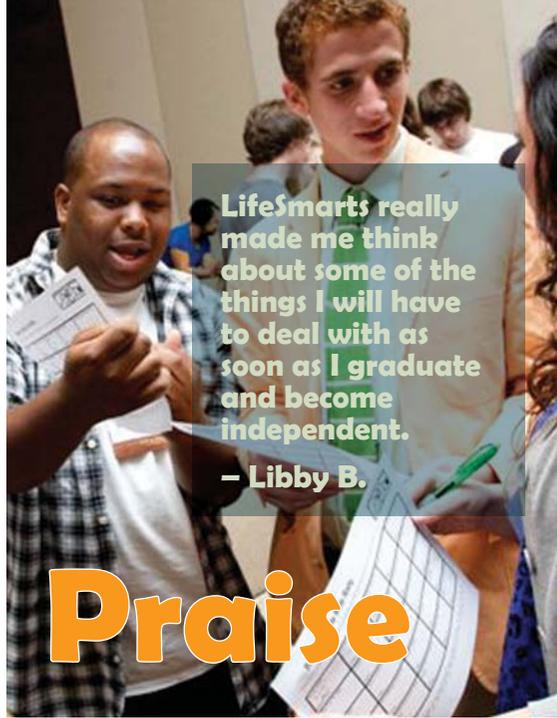


# LifeSmarts Coach's Guide

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LifeSmarts really made me think about some of the things I will have to deal with as soon as I graduate and become independent.

– Libby B.

**Praise**



I've been involved in LifeSmarts for three years. The competitions are a lot of fun and very informative. You get a chance to make new friends and see how much you really know.

– Beth V.



**For**



I feel that every school in the country should be participating in LifeSmarts because there is so much to learn and the kids seem to really enjoy it.

– SC Coach



It was fun, informative, and I learned a ton! This was my first year to compete, and I can't wait to participate next year.

– Josh F.

**LifeSmarts**

# LifeSmarts Can Help

## Teenagers are Consumers

American teenagers have an average spending power of about \$5,000 per year, impacting the economy to the tune of \$125 billion annually. 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 the need for more meaningful and relevant consumer education, the National Consumers League provides the LifeSmarts 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

LifeSmarts arms students with knowledge they begin implementing right away. Students say LifeSmarts helped them:

- » Recycle more
- » Know what to do when my ATM card gets stolen
- » Budget and keep track of purchases with my debit card
- » Know the proper temperature to store certain foods
- » Know what to look for when I buy my next cell phone
- » Learn about my rights as a worker (and I got a raise!)
- » Understand why my parents should seek a refund for a poor-quality product
- » Remember to turn my low beams on when it's foggy
- » Learn to read the fine print when using OTC drugs
- » Explain consumer rights to a friend whose phone service got slammed
- » Vigilantly guard my Social Security number

## Coaches Tell Us It Works

Asked to sum up their LifeSmarts experience, coaches responding to a recent 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 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 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.
- » 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 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 a smart consumer. Come join the fun by starting a team or donating time or resources!"

# What Is LifeSmarts?



LifeSmarts is a flexible classroom or group activity that teaches teens to be smart and responsible consumers and citizens. Program content focuses on five key areas of consumer knowledge that teens need to know to function effectively in today's world:

- » **Personal Finance**
- » **Consumer Rights and Responsibilities**
- » **Health and Safety**
- » **Technology**
- » **The Environment**

Participants gain meaningful consumer knowledge, access to information, awareness of resources, and the ability and confidence to participate in today's dynamic global marketplace. They also develop leadership abilities, become better decision-makers, and have fun in the process.

## **LifeSmarts participants learn to:**

- » **Spot and avoid scams**
- » **Be smart with their finances**
- » **Use their consumer rights and responsibilities**
- » **Understand workplace protections**
- » **Make nutritional choices**
- » **And much more!**

## **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.

"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**

## Is LifeSmarts Available in My State?

LifeSmarts is available to teens in every state through the Internet-based competition. Check the list of state partners on the LifeSmarts Web site ([www.lifesmarts.org](http://www.lifesmarts.org)) to get information about your state competition dates and to connect with your LifeSmarts State Coordinator. 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 LifeSmarts Web site to compete.

