Midway through the challenge round the question master will stop and ask for the scores. Scores are read again at the end of the challenge round.
- If there is a winner, the winner will be announced. If there is a tie that must be broken, the teams with a tied score will enter the tie breaker round.

Tie-Breaker Round Rules

- Only the teams with the tied scores will compete in the tie-breaker round, where questions are again open-ended.
- A minimum of three tie-breaker questions will be asked.
- Each correct answer is worth one point. There is no deduction for incorrect answers.
- Questions are “first to the buzzer,” and players have five seconds to answer.
- After three questions are read the scores will be tabulated and the winner announced. If there is still a tie, three more questions will be read. If there is still a tie, one sudden-death question will be read.

- Check out www.nhtsa.dot.gov for vehicle safety and recall information.
- Remember that you often lose your grace period when you carry a credit card balance from month to month.



**Tips
for
players**

Personal Finance

Personal Finance covers consumer knowledge on the following subjects:

Money Management

- Budgets, income, expenses, credit counseling, bankruptcy
- Net and gross income, net worth
- Types of financial institutions
- Concept of saving; types of savings accounts, interest
- Pay yourself first, “Rule of 72,” saving for retirement
- Checking accounts, checks, debit cards
- ATMs, electronic transfers, online banking
- Protecting private financial information; identity theft
- Investments: stocks, bonds, mutual funds, CDs
- Investment terminology such as dividends, liquidity, diversification; statements, reports

Credit Cards and Loans

- Sources and types of credit cards and loans
- Credit and charge cards
- Interest rates and fees; calculating interest
- How to apply for a credit card or loan
- Credit history and credit reports
- Credit bureaus; Consumer Reporting Agencies
- Consumer protection laws regarding credit cards and loans
- Credit terminology such as collateral, debit, annual percentage rate (APR)

Automobiles

- New and used cars, purchase selection
- Safety and accident prevention
- Types of insurance coverage
- Sales and purchase agreements
- Leasing vs. buying
- Financing a purchase

Jobs

- Interviewing, resumes, and hiring
- Career choices, post-secondary education and job skills
- 401(k) and pension plans
- Employee benefits
- Legal protections for workers

Shopping/Buying Skills

- Comparison shopping
- Refund policies
- Filing a complaint
- Sources of information
- Coupons, sales, discounts, unit pricing
- Warranties, guarantees, contracts, agreements
- Online buying; online auctions
- Telemarketing and door-to-door sales
- Laws protecting purchasers

Insurance

- Concept of insurance as risk protection
- Terminology such as deductibles, premiums, policy
- Costs of insurance and risk factors
- How to file an insurance claim
- Life insurance
- Homeowners and renters insurance
- Health insurance
- Disability insurance

Taxes/Social Security

- Reason for and use of Social Security
- Types of taxes, forms
- Primary payroll taxes and deductions
- Concept of taxation

Housing

- Renting
- Purchasing a home
- Housing terminology such as landlord, lease, PITI, mortgage
- Insurance
- Energy efficiency
- Appliance purchase and repair



Personal Finance Sample Questions

1. When leasing a car, what is the residual value?
 - a. The car's worth after the lease is up (correct)
 - b. The initial value of the car
 - c. The value of the car without add-ons
2. Calipers, shoes and drums are parts that you will find in which major system of your car?
 - a. The engine
 - b. The braking system (correct)
 - c. The exhaust system
3. Which of the following is an example of revolving credit?
 - a. Credit card (correct)
 - b. Mortgage loan
 - c. Charge card
4. If you have a typical credit card you are most likely to have a grace period on:
 - a. Balance transfers
 - b. New purchases (correct)
 - c. Cash advances
5. A creditor is considering your application for a loan. When the creditor asks how long you've lived at your present address, and how long you've held your current job, the creditor is assessing which of the three "Cs"?
 - a. Collateral
 - b. Capacity
 - c. Character (correct)
6. How will you know if the card you are using is an "offline" debit card?
 - a. You are asked to sign a piece of paper to conclude the transaction (correct)
 - b. You must enter a PIN number to conclude the transaction
 - c. The funds will be withdrawn from your account within 72 hours
7. One way to establish a credit rating is to:
 - a. Obtain cable TV or telephone service (correct)
 - b. Go to college
 - c. Register to vote
8. Correct negative information, such as late payments, will remain on your credit report for up to:
 - a. 20 years
 - b. 14 years
 - c. 7 years (correct)
9. What is true when you are looking for a mortgage?
 - a. Lenders usually charge about the same rates
 - b. Rates vary, so it pays to shop around (correct)
 - c. Rates are set by Fannie Mae, and lenders do not have discretion to change them
10. After high school, you rent an apartment with a good friend. A fixed living expense is:
 - a. Electricity
 - b. House cleaning
 - c. Rent (correct)
11. What type of insurance would cover expenses for someone injured on your property?
 - a. Liability (correct)
 - b. Property
 - c. Title
12. This type of car insurance covers damage to your car from non-accident causes such as hail or theft:
 - a. Collision coverage
 - b. Comprehensive coverage (correct)
 - c. Personal Injury Protection



13. What is the federal minimum age for general employment?
 - a. 12
 - b. 14 (correct)
 - c. 16

14. If both the state child labor law and the federal child labor law apply to the same employment situation, which has precedence?
 - a. The state law
 - b. The federal law
 - c. The most stringent standard of the two (correct)

15. Which of the following is not covered under the Fair Labor Standards Act?
 - a. Vacation, holiday, severance, or sick pay (correct)
 - b. Overtime compensation
 - c. Minimum wage

16. If you are in debt, which of the following steps do financial counselors recommend you try first?
 - a. File bankruptcy
 - b. Create a realistic budget (correct)
 - c. Get a debt consolidation loan

17. The bank sends you a written report of activity on your checking account. This is called the:
 - a. Prospectus
 - b. Portfolio
 - c. Statement (correct)

18. A person who buys and uses goods and services for family or personal use is a:
 - a. Consumer (correct)
 - b. Creditor
 - c. Debtor

