



Life-changing



Confidence



Knowledge



Leadership



Motivation

# Get to know



# LifeSmarts

*Learn it. Live it.*

LifeSmarts is a free, national consumer literacy program that gives young people the 21<sup>st</sup> Century skills they need to become successful adults. LifeSmarts offers curriculum for teachers, and exciting scholarship opportunities for students.

## Why LifeSmarts?

LifeSmarts prepares the next generation of consumers and workers to take control of their lives and make better decisions than those left to figure it out on their own. Last year teen consumers spent \$208 billion of their own money, and families contributed an additional \$118 billion for food, apparel, personal-care items, and entertainment for their teens. Teens are also workers – last year the average annual income for a 15-17 year old was more than \$4,000.

## What makes LifeSmarts different?

### Critical Thinking | Competition | Success

LifeSmarts provides teens with the skills and knowledge they need to evaluate risks and opportunities in order to make informed decisions for themselves and their families. LifeSmarts pushes students to use critical thinking skills, introduces them to new experiences, and allows them to forge new friendships with students from across the country. LifeSmarts also improves the quality of life of students who participate, instilling confidence and leadership skills that last a lifetime and have a ripple affect on their communities.



## By the numbers

# 125,000

teens reached a year online and in classrooms nationwide

# 42 states

where LifeSmarts is active (in the District of Columbia too!)

# 3 million

consumer literacy questions answered each program year

# It works!

pre- and post-tests of students who participate in LifeSmarts show an increase in scores from a C average to a B+/A- average



## At a glance

- an educational program
- a scholarship opportunity
- a learning resource for students
- a teaching toolbox
- a resource for current consumer topics
- a program full of opportunities with many different partners
- a program that creates life long connections and experiences for everyone involved



to learn more about the educational strategies behind the LifeSmarts content and approach, visit [LifeSmarts.org/curriculum](http://LifeSmarts.org/curriculum)

## What's in it for students?

The nation's premier consumer program and competition for 20+ years, LifeSmarts teaches students about core consumer topics and develops confidence, leadership, and teamwork. Students succeed individually and with their teams.

Students credit LifeSmarts with making their high school years compelling and their adulthood a success. LifeSmarts alumni boast professionals including: elected officials, lawyers, entrepreneurs, pharmacists, military personnel, and more.

## What's in it for educators?

One of the strengths of LifeSmarts is its curriculum-based foundation, which has evolved in recent years to complement curriculum already in place in middle- and high-schools and can also be used as an activity for classes, groups, clubs, and community organizations.

LifeSmarts excels at bringing real-world skills to students, building strong literacy skills and practical knowledge about core consumer topics that include:

-  **Personal finance** (career planning, taxes, education & income, credit & debit, and more)
-  **Consumer rights and responsibilities** (fraud, contracts, marketplace economics, and more)
-  **Health and safety** (disease & medicine, healthcare, First Aid, nutrition, and more)
-  **Technology** (social networks, computing, cyber ethics, privacy & security, and more)
-  **The environment** (waste management, water & land, energy, atmosphere, and more)

## Who operates LifeSmarts?

LifeSmarts is a program of the National Consumers League, the country's oldest consumer advocacy organization. National partners include FBLA (Future Business Leaders of America), and FCCLA (Family, Career and Community Leaders of America). LifeSmarts partners with agencies and organizations to run state programs, including attorneys general, JumpStart Coalitions, Councils on Economic Education, Better Business Bureaus, Extension Agencies, 4-H leaders, and others.

**For more information about LifeSmarts, contact Lisa Hertzberg, [lisah@nclnet.org](mailto:lisah@nclnet.org).**

## From the students

"LifeSmarts is the most enjoyable academic competition I have ever participated in, with the chance to meet awesome people from all across the country."  
– *Albert Enyedy, Massachusetts*



"LifeSmarts has provided me with skills that I will use in high school, college, and beyond."  
– *Tiffany Olson, North Dakota*



"LifeSmarts is a lesson in teamwork and leadership."  
– *Emma Swartz, Wisconsin*



"LifeSmarts shows how fun it can be to learn stuff. I mean, no other class has been this cool."  
– *George Evans, Virginia*

## Educators say LifeSmarts:

challenges students to show they have the skills to make it in the "real world"

motivates students with its interactive competition format

provides educators with new and challenging material for students

fosters excitement in the classroom

presents an opportunity to work with students at a rigorous level

is flexible

teaches the teachers as much as the students



for sample questions, visit [LifeSmarts.org/resources](https://www.lifesmarts.org/resources)