## How Does a Team Sign Up to Get Involved?

### ADULT COACH CHECKLIST:

- Register online
- Create teams online
- Have students register
- Have students compete
- Coach team to state and maybe nationals!
- Extra Credit: Use the many free teaching resources available on the LifeSmarts Web site

### STUDENT COMPETITOR CHECKLIST:

- Register online
- Take practice quizzes
- Compete!
- Compete at state, and, just maybe ...pack your bags for Nationals!
- Extra Credit: Use the online LifeSmarts U lessons and other free online learning tools

Coaches should follow the directions provided on the Web site ([www.lifesmarts.org](http://www.lifesmarts.org)) to register and create teams. Students 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 time frame 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

“[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 LifeSmarts Champion Team

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.

### **Is There a Fee to Participate?**

There is no registration fee to participate in LifeSmarts. The students will need a few hours away from school 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 sponsoring the team.

### **When are Competitions Held?**

The online competition is generally live from mid-September through February. Most state competitions occur in February and March, and the national competition is held in April. Visit [www.lifesmarts.org](http://www.lifesmarts.org) for the specific registration dates and details for the LifeSmarts competition in your state.

### **When is LifeSmarts Available?**

LifeSmarts is available throughout the school year. The Spring Training competition is 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 Spring Training site.

Students will register at: [spring.lifesmarts.org](http://spring.lifesmarts.org), and the Coach’s Corner is at: [spring.lifesmarts.org/coaches](http://spring.lifesmarts.org/coaches).

### **Who Provides the Questions?**

NCL provides questions for all online, state, and national competitions. Topic area experts write and review questions 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 Coach a LifeSmarts Team?

Educators tell us that they use the program because LifeSmarts complements what they teach, and it provides students with valuable knowledge. LifeSmarts is a great way to introduce students to real-world issues and help them gain life skills. A Florida coach summed up LifeSmarts by saying, “In today’s tough economic times, LifeSmarts provides teens with the kind of valuable knowledge that they will use throughout their lives.” Another Florida coach added, “LifeSmarts gives teens real power for their future.”

## How Do I Form a Team?

It is up to each coach to find the best way to get students involved. Team members can volunteer or be recruited. Most educators use the online quiz either as an extension of classroom work or as a separate extracurricular activity. Any number of students may compete online. The official team that travels to a state or national competition must be comprised of four or five players.

## Why Students Participate:

In a recent survey students cited the following as the most common reasons they participated in LifeSmarts:

- » **It is a classroom requirement**
- » **They wanted to learn new things and gain resources**
- » **It offers the chance to compete**
- » **They could have fun with friends**

## How do I Prepare for Competition?

It’s easy to find materials to prepare for the competition. Coaches use these resources most:

- » **www.lifesmarts.org – teaching tools include practice questions, lessons, flash cards, LifeSmarts U lessons, and more available free of charge**
- » **Government agencies provide a wealth of information on Web sites and in free or low-cost publications**
- » **Many consumer groups, trade associations, and businesses provide Web sites, brochures, textbooks, and other educational resources**

Within the LifeSmarts Web site, coaches list these as the most-used teaching tools:

- » **Online practice quizzes**
- » **Online competition quizzes**
- » **Online daily quizzes**
- » **Question of the Day calendars**
- » **Downloadable practice rounds**
- » **LifeSmarts U**
- » **Online lessons**
- » **Coach’s Guide**
- » **Resources/links on site**
- » **Scavenger Hunts**

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

Consumer Correspondent for MSNBC, and question master at the National LifeSmarts Championship,  
**Herb Weisbaum**

## Where Can I Learn More?

Check out [www.lifesmarts.org](http://www.lifesmarts.org). There you will find numerous resources and gain access to the online competition. NCL staff and your state coordinator are available to answer any additional questions you have. You can find contact information for your state coordinator on the back of this book or on the LifeSmarts Web site.

# How Does the Competition Work?

“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.”

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

Team members first compete online at [www.lifesmarts.org](http://www.lifesmarts.org). Team scores are tabulated, and the top-scoring teams advance to the state level. There, teams compete against one another by answering individual, team, and first-to-the-buzzer team-plus and challenge questions. State champion teams represent their states at the four-day 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 in mid-September, and after that students may go online to register, take practice quizzes, and compete. Team members must compete during the time frame set for their state’s online program.