19. When a credit card's annual percentage rate is set attractively low for a specific period of time, this low rate is called:

Answers: Introductory rate or teaser rate

20. Which of the following methods of payment gives you the most consumer protection?
 - a. Cash
 - b. Checks
 - c. Credit cards (correct)

21. You want to open a checking account with a bank, and the bank turns you down. Which of the following is true?
 - a. The bank must tell you the reason
 - b. The bank cannot legally reject your application
 - c. If the bank's decision is based on your credit report, you must be told so (correct)

22. This piece of paper shows that the owner has loaned money to the U.S. government. This piece of paper is a:
 - a. Stock certificate
 - b. Savings bond (correct)
 - c. Certificate of Deposit

23. Laws that prohibit companies from working as a group to set prices, restrict supplies or stop competition in the marketplace are called:
 - a. Antitrust Laws (correct)
 - b. Business Laws
 - c. Competition Laws

24. A short-term IOU that the government repays in one year or less is:
 - a. A savings bond
 - b. A Treasury bill (correct)
 - c. A certificate of deposit

25. Retirement benefits paid by Social Security will replace roughly how much of the average worker's pre-retirement earnings?
 - a. 25 percent
 - b. 40 percent (correct)
 - c. 80 percent



26. A 401(k) savings plan for retirement is:
- Tax free
 - Tax reduced
 - Tax deferred (correct)
27. The bank charges and deducts a fee for the use of the ATM. This service charge will result in:
- More interest earned
 - A higher balance
 - A lower balance (correct)
28. If your name is misspelled on the front of a check, you should endorse it:
- By signing your name correctly
 - By signing your name the way it was misspelled
 - Twice, with the misspelling and correct spelling (correct)
29. Another name for an extended warranty is:
- Purchase agreement
 - Service contract (correct)
 - Credit agreement
30. The futures markets provide a way for businesses to:
- Acquire investment capital
 - Manage price risks (correct)
 - Share in the profits of the company
31. You notice that the tires are very worn in the center of the tread, but the edges seem to have plenty of tread left. What could be the cause?
Answers: Tire pressures are too high; tires have not been rotated frequently enough
32. Income before taxes or expenses are deducted is:
- Net Income
 - Gross Income (correct)
 - Revenue
33. You find a billing error on your credit card statement. How many days do you have to report it?
Answer: 60 days
34. The difference between the current market value of your home and the total debts you have against the home is referred to as your:
Answer: Equity
35. Your car insurance policy has a \$500 deductible. What does this mean for you if you are in an accident?
Answer: You will have to pay \$500 before your insurance coverage kicks in
36. The most common type of permanent life insurance is:
Answer: Whole life; ordinary life
37. The annual effective cost of credit on a loan, expressed as a percentage, is the:
Answer: APR; Annual Percentage Rate
38. When you open a bank account, the financial institution is required to tell you the kind of information it will collect about you, and the type of businesses that may be given that information. What is this disclosure called?
Answer: Privacy Notice
39. Last year the \$1000 CD you invested in earned \$50. What is the Annual Percentage Yield or APY?
Answer: 5 percent
40. To determine how much your employer should withhold from each paycheck for federal taxes, you must fill out what IRS form?
Answer: Form W-4



Personal Finance Resources Online

**American Bankers Association
Education Foundation**

www.aba.com/default.htm

**American Council of Life
Insurers**

www.acli.com

**Commodity Futures Trading
Commission**

www.cftc.gov

**Consumer gateway Web
site of the federal
government**

www.consumer.gov

**Council of Better Business
Bureaus**

www.bbb.org

**Credit Union National
Association (CUNA)**

www.cuna.org

**Federal Deposit Insurance
Corporation**

www.fdic.gov

Federal Reserve System

www.federalreserve.gov

Federal Trade Commission

www.ftc.gov

**Financial Industry Regulatory
Authority (FINRA)**

www.finra.org

Insurance Information Institute

www.iii.org

**Internal Revenue
Service**

www.irs.ustreas.gov

**Investment Company Institute
Education Foundation**

www.ici.org

**National Endowment for
Financial Education**

www.nefe.org

**National Foundation for
Credit Counseling**

www.nfcc.org

National Futures Association

www.nfa.futures.org

Social Security Administration

www.ssa.gov

**U.S. Department of Housing
and Urban Development**

www.hud.gov

**U.S. Securities and Exchange
Commission**

www.sec.gov

Learning Activities for Personal Finance

1. You are interested in getting a job. Discuss the benefits of working. What are the responsibilities you have as an employee? What are the responsibilities of your employer? What rules or regulations apply in the workplace? What laws protect you as a worker?
2. Your aunt gave you \$3,000 as a gift. Discuss what you would do with the money. How much would you save and how much would you spend? If you saved half of the money in a savings account, how would it increase in five, 10 and 15 years? What if you put half the money into a certificate of deposit? What if you put half the money into a mutual fund?
3. Make a consumer video, game, or presentation for other teenagers about how to buy a used car. What topics should be included?
4. You are now responsible for buying your own car insurance. How would you go about selecting an insurance policy? Where would you get information? What are the various sources and types of insurance? Compare the costs of three policies. Discuss terms associated with insurance such as deductible, premium, comprehensive and collision. Invite an expert on insurance to talk to your class or group.



Health & Safety

Health & Safety covers consumer knowledge on the following subjects:*

Teen Medical

- Skin care and personal hygiene
- Eating disorders
- Substance abuse
- Over-the-counter drugs
- Safe use of prescription drugs
- Disease prevention
- Drugs, alcohol, cigarettes
- Basic physiology and anatomy

Nutrition/Exercise

- My Pyramid food guide; dietary standards
- Food labeling, vitamins, minerals, nutrients
- Food safety, food handling
- Exercise, good health, weight control
- Dieting

Automobile and Highway Safety

- Safe driving
- Seat belts, child safety seats
- Drunk driving
- Safety and accident prevention
- Proper auto maintenance and repair

Home and Recreational Safety

- Helmets, bicycle safety, toy safety
- Poison prevention
- Fire safety and smoke detectors
- Basic first aid and CPR
- Handling emergencies
- Tools and household appliances

* JV Program content is tailored to be appropriate for the younger age group.

