



The Ultimate Consumer Challenge: *Training Starts Now*

On your mark. Get set.

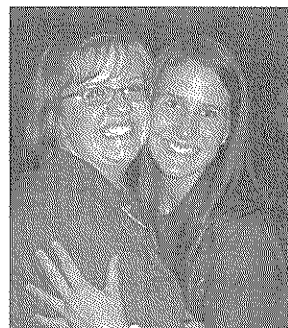
LIFESMARTS.ORG

VARSITY • JUNIOR VARSITY • SPRING TRAINING

Programs of the National Consumers League

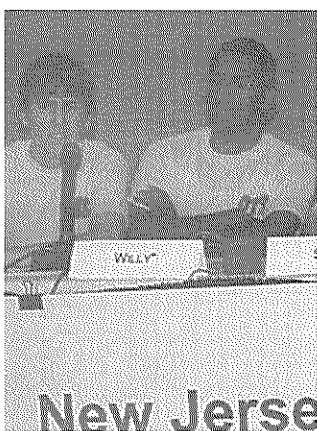
THE LIFESMARTS EXPERIENCE -----

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



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

"The questions were pretty hard, but I survived!"



DESTINATION: NATIONAL COMPETITION

The national competition is held in April in a major city. Champion teams from across the country travel to represent their states at nationals, where students, coaches, and state coordinators meet sister teams, experience three days of intense competition, enjoy networking opportunities and tourist attractions, and walk away with an array of valuable prizes.

Tempting? Make your way to the National Competition by registering a team at www.lifesmarts.org today!

WHO RUNS THE PROGRAM?

The **National Consumers League (NCL)**, founded in 1899, is a national nonprofit organization that protects and promotes social and economic justice for consumers and workers in the United States and abroad. The League runs LifeSmarts for middle and high school students and educators throughout the United States. NCL operates LifeSmarts and works in partnership with other nonprofit, government, and education groups. State attorneys general, Family, Career and Community Leaders of America (FCCLA), Better Business Bureaus, cooperative extension offices, Councils on Economic Education, and universities act as partner organizations that plan and implement LifeSmarts in each state.

IS LIFESMARTS AVAILABLE IN MY STATE?

LifeSmarts is available to teens in every state through the Internet-based competition. Contact your state coordinator for information about your official state competition dates and to access your state's LifeSmarts Web page. State partner organizations are helpful sources of consumer information, and they plan and coordinate the in-person state finals. Contact information is available at www.lifesmarts.org. Follow the instructions at <http://start.lifesmarts.org/> to compete online.

HOW DOES A TEAM SIGN UP?

Teachers and others who mentor teens can sign students up for LifeSmarts by following these steps:

1. Coaches register.
2. Coaches register and create teams.
3. Players register.
4. Players play the online game, completing all three quizzes during the time frame for their state online competition.

To get started, go to www.lifesmarts.org and click on "Start the Game." For more information about each step, click on "Looking for Instructions?" on each game page.

Check the LifeSmarts Web site for sign-up dates and further information. Generally, the online game is open from late September through February, but deadlines are different for each state. Teams must sign up and participate during the time frame for their state's competition.

Teams with qualifying scores will be invited to an in-person state competition. Any player, alternate, or coach traveling to compete in a LifeSmarts competition must return an individual permission and release form. Coaches must also complete and return a permission and release form from their organizations. These forms are available online.



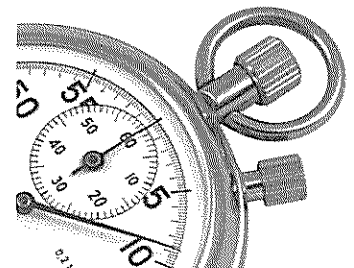
sample question

The Environment

Which of the following is not an advantage of using compact fluorescent light bulbs instead of incandescent light bulbs?

- a. They cost less
- b. They use less energy
- c. They last longer

Answer: a





WHAT IS LIFESMARTS?

LifeSmarts, the ultimate consumer challenge, is an educational program that develops the consumer and marketplace skills of teenagers in a fun way and rewards them for this knowledge. The program complements any curriculum in middle and high schools and can be used as an activity for classes, groups, clubs, and community organizations.

LifeSmarts competitions are run in a game show style and open to all teens in the United States in grades six through 12. Teams of teens compete online and in state matches, with the state winners going to the national competition to vie for the LifeSmarts championship title. The national championships are held in different cities across the United States, providing teens and coaches an opportunity to see and learn about different areas of the country.