“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.”

New Jersey Coach,  
**Bernice Gendron**

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 ranking of teams within your 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         | <a href="http://start.lifesmarts.org/coaches">http://start.lifesmarts.org/coaches</a>   | <a href="http://start.lifesmarts.org">http://start.lifesmarts.org</a>   |
| Junior Varsity  | <a href="http://middle.lifesmarts.org/coaches">http://middle.lifesmarts.org/coaches</a> | <a href="http://middle.lifesmarts.org">http://middle.lifesmarts.org</a> |
| Spring Training | <a href="http://spring.lifesmarts.org/coaches">http://spring.lifesmarts.org/coaches</a> | <a href="http://spring.lifesmarts.org">http://spring.lifesmarts.org</a> |



## Step 1: Coaches Register

**REMEMBER:** Coaches must register once each program year

- ❑ Coaches may register at any time by starting at [www.lifesmarts.org](http://www.lifesmarts.org) and going to the appropriate login page (Varsity, JV, or Spring)
- ❑ When you register you will receive a Coach's Code that you should write down. This code allows you to register one or more teams
- ❑ After you have registered once, on all subsequent visits you will "log-in" using your name and Coach's Code

1

## Step 2: Coaches Register Teams

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

- ❑ Go to the appropriate login page
- ❑ Log-in with your first name, last name, and Coach's 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)
- ❑ Click "Log-in" and select "Register Team" in the top light blue bar
- ❑ Complete the Team Registration form, and click "Submit Team"
- ❑ 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
- ❑ The teams that you registered are now active

2

**NOTE TO COACHES:** Players may register any time, and they will have access to the practice quizzes right away. They may begin competing in mid-September, but only after you register the team and provide them with the team name and team code. (Spring students may begin competing March 1.)

### Step 3: Students Register

# 3

**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.

If needed, you can find detailed instructions on the LifeSmarts Web site.

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.

### Step 4: Students Take Practice Quizzes

# 4

- Go to the appropriate login page
- Fill in your User Name and Password and click "Enter"
- Click on "Take a Practice Quiz." (Remember, practice quizzes are available at all times, but you must be registered to use them)
- Choose the topic area and level of difficulty you want, and click "Start Practice Quiz" to test your LifeSmarts with a 20-question quiz
- 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
- When you are finished you will receive a score and you can review your correct and incorrect answers
- Click on "LifeSmarts Home" to take another practice quiz, view your self-study links, access LifeSmarts U, or begin the competition
- Click on "Self Study Links" to see a list of links to help you brush up on topics you missed during the practice quiz
- 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 5: Students Compete Online

# 5

- Go to the appropriate login page. (If you have not already registered, see Step 3)
- Enter your user name and password and click "Enter"
- Click "Join the Competition"
- 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"

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, relying only on your own knowledge.

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.

After you successfully complete round 1, you will have the option to review the questions.

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 competitions).

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.

## **Notes for Coaches**

The online LifeSmarts competition is an individual pursuit. Please remind your players to work independently on each level of the Internet competition. Students should use the knowledge they have and not rely on outside resources as they work.

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 time frame 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 may advance directly from the online competition to the in-person national competition. If necessary, NCL may host an additional level of online competition 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 sciences 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 advance to an in-person competition.

At any time students and coaches may go online to use the Daily Quiz. The quiz rotates between LifeSmarts topics. You do not have to register or log-in 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.

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](http://start.lifesmarts.org/coaches). Middle School Coaches go to [middle.lifesmarts.org/coaches](http://middle.lifesmarts.org/coaches). During the spring semester, High School Coaches go to [spring.lifesmarts.org/coaches](http://spring.lifesmarts.org/coaches).

## 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.

## National LifeSmarts Championship

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 format will vary a bit from the state level, but team-plus and challenge questions, in addition to other question formats, are all part of the four days of competition.

The national competition runs from Saturday through mid-day Tuesday, generally in late April. The national competition is held in a major city in the United States.

All teams compete multiple times at the national competition.

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 team rounds. 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 match. 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.

**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 team that is competing.

## 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:** A match consists of rounds of competition which may include multiple choice and open-ended questions. If needed, there will be a tie breaker round.