Health & Safety Sample Questions

- For a minor burn, what is the first thing you should do?
 - Cool the burn (correct)
 - Apply lotion or moisturizer to the burn
 - Bandage the burn
- What is true about blood type?
 - It can change if you've had transfusions
 - It is inherited (correct)
 - It depends on what white blood cells you have
- Dietary supplements are available:
 - Only with a prescription
 - Behind the counter at the pharmacy
 - Over the counter (correct)
- "Crack" is made from what drug?
 - Methamphetamine
 - Cocaine (correct)
 - Heroin
- Bacteria that have become immune to certain antibiotics are called?
 - Resistant (correct)
 - Hesitant
 - Nosocomial
- Wearing sunglasses with UV protection will help prevent what disease?
 - Emphysema
 - Cataracts (correct)
 - Skin cancer



7. One effective way to reduce stress is to?
 - a. Eat more food
 - b. Exercise (correct)
 - c. Keep yourself busy
8. Anorexia most commonly affects which group?
 - a. Women in their forties
 - b. Males in their twenties
 - c. Women in their teens and early twenties (correct)
9. Your friend gets drunk at a party. Which of the following will help your friend sober up?
 - a. A cold shower
 - b. Coffee
 - c. Time (correct)
10. What is the main difference in choosing generic drugs versus brand-name drugs?
 - a. Cost (correct)
 - b. Safety
 - c. Effectiveness
11. What is true about the flu vaccine?
 - a. The vaccine is updated every year (correct)
 - b. The best time to get a flu shot is during the summer
 - c. The vaccine is 100% effective
12. Bacteria that cause foodborne illnesses thrive in:
 - a. Salty conditions
 - b. Moist conditions (correct)
 - c. Acidic conditions
13. Calories are a measure of:
 - a. Saturated fat
 - b. Energy (correct)
 - c. Protein
14. How many ounces of meat make up one serving?
 - a. 2-3 (correct)
 - b. 8-10
 - c. 12-14
15. You love to eat raw cookie dough. Which is safe to eat?
 - a. Homemade cookie dough
 - b. Commercially-prepared cookie dough (correct)
 - c. Neither homemade or commercially-prepared cookie dough
16. Bread, cereal and corn help provide your body with what nutrient?
 - a. Vitamin C
 - b. Riboflavin
 - c. Carbohydrates (correct)
17. This vitamin helps your vision, skin and immune function stay healthy. Is it:
 - a. Vitamin A (correct)
 - b. Vitamin B-12
 - c. Vitamin D
18. Which type of meat is most likely to be irradiated before you buy it?
 - a. Chicken (correct)
 - b. Beef
 - c. Bacon
19. Acne is most common in boys, but it can occur in both girls and boys at any age. Acne is caused by:
 - a. Eating too much chocolate
 - b. Overactive oil producing skin glands (correct)
 - c. Lack of exercise
20. This highly contagious and life-threatening bacterial disease usually attacks the nose and throat. It is rare in the U.S. thanks to immunization. Is it:
 - a. Pneumonia
 - b. Chickenpox
 - c. Diphtheria (correct)
21. What is true about the percentage of overweight children in the U.S. over the last 20 years?
 - a. The percentage has gone down
 - b. The percentage has gone up (correct)
 - c. The percentage has stayed about the same



22. A good weight loss program will generally focus on:
- High levels of nutrients and vitamins
 - Diet supplements and limited food intake
 - Changing eating and exercise habits (correct)
23. Which automobile passenger is the least likely to wear a seatbelt?
- Senior citizen
 - Teenager (correct)
 - Middle-aged man
24. NHTSA is responsible for:
- Creating safety standards (correct)
 - Building cars
 - Making sure traffic lights work
25. When operating a riding power mower, never mow on a hill in what direction?
- Down the slope
 - Up the slope
 - Across the slope (correct)
26. If there is a possibility of a hurricane within 24 to 36 hours, the National Oceanic and Atmospheric Administration will issue a hurricane:
- Alert
 - Watch (correct)
 - Warning
27. You've used your fire extinguisher to put out a small grease fire in the kitchen. Now you should:
- Rehang the extinguisher in the kitchen
 - Get a larger extinguisher
 - Recharge or replace the extinguisher (correct)
28. Bicycle helmets have been shown to reduce the risk of head and brain injury by:
- 20%
 - 50%
 - 85% (correct)
29. New toys and games for children ages 3 and under are required to have:
- Warnings about choking hazards (correct)
 - Use instructions
 - Fireproof materials
30. The U.S. Coast Guard notes that more than 75% of people who die in boating accidents:
- Don't know how to swim
 - Die of hypothermia
 - Aren't wearing life jackets (correct)
31. Sparkling water is spring water that contains what gas?
Answer: Carbon dioxide
32. OTC medicines that are labeled as "long-acting" generally have an effect for how many hours?
Answer: Up to 12 hours
33. Blood pressure is read in two measures. Name one type of pressure measured:
Answer: Systolic or diastolic
34. Name one reason a healthy person may try to limit sugar intake?
Answers: it's just empty calories, crowds other nutrients out of the diet, promotes tooth decay, contributes to weight gain, may help develop diabetes, may contribute to heart attacks
35. Food labeling is required for most prepared foods, such as breads, cereals, canned and frozen foods, snacks, desserts, and drinks. Which federal agency regulates food labels?
Answer: FDA; Food and Drug Administration
36. Cornering too fast while driving often causes uneven wear to what part of the car?
Answer: Tires
37. An automobile manufacturer is ordered by the federal government to perform repairs because of a defect. This action is known as a:
Answer: Recall



38. Carbon monoxide poisoning can be prevented by installing CO detectors in the home. Where is the best location for the detectors?
Answers: Outside of sleeping areas, near fuel-burning appliances
39. To prevent electrical overload, what electrical device will blow or trip if overloaded?
Answers: Fuse; circuit breaker
40. Shopping carts can be dangerous to children. If a child falls from a shopping cart, what is the most common injury the child may suffer?
Answers: Head injury; brain damage