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 focuses on five key areas of consumer knowledge that teens need to know to function effectively in today's marketplace.

LifeSmarts participants learn about:

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

Participants gain meaningful consumer knowledge, access to information, awareness of consumer resources, and confidence to participate in today's dynamic global marketplace. They also develop teamwork skills, self-esteem, verbal communication skills, and leadership abilities — and have fun in the process. LifeSmarts helps teens become better decision-makers and savvier consumers. It makes them aware of their rights and responsibilities as consumers, teaches them how to spot and avoid scams, helps them understand nutritional and other health information, and much more. Because many teens begin working during high school, LifeSmarts introduces them to workplace protections, too.

It's easy to find materials to prepare for the competition. Government agencies, businesses, consumer groups, and trade associations provide Web sites, brochures, booklets, videos, teaching guides, textbooks, and other excellent educational resources. Much is available online or can be attained by phone or mail. The National Consumers League's experts also use a broad range of consumer resources to develop lessons, flashcards, Web pages, and other study aids.

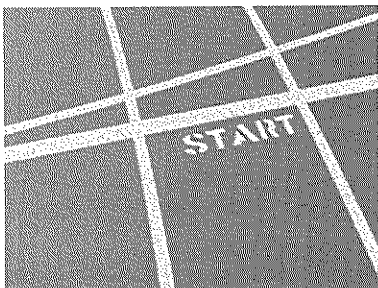
sample question

Consumer Rights & Responsibilities

Which of the following calls would be prohibited when you register for the National Do Not Call list?

- Political calls
- Surveys
- Telemarketing calls

ANSWER: c



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 and teach students important consumer life skills. Coaches gain access to free and inexpensive educational resources and to a national network of consumer and business leaders and educators. They gain chances to travel, have fun, and win prizes.

HOW DO I FORM AND PREPARE A TEAM?

It is up to each coach to determine the best way to get teenagers involved. Anyone can take a practice quiz, and players can register to compete during specified dates online at www.lifesmarts.org. Team members can volunteer or be recruited. LifeSmarts can be a small or large group activity. At least four players must register online and complete all three levels of quizzes in order for a team to be eligible for in-person play.

Most coaches either use the online quiz as an extension of classroom work or as a separate extracurricular activity. Any number of players may play online. The official team that travels to a state or national competition must have at least four but no more than five players. Visit www.lifesmarts.org for details.

Special needs students, alternative schools, work study groups, home school groups, and community organizations are encouraged to participate.

WHAT OTHER INFORMATION DO I NEED?

NCL staff and your state coordinator are available to answer questions and provide help implementing LifeSmarts in your school or organization. Contact your coordinator for a free copy of the LifeSmarts *Coach's Guide*, or purchase one directly from NCL for \$7. NCL offers more free or inexpensive resources available to make it easier for your team to prepare.

WHERE CAN I GET MORE RESOURCES?

The back of this guide lists many of the resources offered by the National Consumers League for coaches and teams to use to prepare for Internet, state, and national competitions. Sample questions and teaching lessons are available online for free at www.lifesmarts.org. Coaches can also purchase materials, including decks of flashcards, copies of the *Coach's Guide*, and more, that contain hundreds of additional sample questions. Turn the page for more details!



sample question

Personal Finance

You are a 16-year-old employee. Which of the following are you not allowed to do under the federal child labor laws?

- Be a delivery driver
- Cook on a grill in a restaurant
- Work as a hired farm worker

ANSWER: b



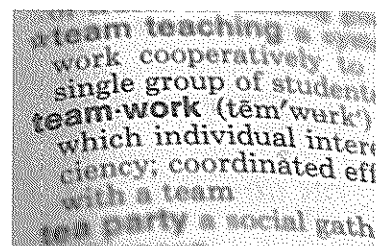
sample question

Technology

What kind of personal information is not covered by any federal privacy law?

- Titles of videos you rent
- Items you buy at a supermarket
- What you watch on cable television

ANSWER: c





WHEN ARE THE COMPETITIONS HELD?

Check the official Web site, www.lifesmarts.org, for the specific registration dates and details for your particular state. The online game is live from late September through February. Most state competitions take place between Nov. 1 and March 15 each year. The national competition is held in April in a major American city.