**ALTERNATES:** It is a good idea to have an alternate team member (fifth player) in case a team member cannot participate for some reason. 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 multiple choice questions. 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 rereads, the player or team must try to answer the question. Players may not request re-reads when open-ended questions are used. 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 written assessments, decision-making activities, or analyzing information to demonstrate 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 each player one 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.

### **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**

When team-plus questions are used, four will be asked. Team-plus questions combine elements of team questions and challenge questions.

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.

# 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
- ATM machines, electronic transfers, online banking
- Protecting private financial information; identity theft
- Investments: stocks, bonds, mutual funds, CDs
- Investment terminology such as dividends, liquidity, diversification; statements and reports

## Credit Cards and Loans

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

## 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
- Automobile insurance

## Automobiles

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

## Shopping/Buying Skills

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

## 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
- Energy efficiency
- Appliance purchase and repair

## Jobs

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

# Sample Questions: Personal Finance

**When purchasing a gift card you should ask for a gift receipt and include the receipt when giving the gift card. Why is this a wise consumer practice?**

**Correct Answer:** This will allow the cardholder to replace the card if it is lost or stolen

**Why is it generally less difficult for consumers to get secured credit rather than unsecured credit?**

**Correct Answer:** The lender has collateral with secured credit; collateral reduces the lender's risk with secured credit; the lender has a security interest in the pledged property

**How does the availability of commercial credit help the US economy?**

**Correct Answer:** By using credit businesses can get started; business can stay in operation; businesses can grow; credit helps business flourish; credit allows business to take risks; credit allows business to buy goods and pay for them after they have had a chance to sell them

**You are a 14-year-old worker. You may not start work before this time in the morning:**

**Correct Answer:** 7 a.m.

**Under special circumstances a consumer may receive more than one free credit report from each consumer reporting agency per year. Name one circumstance that entitles a consumer to additional reports:**

**Correct Answer:** Identity theft; denial of a credit application based on credit report; denial of insurance based on credit report; report is inaccurate because of fraud

**Additional sample questions and many more teaching resources are available online. Visit: [www.lifsmarts.org](http://www.lifsmarts.org) and under the "Coaches" tab click on "coaching resources," and "teaching."**

# Health & Safety



Health and 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, weight control

## Automobile and Highway Safety

- Safe driving
- Seat belts; child safety seats
- Drunk driving
- Safety and accident prevention
- Proper auto and tire 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

# 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

# Sample Questions: Health & Safety

Fats make up part of the average diet. Name one type of “bad” fat and one type of “good” fat:

**Correct Answer:** Bad fats: saturated fat, trans-fat, cholesterol; Good fats: monounsaturated, polyunsaturated, Omega-3 fats

Modern vaccines protect against three different strains of this virus and different vaccines may be given every year to keep up with changes in the virus. What is it?

**Correct Answer:** Influenza; flu

“This is a test. This is only a test.” When you hear these words this is a test of what?

**Correct Answer:** Emergency Alert System; Emergency Broadcast System

For safety reasons, which of the following people should be alerted to leave the area when a microwave oven is going to be used: a person under the age of 16, a person with a pacemaker, or an elderly person?

**Correct Answer:** Person with a pacemaker

Emergency food supplies that you collect in case of disaster vary in their shelf life. Order the following foods from longest to shortest shelf life—white rice, dried fruit, peanut butter:

**Correct Answer:** White rice, peanut butter, dried fruit

Using paper towels that can be thrown away, cloth towels washed in hot water, or disposable sanitizing wipes are recommended methods of cleaning dirty kitchen surfaces. What common sanitation problem do these methods of cleaning eliminate?