Health & Safety Resources Online

Agency for Healthcare Research and Quality
www.ahrq.gov

American Council on Science and Health
www.acsh.org

Centers for Disease Control and Prevention
www.cdc.gov

Consumer Healthcare Products Association
www.chpa-info.org

Families USA Foundation
www.familiesusa.org/

Federal Trade Commission
www.ftc.gov

Food and Nutrition Information Center
www.nal.usda.gov/fnic

Food Marketing Institute
www.fmi.org

Food Safety and Inspection Service, USDA
www.fsis.usda.gov/
Food_Safety_Education/index.asp

Health Care Financing Administration, U.S. Department of Health and Human Services
www.medicare.gov

Healthfinder
www.healthfinder.gov

Insurance Institute for Highway Safety
www.hwysafety.org

National Consumers League
www.nclnet.org

National Food Safety Information Network
www.foodsafety.gov

National Institute of Mental Health
www.nimh.nih.gov

National SAFE Kids Campaign
www.safekids.org

National Safety Council
www.nsc.org

The National Women's Health Information Center
www.4woman.gov

Outdoor Power Equipment Institute
www.mow.org

Surgeon General's Office
www.surgeongeneral.gov/

U.S. Consumer Product Safety Commission
www.cpsc.gov

U.S. Department of Agriculture
www.usda.gov

U.S. Department of Health and Human Services
www.hhs.gov

U.S. Department of Housing and Urban Development
www.hud.gov/leadhm.html

U.S. Department of Transportation, National Highway Transportation Safety Administration
www.nhtsa.dot.gov

U.S. Environmental Protection Agency
www.epa.gov

U.S. Food and Drug Administration
www.fda.gov

United States National Library of Medicine
www.nlm.nih.gov



Learning Activities for Health & Safety

1. Make a list of all the items in your kitchen or bathroom that could cause an accident or injury. Discuss the precautions to take to avoid risk and injury. Design a kitchen or bathroom safety checklist.
2. Get nutritional information from three fast food restaurants. Choose food items you would like to eat for breakfast, lunch and dinner. Review the Food Guide Pyramid. If you ate three meals a day at fast food restaurants, how would you do nutritionally?
3. Keep track of everything you eat for a week. Figure the cost of buying this food. What nutritional gaps did you find? What do you eat the most? What should you eat more of? Compare this information to the MyPyramid food guide.
4. Have students research a health topic then prepare newspaper articles, radio Public Service Announcements and bulletin boards for their school or local community center. Topics might include:
 - January — National Blood Donor Month
 - February — American Heart Month
 - March — National Nutrition Month
 - April — National Youth Sports Safety Awareness Month
 - May — Asthma and Allergy Awareness Month
 - June — Fireworks Safety Month
 - July — UV Safety Month
 - August — National Immunization Awareness Month
 - September — National Food Safety Education Month
 - October — Talk About Prescriptions Month
 - November — American Diabetes Month
 - December — Safe Toys and Gifts Month

Tips for players

- Before providing any personal information over the Internet, check out the Web site's privacy policy.

- Remember that drugs can interact with other drugs and cause serious medical conditions.

- When considering additional credit, refer to your budget and make sure you can afford the additional monthly expense.



Environment

The Environment covers consumer knowledge on the following subjects:

Conservation

- Environmental protection
- Natural resources
- Water, soil and energy conservation
- Waste and recycling: disposal options, packaging, recycling, 3 Rs
- Ecosystems: coral reefs, environmental indicators, forests, habitats, watersheds, wetlands
- Endangered species
- Federal policies and laws, state and local concerns

Hazards/Pollution

- Air pollution: smog, emissions, ozone, acid rain, climate change, global warming
- Water pollution: wastewater, ground water
- Solid waste: hazardous waste, Superfund
- Human health: radon, CFCs, asthma, lead, mercury, pesticides

Environment Sample Questions

1. Which of the following North American species has become extinct?
 - a. The gray wolf
 - b. The condor
 - c. The passenger pigeon (correct)
2. Which of the following is not a fossil fuel?
 - a. Coal
 - b. Wood (correct)
 - c. Crude oil
3. In detergents, which chemical ingredient is reduced to lessen the impact on the environment?
 - a. Nitrates
 - b. Phosphates (correct)
 - c. Sulfates
4. When speaking of conservation, the 3 R's stand for:
 - a. Reduce, Reuse, Replant
 - b. Reduce, Reuse, Recycle (correct)
 - c. Recycle, Recharge, Respect
5. Which is the most energy efficient?
 - a. Compact fluorescent lamp (correct)
 - b. Fluorescent tube light
 - c. Incandescent bulb
6. What is the safest means of disposing of the most toxic wastes?
 - a. Sanitary landfills
 - b. Municipal incineration
 - c. Industrial high-temperature incineration (correct)
7. Which of the following materials is commonly used in the production of vinyl upholstery, plastic bottles and polyester fibers?
 - a. Rubber
 - b. Petroleum (correct)
 - c. Polyglucose
8. An inexpensive cleaner that kills mildew that forms in the bathroom or shower, is:
 - a. Vinegar
 - b. Bleach (correct)
 - c. baking soda
9. The period of low energy demand is known as:

Answer: Off peak



10. Environmentally conscious consumers know that source reduction:
- Is the same as recycling
 - Happens at the end of the product's life cycle
 - Starts when the product and packaging is designed (correct)
11. Your part-time job at the greenhouse requires that you remove dead leaves from plants. These plants have been treated with pesticides so your employer must:
- Tell you about the pesticides and possible dangers (correct)
 - Provide a place where you can launder your work clothes
 - Shorten your hours if you become contaminated
12. When shopping for insulation, look for the R-value. A higher R-value number means the:
- Better the insulating power (correct)
 - Lower the insulating power
 - Thicker the insulation
13. Allergens such as dust mites, mold and pet dander:
- Have no affect on asthma
 - Can cause or aggravate asthma (correct)
 - Can aggravate but not cause asthma
14. This known human carcinogen results from the natural decay of uranium. Is it:
- Carbon monoxide
 - Lead
 - Radon (correct)
15. Which of the following contributes the greatest amount of air pollution in the US?
- City Buses
 - Passenger Cars and Light Trucks (correct)
 - Power Plants
16. Grain alcohol is another name for which fuel additive?
Answer: ethanol
17. A non-reversible environmental problem is:
- Oil spills
 - Acid rain
 - Ozone depletion (correct)
18. At high levels of altitude, UV intensity:
- Increases (correct)
 - Decreases
 - Stays the same
19. Hazardous household waste should be disposed of:
- At poison control centers
 - In curb-side pickup containers
 - Through special collection sites (correct)
20. The main cause of acid rain is:
- Spray can pollutants
 - Nuclear radiation
 - Burning fossil fuels (correct)
21. What type of water contains the highest lead content?
- Cold
 - Warm
 - Hot (correct)
22. On average, homeowners use how much more chemical fertilizers and pesticides per acre than farmers use on farmland?
- Ten times (correct)
 - Five times
 - Three times
23. A container that has been approved as safe to hold gasoline will be what color?
- Yellow
 - Red (correct)
 - Blue
24. Biodiesel, an alternative to gasoline, is made from:
- Fermented corn husks
 - Tuna oil
 - Vegetable oil (correct)



25. Petroleum is comprised of:
- Natural gas and crude oil (correct)
 - Gasoline and hydrocarbons
 - Methane and gasoline
26. When talking about endangered species, critical habitat is defined as:
- The primary location where a listed species reproduces
 - The geographic area containing physical or biological features essential to the conservation of a listed species (correct)
 - The portion of habitat that provides a significant distance from an area of development
27. When purchasing a major appliance, which factor is the least important when trying to save money?
- Energy-efficiency
 - Size
 - Convenience features (correct)
28. A flow restrictor is used to conserve:
- Energy
 - Soil
 - Water (correct)
29. When changing the oil in your car, it's best to dispose of the old oil by:
- Letting it drop onto the ground
 - Bringing it to an oil recycling center (correct)
 - Flushing it down the toilet
30. Photodegradable products:
- Never disintegrate
 - Must be recycled
 - Disintegrate when exposed to sunlight over time (correct)
31. The abbreviation EPA stands for what federal government agency?
Answer: The U.S. Environmental Protection Agency, Environmental Protection Agency
32. What is the common term for air pollution in the form of dust, smoke and fumes that cause a haze?
Answer: Smog
33. In the US, carbon monoxide levels are at their worst during what season?
Answer: Winter
34. Above what area of the globe is the largest hole in the ozone layer found?
Answer: Antarctica, South Pole
35. Natural gas rises to the surface through natural openings and man-made wells. It's captured and transported across the U.S. via what method?
Answer: Pipelines
36. Hybrid cars:
- Must be plugged in to an electrical outlet to be recharged
 - Never need to be plugged into an electrical outlet (correct)
 - Are recharged with solar energy
37. To help keep your car's engine from overheating:
- Add cold water in the radiator
 - Remove leaves and dirt from around the radiator (correct)
 - Change the fuel filter
38. What is the harmful chemical in chlorofluorocarbons or CFC's, which reacts with the ozone layer?
Answer: Chlorine
39. There are two major factors to consider when rating the impact of an automobile on the environment. Name one factor:
Answers: Fuel economy; emissions
40. Name one way to save on hot water use in your home?
Answers: Insulate water pipes, take shorter showers, run the dishwasher only when full, use flow restrictors, place water heater close to where hot water gets used, don't run water when shaving or brushing teeth



Environmental Resources Online

American Plastics Council
www.americanplasticscouncil.org

Center for Environmental Education
www.schoolsgogreen.org

EduGreen
edugreen.teri.res.in/index.asp

Energy Efficiency and Renewable Energy
 Network
www.eere.energy.gov

Energy Information Administration
www.eia.doe.gov/fuelrenewable.html

Keep America Beautiful, Inc.
www.kab.org

National Alternative Fuels Hotline
www.afdc.nrel.gov/hotline.html

Natural Resources Defense Council
www.nrdc.org

The North American Association for Environmental
 Education
www.naaee.org

The Science Center
www.science-education.org

The Soap and Detergent Association
www.sdahq.org

U. S. Department of Energy
www.doe.gov

U.S. Environmental Protection Agency
www.epa.gov

U.S. Public Interest Research Group
www.pirg.org/

Learning Activities for the Environment

1. Your group has been assigned as recycling coordinators for your school or organization. Your job is to get others to recycle aluminum cans and foil, paper, and plastic bottles. Develop an action plan. How will you get others involved? What are the costs and benefits of recycling?
2. For one week have team members review the local newspaper to find environmental stories. For each story students will record the issue covered and the environmental impact. How many environmental stories did students find in a week? Was this more or less than they expected? What sections of the newspaper contained the most environmental stories? Do environmental issues vary at the local, state and federal level?
3. As an extension of number two, have students do additional research on an environmental topic of interest to them. Students could make reports back to their class or team members, create LifeSmarts questions to use to quiz each other, or create a public information campaign.
4. Gather product packaging for 10 different consumer items. (Examples might include toothpaste, breakfast cereal, light bulbs, convenience food items, etc.) As a group have students determine environmentally-friendly packaging guidelines. Discuss: is packaging necessary? Why do companies put products in packaging? Do different consumer products have different packaging needs? As an extension, students could email or write to a company to praise the company's packaging (or lack thereof) or to encourage less packaging for a particular product.



