



LifeSmarts State Coordinator Fact Sheet

What is LifeSmarts?

LifeSmarts teaches high school students about personal finance, consumer rights and responsibilities, technology, health and safety, and the environment.

How Do Students Benefit from LifeSmarts?

While the program gives students a wonderful grounding in consumer and financial issues, other benefits include an opportunity to be part of a team, gain self-esteem, learn verbal communication skills and have fun competing. Coaches, teachers, parents and students all tell us that LifeSmarts has a very positive impact on the students who are involved.

How Does it Work?

Any group of four or more students, working with an adult coach, may participate. There is no cost for a team to participate. Teams begin by registering and competing online. Top teams are invited to participate at in-person state competitions, and the state champion teams compete at the national LifeSmarts competition each April.

Who Operates LifeSmarts?

LifeSmarts is a national program implemented locally by state coordinators. The national sponsor is the National Consumers League, a nonprofit consumer advocacy organization based in Washington DC. LifeSmarts is the League's main focus on youth.

There are currently state partners in 32 states and the District of Columbia. LifeSmarts provides state partners with a program proven to educate today's young consumers. It also gives state partners visibility in consumer education. Current state coordinators include the Federal Reserve Bank of Boston; state Attorneys General offices in Pennsylvania, North Dakota, Delaware and other states; the Better Business Bureau in Minnesota; the JumpStart Coalition in New Hampshire, the Council on Economic Education in Kansas; Extension Offices and 4H leaders in Tennessee, Alabama and other states; and the statewide FCCLA coordinators in Texas and Missouri.

How Does the National Consumers League Support the Program?

At the national level the League assists coordinators, holds monthly state coordinator conference calls, serves as a liaison for coaches, establishes rules, maintains the program, provides all questions and materials, and maintains the Web site. The League operates the online portion of the competition and provides feedback to state coordinators throughout the process. The League holds the national event each April. The League also conducts media efforts and some fundraising to benefit state programs as well as the national program.

What is the Role of a State Coordinator?

LifeSmarts is a very flexible program. It is up to the state coordinator and partnering organization to implement the program so that it best fits their needs, resources, and the educational climate in their state.

We ask for three things from state partner organizations:

- Provide a link from the partnering Web site to the national LifeSmarts Web site.
- Appoint a state coordinator who serves as the contact for LifeSmarts at the local level. This includes conducting marketing efforts for the program and serving as a contact for coaches.
- Plan and host the annual in-person state competition.

The partnering organization does sign a contract with the National Consumers League and is asked to pay \$1.

What Time and Financial Resources Are Needed?

State coordinators generally do some fundraising, although this is usually modest. Many state coordinators run state programs on less than \$1,000 per year. These coordinators get in-kind donations for things such as space, food and prizes at the state event, and do mailings and printing in-house. Other coordinators cover the expenses for their state champion team to travel to nationals, and this runs about \$3,000 per year.

All state coordinators work on LifeSmarts on a very part-time basis as a part of their regular work obligations. Marketing the program often includes providing information on your Web site, doing targeted mailings in the fall, and providing information about LifeSmarts to teachers and other adult mentors at workshops or other events you do anyway. The busiest time is between November and March when coordinators plan their state events. These competitions are usually held in February or early March.

Those coordinators who put more time and effort into the program will find that teachers and students get involved more quickly. However, new coordinators are encouraged to start incrementally, and rely heavily on the Internet portion of the game. New coordinators may decide to invite a very small number of teams to the first state competition (we ask that you invite at least six).

Where Can I Find More Information?

Visit the Web site, www.lifesmarts.org, to try a practice quiz!

The LifeSmarts Coach's Guide includes directions for the Internet game. It also contains sample questions, a listing of topic areas covered, and describes the in-person competitions. A copy is enclosed.

The latest marketing piece is also enclosed. This piece is updated every summer for the upcoming program year.

Contact the LifeSmarts Program Director for more information:

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