IS THERE A FEE TO PARTICIPATE?

There is no registration fee to participate in LifeSmarts. The players will need a few hours away from school for the state competition. If the team proceeds 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.

HOW DOES THE COMPETITION WORK?

Teams from each state will compete in an Internet-based competition first. Online, players compete individually, taking a series of three 20-question quizzes for a final score.

Team scores are tallied, and the top teams advance to the in-person state competition. There, teams compete against one another by answering individual, team, and first-to-the-buzzer challenge questions. State champions represent their states at the national competition.

Questions for use in the online, state, and national competitions are provided by the National Consumers League. Experts from throughout the country prepare and review thousands of questions to ensure accuracy.

Each competition has the following officials: question masters, judges, referees, scorekeepers, time keepers, and room monitors. The officials are adult volunteers from the community who support teens and consumer education.

WHAT ARE A COACH'S ROLES AND DUTIES?

The coach is the adult team leader responsible for recruiting and preparing the players for competition. Every player must have a coach to participate. The coach is responsible for returning permission and release forms, keeping the team members and their parents and guardians informed, and chaperoning the team at in-person competitions. Each team must have one adult as the primary coach. One adult co-coach or alternate coach is permitted and encouraged.

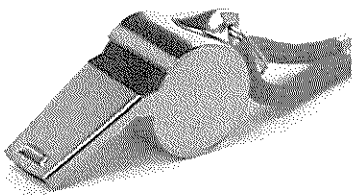
Simple question

Health & Safety

Methods that bear the radiation logo have been:

- a. Treated by irradiation
- b. Treated with pesticides
- c. Organically grown

ANSWER: a



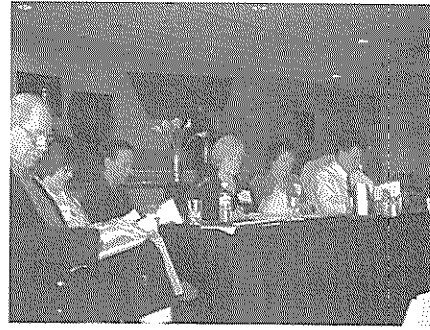
SUPPORT FOR LIFE SMARTS

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

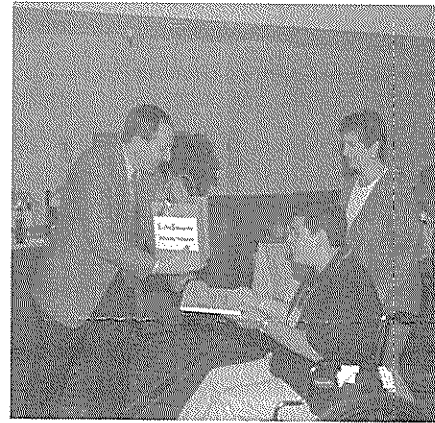
Verizon Foundation

American Century Investments

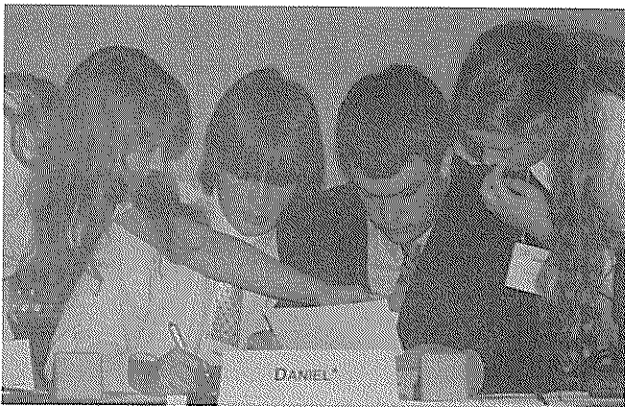
Other contributors to the national program to date (in 2007) include: Visa; Bridgestone Firestone Trust Fund; Experian; McNeil Consumer Specialty Pharmaceuticals; Procter & Gamble Company; Quixtar; Toyota Financial Services; Toys "R" Us, Inc.; Underwriters Laboratories Inc.; American Express Company; Communications Workers of America; Enterprise Rent-a-Car; Reckitt Benckiser; Verizon; Issue Dynamics, Inc.; Direct Marketing Association; Midas; National Rural Electric Cooperative Association; Toro; and Tracfone. Businesses, organizations, and individuals contribute support for LifeSmarts at the state level as well.