Technology

Technology covers consumer knowledge on the following subjects:

Equipment

- Computers; hardware and software
- Landline phones, wireless phones, long distance calling, fax machines, VoIP
- Electronic gaming, digital imaging, audio, video, personal electronics, accessories

Services

- Online services
- Electronic communications, email
- E-commerce, telemarketing, online buying
- Information sources, buying guidelines
- Consumer Protection

Internet

- World Wide Web: navigation, search engines, URLs, domains
- Network services, integrated home systems
- Accessibility
- Security
- Privacy
- Cyber-Ethics
- Evaluating Information

Technology Sample Questions

- The part of your computer that keeps track of files and directories is the:
 - Hard drive
 - Operating system (correct)
 - Shareware
- The computer monitor uses:
 - Half as much energy as the computer
 - Twice as much energy as the computer (correct)
 - The same amount of energy as the computer
- Whenever a cellular phone is operating on a non-home system, it is said to be:
Answer: Roaming
- You want to save computer files onto a disk. Which of the following is the most inexpensive storage option?
 - Hard disk
 - Optical disk
 - Floppy disk (correct)
- A portable cell phone normally:
 - Must be connected to a vehicle to work
 - Has its own rechargeable battery (correct)
 - Is powered through solar energy
- You are buying a new home computer. Which of the following will be the most important in determining how much memory your new computer needs?
 - You plan to use the computer primarily to access the Internet
 - You plan to install a lot of big software packages (correct)
 - You plan to use the hard drive to save all the papers you write for school
- Voice mail is another term for:
 - Voice recognition software
 - Voice modulation
 - Voice messaging (correct)
- DVDs are being used to hold music and movies. What do the letters D V D stand for?
Answers: Digital Versatile Disc; Digital Video Disc
- During a typical week, the average American child spends the most time in what activity?
 - Doing homework
 - Watching TV (correct)
 - Reading
- When your computer freezes you usually need to:
 - Re-install all software
 - Reboot it (correct)
 - Work offline



11. A computer system that operates with voice recognition can:
- Take dictation (correct)
 - Understand what is being said
 - Respond verbally
12. What type of printer works by creating an image on a drum, which is rolled through toner, which is then transferred to a piece of paper?
- An ink-jet printer
 - A dot-matrix printer
 - A laser printer (correct)
13. A video game rated E is intended for what audience?
- Early Childhood
 - Everyone (correct)
 - Experienced game players
14. A new version of software designed to replace the older version of the same software, is called:
- An upload
 - An upgrade (correct)
 - Electronic commerce
15. You go online to purchase an item. You find what you want on an auction site. What must you do to try to purchase the item?
Answers: Place a bid; place the highest bid
16. Name one instance where you would use the “flash” button on your cell phone?
Answer: To disconnect from one call and get a new dial tone; To pick up call waiting.
17. A dual-mode cellular phone is one that:
- Allows you to make local and long distance calls
 - Can be used by two family members
 - Uses both digital and analog frequencies (correct)
18. In terms of consumer privacy, “aggregate information” means:
- The average of all of your outstanding credit balances combined
 - Data that is combined without revealing information that identifies the individuals (correct)
 - Information that is sensitive such as medical and financial records
19. If appliances use standby power, they:
- Use electricity even when turned off (correct)
 - Have batteries
 - Have internal generators
20. Light output produced by a lamp or bulb is measured in:
- Volts
 - Watts
 - Lumens (correct)
21. One type of computer capacity is called ROM. The letters “ROM” stand for?
Answer: Read-only memory
22. If you buy a digital camera, you want to look for the resolution measurement. The key is:
- The higher the resolution the lower the quality image
 - The lower the resolution, the higher the quality image
 - The higher the resolution, the higher the quality image (correct)
23. In terms of consumer privacy, what does the term “secondary use” mean?
Answer: Refers to using personal information collected for one purpose for a second, unrelated purpose
24. When you use your cell phone you are using airtime. This is measured as:
- Outgoing calls only
 - Incoming calls only
 - Both outgoing and incoming calls (correct)
25. In terms of wireless service, what defines your home calling area?
- Your area code
 - The location from which you make the call
 - Your service plan (correct)
26. A pre-paid calling card is most like:
- A credit card
 - A library card
 - A debit card (correct)



27. An anti-virus program on your computer would be known as a:
- Start-up disk
 - Shareware
 - Utility program (correct)
28. When logging onto your computer, another name for your login name is:
Answer: Username
29. On-line sellers:
- Must post their refund policy on-line
 - Are not required to offer refunds if you change your mind (correct)
 - Must send a copy of the refund policy with the merchandise
30. Licenses for radio and television and licenses to broadcast are issued by the:
- Federal Trade Commission
 - Federal Media Commission
 - Federal Communications Commission (correct)
31. To buy local and long distance phone service for your home, you:
- Must use the same company for both services
 - Can select different vendors if available (correct)
 - Must notify the Public Utilities Commission of your selection
32. The term “slamming” refers to:
- A phone company switching a customer to its network without authorization (correct)
 - Sending junk e-mail messages
 - Stealing cellular phone access
33. Fraudulent operators use bulk e-mail programs to send messages to e-mail addresses because:
- It's an inexpensive way to reach millions of people (correct)
 - E-mail always gets delivered and read
 - The government cannot regulate commerce on the Internet
34. If you do not know the URL or specific web site address, you can use key words to find the site. The systems that do the looking are called:
Answer: Search engines
35. Long distance plans vary from carrier to carrier. In general, however, for most long-distance calling plans, “peak” hours generally fall:
- Between Saturday morning and Sunday evening
 - On holidays
 - Between 7 a.m. and 7 p.m., Mondays through Fridays (correct)
36. The most effective computer password will contain:
- All letters
 - A combination of letters and numbers
 - A combination of letters, numbers and symbols (correct)
37. An integral part of a personal computer are tiny square or rectangular slivers of silicon with electrical components built in. These pieces of silicon are called:
Answer: Chips
38. Which one of the following does not account for a “dead spot” when using a cell phone?
- Excessive foliage
 - Hilly terrain
 - Heavy traffic congestion (correct)
39. When using an online auction site, what is the method of payment that protects consumers by making agreements between the buyer and seller?
Answer: An escrow service
40. Access time is used to describe the speed of your computer's:
- Modem when dialing up the Internet
 - Disk drives when retrieving information (correct)
 - Input devices, such as the keyboard and mouse