**Correct Answer:** Cross contamination

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**Name one way that drinking bottled water adds to your carbon footprint:**

Correct Answer: Shipping costs; flight emissions; emissions from making the bottle; emissions from recycling it; emissions from shipping it

**A company can create plastic from oil, a virgin natural resource, or it can use recovered plastic from recycling programs. Name one benefit of the company using recovered plastic:**

Correct Answer: Saving materials that would otherwise become waste; helping to prevent the depletion of natural resources; conserving energy; preventing pollution

**Contrast a thunderstorm “watch” to a thunderstorm “warning:”**

Correct Answer: Watch means there is a possibility of a thunderstorm in the area; warning means a thunderstorm is occurring or likely to occur soon

**Why should you never pour unwanted chemicals on the ground?**

Correct Answer: Soil cannot purify most chemicals; they may contaminate runoff

**A worker in a drive-thru restaurant area is exposed to this – the main air pollutant in automobile exhaust:**

Correct Answer: Carbon monoxide

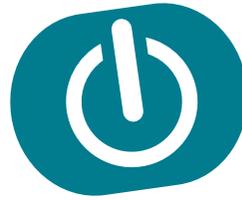
**The chasing arrow symbol on the bottom of plastic containers always indicates:**

Correct Answer: What type of plastic it is

## Sample Questions: Environment

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# Technology



Technology covers consumer knowledge on the following subjects:

## Internet

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

## Services

- Online services
- Telemarketing/sales/online buying, auctions
- Information sources, buying guidelines

## Equipment

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

# Consumer Rights and Responsibilities



Consumer Rights and 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 consumer agencies and 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

**Almost all computer viruses are attached to an executable file. What does this mean?**

**Correct Answer:** It cannot infect your computer unless you run it or open it

**This cellular phone service plan offers discounts on two or more phones, each with its own phone number, and a "bucket" of shared minutes. You receive a single bill each month. But you need to keep track of the minutes each member uses:**

**Correct Answer:** Family

**Most wire line 911 services have been enhanced to provide emergency personnel with additional information about the caller. Name one piece of information emergency personnel using E911 know about you when you call:**

**Correct Answer:** Your identity; your location

**Most cell phone companies offer at least a 14-day no-risk trial period that lets you try a phone. Name one reason a consumer should use this option:**

**Correct Answer:** Check for: a phone's coverage; dropped calls; ease of use; dead zones in locations you frequently use the phone; check with friends and relatives about the company's coverage; and customer service

**What is a spambot program designed to collect?**

**Correct Answer:** Email addresses

**Using a "wipe utility" program on your computer may be the only way to:**

**Correct Answer:** Clean information off the hard drive

**Additional sample questions and many more teaching resources are available online. Visit: [www.lifesmarts.org](http://www.lifesmarts.org) and under the "Coaches" tab click on "coaching resources," and "teaching."**

# Sample Questions: Consumer Rights

Items located near registers and in center aisles in stores encourage what type of shopping behavior?

**Correct Answer:** Impulse buying

The answer is: The standard that must be met before a defendant can be convicted of a crime. What is the question?

**Correct Answer:** What is beyond a reasonable doubt?

In a formal decision-making process, you start out by identifying the problem, and you end by evaluating your results. Name one of the three steps you should take in the middle of the process?

**Correct Answer:** Obtain information (identify alternatives); consider the consequences of each choice (evaluate alternatives); select the best course of action (make a decision)

What portion of stock investments is FDIC insured?

**Correct Answer:** None; no portion of stock investments is FDIC insured

A financial institution neglects to provide notice to its customers telling them how their personal information will be used. What federal agency would take action?

**Correct Answer:** FTC; Federal Trade Commission

What does it cost to register on the National Do Not Call registry?

**Correct Answer:** Nothing; it is free

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## Introducing TeamSmarts

### Test Your “LifeSmarts” with New Online Team Activity

The TeamSmarts Consumer Challenge is a new online LifeSmarts activity designed to be used by teams of students. TeamSmarts will test your knowledge across all five LifeSmarts topics areas, including: personal finance, consumer rights and responsibilities, technology, health and safety, and the environment. This comprehensive practice tool can be used by coaches to help prepare teams for online and in-person competitions.

Quizzes are 100-200 questions long, and scores are based on speed and accuracy. The more quickly the team correctly answers a question, the more points the team receives for that answer. Teams have a set amount of time in which to complete a TeamSmarts online competition, and they will see how they rank with teams across the country.

New TeamSmarts competitions will be available each month from September through February. Visit <http://teamsmarts.lifesmarts.org> or check the LifeSmarts home page for more information.

The National Consumers League thanks Experian for an unrestricted education grant that helped us develop the TeamSmarts Consumer Challenge.



# NOTES

A large area of dotted lines for taking notes.