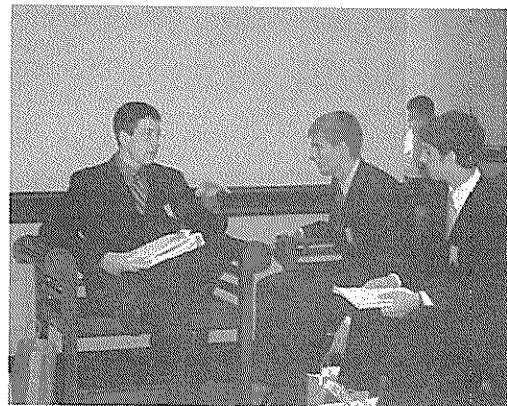
*"The officials were great!
Thank you for the opportunity
to learn."*



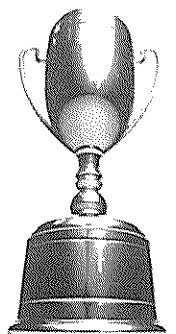
*"[Question master] Herb
Weisbaum rules!"*



*"I think this is a wonderful program! I wish
it had been around when I was in high
school. 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."*



GET MORE FROM LIFESMARTS

C coaches
S students

LifeSmarts offers three distinctive programs — a high school program, a middle school program, and a spring semester for high school students. You can get to each of the three programs from www.lifesmarts.org, or you can go directly to a competition site by visiting the URLs listed here:

VARSITY. Grades 9-12

C <http://start.lifesmarts.org/coaches>

S <http://start.lifesmarts.org>

Teams begin by competing online, and top-scoring teams advance to their state competitions. State champions meet in April for the national LifeSmarts championship, which travels among major cities.

JV. Grades 6-8

C <http://middle.lifesmarts.org/coaches>

S <http://middle.lifesmarts.org>

This exciting new expansion of LifeSmarts brings consumer education opportunities to middle school students and educators, offering them a separate Web site and competition devoted to them.

SPRING TRAINING

C <http://spring.lifesmarts.org/coaches>

S <http://spring.lifesmarts.org>

Open from March through June, this online expansion allows high school students and educators to use LifeSmarts during the spring, making the program available even after the national event.

Coach's Corner is the administrative portion of the program designed especially for coaches. Use the Coach's Corner to register, create teams, check student scores, check the status of your team(s) within the state, retrieve student usernames and passwords, and more. Use this for the competition you wish to join. Coaches need to register yearly in each of the programs they are using.

The **LifeSmarts Web site**, www.lifesmarts.org, contains many resources for coaches to prepare students for competition. These resources help educators and students explore all LifeSmarts topic areas and can easily be integrated into any classroom or with any curricula.

To access the following resources, visit the Coach's section of the site, or type this URL directly into your browser window: http://www.lifesmarts.org/index.php?page=coaching_resources

LifeSmarts **Coach's Guide** provides directions for the online and in-person games, sample questions, resources and learning activities.

Question of the Day Calendars provide one challenge question for each school day.

Practice Competitions may be used to simulate a live LifeSmarts competition.

Resource Links can be used to help direct student exploration of relevant Web sites.

Fast Facts are designed to help students brush up on specific topics. Fast Facts contain: an Introduction, Resources, Mini-Quiz and Answers, and Glossary Terms.

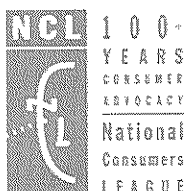
Online Lessons in LifeSmarts help coaches and students delve deeper into key topic areas. Each lesson provides: Purpose, Introduction, Procedures for the Activity, LifeSmarts Practice Questions (and Answers), Activity, Terms to Know, and Resources.

Federal Government Scavenger Hunts help students navigate the many consumer resources available online from various federal agencies.

Quick Quizzes provides practice questions on specific topic areas. Designed to be easily printed and used in class. Answers are in the Coach's Corner.

Curricula Standards may be used to help teachers apply educational standards and objectives to the LifeSmarts program.

The new **LifeSmarts Tech Lab** helps students learn about current technology topics and provides educators with tools to teach about technology in the classroom and in extracurricular settings. Each of the Tech Lab topics contains components for students to complete independently, and an unplugged lesson for educators to use to reinforce student learning.



NATIONAL CONSUMERS LEAGUE

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