Technology Resources Online

Benton Foundation

<http://www.benton.org/>

Better Business Bureau Online

<http://www.bbbonline.org/education/>

Center for Democracy and Technology

<http://cdt.org/>

Consumer.gov

<http://consumer.gov/Tech.htm>

Federal Communications Commission

<http://www.fcc.gov/cgb/consumers.html>

Federal Trade Commission's Identity Theft Site

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

LifeSmarts Tech Lab – Online lessons for students

http://www.lifesmarts.org/index.php?page=tech_lab

National Consumers League

<http://www.nclnet.org/technology/>

National Consumers League's Fraud Center

<http://www.fraud.org/>

National Consumers League's Phishing Info

<http://phishinginfo.org/>

National Cyber Security Alliance

<http://staysafeonline.org/>

On Guard Online

<http://onguardonline.gov/index.html>

Privacy Rights Clearinghouse

<http://www.privacyrights.org/>

USA.gov

<http://www.usa.gov/Citizen/Topics/Science/Communications.shtml>

Learning Activities for Technology

1. Have students work as a group to develop criteria to determine the credibility of information found on the Internet. Then, using an Internet search engine, look up a LifeSmarts topic such as “health information,” “safety information” or “consumer information.” What sites does the search engine find? Using their criteria, how credible do students feel these sites are? Were there any surprises? Discuss the differences in sites ending with *.gov*, *.org* and *.com*.
2. As an extension of number one above, discuss: what are some advantages and disadvantages of using a Web site for information? How do Web sites differ depending upon their sponsor? What do you like or dislike about using the Internet for information? When is the Internet most effective in providing information, and why?
3. As a group, brainstorm as many technology terms as you can. When the list is at least 25 items long, divide the list and ask students to develop definitions for each term. Students may use a dictionary, the Internet, or another resource. Quiz students by reading aloud each definition and asking for the technology term it describes.
4. Use advertisements or the Internet to research hypothetical computer, computer equipment and communications equipment purchases. Work in small groups. Have each group compare and contrast a particular item. Make a chart to compare qualities such as: vendor/seller, product, price, features, warranties, etc. Have each group present the “best buy” in its category.



Consumer Rights & Responsibilities

Consumer Rights & Responsibilities covers consumer knowledge on the following subjects:

Responsible Consumer Behavior

- Consumer Bill of Rights
- Gathering and evaluating information
- Decision making and constructive complaining
- Reading and signing contracts
- Shopping by phone/mail/online
- Travel tips

Citizenship

- Voting
- Government
- Military service

Agencies and Organizations

- Federal government agencies that protect consumers
- State and local agencies, organizations

Fraud Identification and Prevention

- Bait-and-switch; misrepresentations in advertising
- Avoiding scams, where to go for help
- Types of fraud; costs of fraud

Consumer Protection Laws

- Federal laws and enforcement
- State enforcement
- Regulatory agencies
- Marketplace issues
- Warranties

Marketplace/Business

- Business; competition; antitrust
- Types of businesses; roles of business
- Global marketplace

Consumer Rights & Responsibilities Sample Questions

1. You sign up to receive books under a negative option plan. The seller:
 - a. Sends you the books only if you say you want them
 - b. Sends you the books unless you say you don't want them (correct)
 - c. Sends you the books only if you have paid in advance
2. You receive your checking account statement and notice an error in a withdrawal you made with your ATM card. To correct the error you must notify:
 - a. The Federal Trade Commission
 - b. The state banking commission
 - c. Your financial institution (correct)
3. The cost of a product per ounce or pound is found by using the:
 - a. Unit price (correct)
 - b. Weight price
 - c. Universal price
4. Your invention is popular with your friends and you want to market it. A reputable promotion firm will:
 - a. Hold back details on prices of their services
 - b. Do a closed review process and evaluation
 - c. Check on existing patents and give you details (correct)



5. The Federal Trade Commission's Cooling Off Rule covers goods purchased:
 - a. At a discount store
 - b. Over the phone
 - c. In your home (correct)
6. If you have a problem while traveling outside the U.S., you should contact the:
 - a. U.S. Embassy (correct)
 - b. Department of Transportation
 - c. International Trade Agency
7. To keep an auto's warranty in effect, the owner should:
 - a. Do repairs at home to save money
 - b. Follow the maintenance requirements noted in the owner's manual (correct)
 - c. Always take the auto to the same technician or garage
8. An election held to decide which candidates will be on the ballot in November is called a:
 - a. General election
 - b. Party election
 - c. Primary election (correct)
9. How old do you have to be to vote in a U.S. election?
 - a. 18 (correct)
 - b. 20
 - c. 21
10. What type of crime is most frequently reported in the US?
 - a. Personal crimes such as rape
 - b. Property crimes such as burglary (correct)
 - c. Work-place crimes such as embezzlement
11. In the U.S., which level of government has the power to charter banks and corporations?
 - a. Federal
 - b. State
 - c. Both state and federal (correct)
12. The government's accounting period is a:
 - a. Budget cycle
 - b. Gross Domestic Product
 - c. Fiscal year (correct)
13. A group of similar businesses gets together and agree to divide up the list of potential clients. They agree not to compete against each other for those clients' business. This is known as the illegal antitrust practice of:
 - a. Group boycott
 - b. Market division (correct)
 - c. Vertical agreements between buyers and sellers
14. If you see such terms as "windfall" and "overnight success" in investment ads, you should:
 - a. Believe the ad totally
 - b. Buy the product to try it out
 - c. Be skeptical and find out more details (correct)
15. In a pyramid scheme, money is made for the promoter by:
 - a. Recruiting new people to participate (correct)
 - b. Selling products door to door
 - c. Selling franchise opportunities
16. If a company sends you merchandise you never ordered:
 - a. You can keep it as a free gift (correct)
 - b. You must send it back but the company must pay for shipping
 - c. You only have to pay half of the usual price for the item
17. You order something by mail and no delivery date is specified. In this case federal law says it must be delivered within:
 - a. 30 days (correct)
 - b. 14 days
 - c. 7 days
18. You are doing a 5k walk for charity. Roughly how many miles is 5k?
Answer: Three miles



