



LifeSmarts

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www.lifesmarts.org



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- LifeSmarts, established in 1994, is a program of the National Consumer's League, the nation's pioneering consumer organization. LifeSmarts, "*the ultimate consumer challenge*", is an educational opportunity for students that helps prepare them to enter the real world as smart adult consumers.



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Participants focus on five key topic areas:

- Consumer rights and responsibilities
- Environment
- Health and safety
- Personal finance
- Technology



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- Curriculum conforms to National Standards
- Incorporates 21st century skills
- Research-based



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LifeSmarts in a Box – Giveaway #1

State Competition question March 2017:

18371 – Personal Finance

When a potential lender is looking at your other debts, the creditor is assessing you based upon which of the “C’s of credit”?

Correct Answer: Capacity



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In 2016, the UTC team won the Maine state competition and created this LifeSmarts PSA as part of the national early-entry competition:

<https://youtu.be/7Puy-aAMXwk>



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Let's explore the LifeSmarts website:

www.lifesmarts.org



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LifeSmarts in a Box – Giveaway #2

State Competition question March 2017:

20986 – Consumer Rights

What is the difference between a credit freeze and a fraud alert?

Correct Answer: A credit freeze prevents potential creditors from accessing your credit report; a fraud alert ensures that creditors contact you before issuing new credit in your name



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- In ME and across the nation, online and classroom practice/competition begins in Fall.
- Official online competition quizzes (1 per category, plus a capstone quiz – 6 total) are open for one month, early Jan to early Feb.
- 4 top-scoring teams in ME compete in person in March (Unum in Portland).
- Winning teams competes nationally!



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LifeSmarts in a Box – Giveaway #3

State Competition question March 2017:

21238 – Personal Finance

In January 2017, Philadelphia became the largest city to impose this type of tax on sugary drinks. What type of tax is applied when purchases are made on a specific good, and typically included in the price of the product?

Correct Answer: Excise tax



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- Signing up as a coach is free, and allows you full access to ALL LifeSmarts resources
- You may create one or multiple teams
- Participation in the state competition is not required, but can be a great goal for students!



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LifeSmarts in a Box – Giveaway #4

State Competition question March 2017:

30227 – Health and Safety

Describe one characteristic of a neighborhood with transit-oriented development:

Correct Answer: Compact; built around or near a transit system; contains a mix of land uses including residential and commercial



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How To LifeSmarts: Registering Coaches & Players Online

There is a specific order to the online competition: coaches register first, the coach creates the team(s), then the students register to join a specific team. Coaches then appoint a captain from the available players.

Step 1: Coach Registers and Creates Team(s)

- Click the “Register” button the upper right corner of the LifeSmarts homepage.
- On the registration page, you will need to create a unique username and password. Keep this close, you will need it during login. Once you have completed the form, click “Register with LifeSmarts”.
- A confirmation link will be emailed to the address you provided during registration. **NOTE: If it does not appear with 10 minutes, check your “Spam” folder in case it was mistakenly filtered out.**
- Click the link in the confirmation email to confirm the account, then click “Login” to log in.
- Once logged in, the Coach's Page will appear. To create a team, click on “Create New Team”.
- When creating a team name, be specific. “Washington Co. FBLA” or “BCHS Foods 2” will help both you and the state coordinator keep track of all the teams. You can create as many teams as you wish.

Available Team Types:

Varsity (Grades 9 – 12)

JV (Grades 6 – 8)

FBLA (Eligible for FBLA prizes) FCCLA (Eligible for FCCLA prizes) FBLANLC (for competitive event)

Step 2: Players Register and Join Teams

- The player registration is nearly identical to the Coach registration process: click the same “Register” button to start the registration process, complete the same registration form and the same activation.
- **NOTE: Make sure you have logged out as a coach before players start registering. New accounts cannot be activated when another account on the same device is active and logged in.**
- Once the player's account is activated and logged in, the Player's Page will appear.
- To join a team, click the “Select a Team” link. A drop-down list of all teams in the state will appear (having specific team names will help avoid confusion). Once the team is selected, click “Join Team”.

Step 3: Coach Appoints Team Captain

- Team Captains are the only players that have access to certain quizzes (like monthly TeamSmarts).
- To select a captain, first select the team from the “My Teams” page of the Coach's Corner.
- A drop-down list of players will appear under “Manage Team Captain” near the bottom of the page.

Notable Links on Coaches Page

- 1) Login, registration, and logout
- 2) Automatically returns to Coaches Page (and clicking “Players” goes to Players' Page)
- 3) Link to contact support for help
- 4) “My Teams” and “Create New Team” links

The screenshot shows the LifeSmarts website's Coaches page. At the top right, there are links for LOGIN, REGISTER, and Logout (marked with a red circle 1). Below the navigation bar, there are social media icons and a search bar (marked with a red circle 2). The main navigation menu includes HOME, PLAYERS, COACHES (highlighted), COORDINATORS, RESOURCES, and COMPETITIONS. Below this, there are links for COACHES FAQ, NEW COACHES - FCCLA, NEW COACHES - FBLA, and NEW COACHES. On the left, under the 'Coaches' heading, there are links for 'Edit Coach Details: Click here.', 'My Teams Page: Click here.', 'Create New Team: Click here.', and 'Contact Support' (marked with a red circle 4). On the right, there is a section for 'SAFETY SMART AMBASSADORS' with a 'Learn More' button, and a 'DAILY QUIZ' section with a description of the quizzes.