19. Which of the following does not have copyright protection?
 - a. Architectural drawings
 - b. An improvisational dance (correct)
 - c. Motion pictures

20. According to the Care Labeling Rule, clothing manufacturers must label their clothes with:
 - a. All possible cleaning methods
 - b. At least one safe cleaning method (correct)
 - c. Words and not symbols

21. OSHA is part of which federal agency?
 - a. US Department of Commerce
 - b. US Department of Labor (correct)
 - c. US Department of the Interior

22. The FTC's "Prescription Release Rule" pertains to:
 - a. Medications prescribed by a doctor
 - b. Eyeglass prescriptions (correct)
 - c. Referrals to a specialist

23. The Poison Prevention Packaging Act is enforced by:
 - a. The EPA
 - b. The CPSC (correct)
 - c. The FDA

24. The FTC's Used Car Rule requires that dealers place a Buyer's Guide on all used cars. This guide:
 - a. Tells you how old the car is
 - b. Says what the car's biggest problem area is
 - c. Describes the car's warranty, if it has one (correct)

25. Name the federal agency that provides coins and currency to local banks. Is it:
 - a. The Federal Reserve bank (correct)
 - b. The U.S. Department of the Treasury
 - c. The U.S. Mint

26. A responsibility of the Environmental Protection Agency is to:
 - a. Recall unsafe vehicles
 - b. Set speed limits for cars and trucks
 - c. Set standards for automobile exhaust emissions (correct)

27. If you come across a food or cosmetic that you think is mislabeled or otherwise harmful, contact the:
 - a. FDA (correct)
 - b. CPSC
 - c. FTC

28. A company in another state is selling a product you want to buy. The best way to check on the reliability of an out-of-state company is to:
 - a. Call your local police department
 - b. Ask the company for a list of references
 - c. Contact consumer protection agencies located in the same city as the business (correct)

29. An "extended warranty" or service contract on a major appliance:
 - a. Will cost you extra (correct)
 - b. Always offers better protection than the manufacturer's warranty
 - c. Is not negotiable

30. Contracts for services such as cellular phones and fitness centers:
 - a. Can usually be cancelled at any time
 - b. Can be reported to credit bureaus if not paid through the full term (correct)
 - c. Are not considered credit and will not affect your credit rating

31. The French Club is taking a trip and using a charter operator. You're going and have made all the payments. You should get all your money back if the:
 - a. Company changes the departure or return date (correct)
 - b. Weather is bad and the airplane cannot take off
 - c. Flight is delayed for mechanical problems for 14 hours or more

32. A business owned and operated by one individual who receives all profits and bears all losses, is formed as a:

Answers: Proprietorship; sole proprietorship



33. Goods and services bought from another country and brought into the U.S., are called:
Answer: Imports
34. The process of changing policies and rules to allow for more competition in an industry is known as:
Answers: deregulation; restructuring
35. When a judge or jury finds the defendant not guilty, the person is said to be:
Answer: Acquitted
36. Under the federal Telemarketing Sales Rule, telemarketers can call only between the hours of:
Answer: 8 am and 9 pm
37. This agency serves as the nation's tax collector. What agency is this?
Answer: IRS, Internal Revenue Service
38. This dishonest sales practice lures you into a store with an advertisement for one product, but once you get there the salesperson tries to convince you to buy a different product. What is this sales practice called?
Answer: Bait and switch
39. The Agency formerly known as the INS (Immigration and Naturalization Services) has been broken into two separate agencies under the Department of Homeland Security. Name one of those agencies:
Answers: The BCIS (Bureau of Citizenship and Immigration Services); the Directorate of Border and Transportation Security
40. You have a complaint against a credit bureau. What federal agency should you contact?
Answer: The Federal Trade Commission

Consumer Rights & Responsibilities Resources Online

Ben's Guide to U.S. Government for Kids
<http://bensguide.gpo.gov>

Call for Action
www.callforaction.org

Child Labor Coalition
www.stopchildlabor.org

Consumer Action
www.consumer-action.org

Consumer Alert
www.consumeralert.org

Consumer Federation of America
www.consumerfed.org

Consumer World
www.consumerworld.org

Consumers Union
www.consumersunion.org

Council of Better Business Bureaus
www.bbb.org

Direct Marketing Association
www.the-dma.org

Federal Consumer Information Center
www.pueblo.gsa.gov

Federal Trade Commission
www.ftc.org

FirstGov For Consumers
www.consumer.gov

Herb Weisbaum, The Consumer Man
www.consumerman.com

National Association of Attorneys General
www.naag.org

National Association of Consumer Agency Administrators
www.nacaa.net

National Consumers League
www.nclnet.org

National Consumers League's Fraud Center
www.fraud.org

National Institute of Standards and Technology
www.nist.gov

Public Citizen, Inc.
www.citizen.org

U.S. Department of Commerce
www.commerce.gov

U.S. Department of Labor
www.dol.gov

U.S. Postal Inspection Service
www.usps.com/websites/depart/inspect/welcome.htm

U.S. Public Interest Research Group
www.pirg.org/index.html



Learning Activities for Consumer Rights & Responsibilities

1. Identify two products you recently purchased. Make a chart and note the cost of each. List if you “needed” or “wanted” the items. Discuss the difference between needs and wants.
2. Ask the group or class to list all the words they associate with “law.” Discuss and consider the need for laws. What would happen if there were no laws or regulations? Examine the difference between laws and rules. What impact do laws and rules have on the individual, the community, the economy, and the government? Discuss the rules of your school or organization. Ask the group to pretend they are the Board of Education or the Board of Directors and they must develop a set of rules for the school or group.
3. Look at clothing labels and discuss the information found on the labels. What information is most helpful to you as a consumer? What types of symbols do you see, and what do they mean? Discuss the costs and benefits of clothing labels.
4. Visit retail Web sites or collect three or four catalogs of similar products. Compare the prices, shipping fees, guarantees, delivery times, etc. Which would you buy from, and why? What consumer protection laws are in effect to protect you? Discuss the advantages and disadvantages of using a credit card, check, or money order to buy one of the items.



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