LifeSmarts...the ultimate consumer challenge is a unique educational game show competition for youth in grades 9 through 12. Participants are prepared to answer questions covering a broad range of consumer issues including credit, contracts, refunds, charitable contributions, food labels, food production and consumption, etc. Sponsored by the Urban Affairs and New Nontraditional Programs unit of the Alabama Cooperative Extension System and the National Consumer League, the competition is open to youth from any school, group, or organization in the state.

The National Consumer League (NCL) owns the program and licenses the use of the program to other non-profit organizations approved by the NCL Board of Directors. One agency in each state is the lead partner and a designee of that agency becomes the state coordinator for the program.

NCL coordinates the national competition. To keep costs and time away from school at a minimum, the national competition is held in April at various locations throughout the US.

**Focus on Alabama**

**Meet the Alabama 2004 Winners!**

The Alabama Team! from Austin High School in Decatur, Alabama.

Thirty-seven states were represented on April 24–27 in Chicago, IL, for the national competition. The team from Wisconsin won the national championship.

Alabama’s sister team was Nebraska. Alabama performed well in the competition and showed improvement overall. Though they didn’t win this year, the team gained experience. They participated in the t-shirt contest, though they did not place.

They also gained confidence in their consumer skills and look forward to next year’s competition.

While attending the competition, students had an opportunity to participate in an educational seminar on pharmaceuticals, visited the Sears Tower, Navy Pier and ate good food at the Merchandise Mart.
**LifeSmarts Q & A**

**Q:** What does LifeSmarts teach teens?
**A:** The content and competition questions focus on five key areas of consumer knowledge that teens need to know to function effectively in today’s marketplace. These areas are: Personal Finance, Health and Safety, Environment, Technology, Consumer Rights and Responsibilities.

Participants develop teamwork, self-esteem, verbal communication skills, leadership abilities, and have fun in the process. They learn to spot and avoid frauds and scams and how to make smart purchasing decisions. Brochures, booklets, videos, teaching guides, text books, and other educational resources provided by government agencies, businesses, consumer groups, and trade associations are the source of this information which can easily be obtained by any consumer.

The state champion team represents their state at the national competition. Players win prizes such as savings bonds, products, certificates, t-shirts, hats and other items.

**Q:** How do we create a team?
**A:** How team members are identified is up to the coach and the group or school. Consumer tests, play-offs, and interest groups are ways that have been used.

**Q:** Who can be a coach?
**A:** Coaches are adults over 18 years of age who are committed to the education of teens. A coach can be a teacher, business leader, college student, or youth group leader. Coaches teach students consumer life skills and give them information needed in the “real world.” A Coaches Guide is available from the LifeSmarts State Coordinator, it will help answer all your questions. It also gives access to a national network of consumer educators.

**Q:** Is there a fee to participate?
**A:** LifeSmarts is FREE to any group of teens and their coach who want to participate. There is NO fee or registration cost.

**Q:** How much time will participating take?
**A:** Team members spend a few hours away from school to work on the State Finals. If the team proceeds to the national competition, time away from school will not exceed two days. Most of the preparation time is spent learning about the consumer topics in ways chosen by the coach and team.

**Q:** How does the team sign up to get involved?
**A:** Teams must sign up to participate in their state competitions. To sign up, you must return the following forms:
- signed permission and release form from the organization
- signed individual permission and release form for each team member and coach

**Q:** How does the competition work?
**A:** There are four rounds to each competition and teams play for points.
- Round 1: Individual Questions
- Round 2: Team Questions
- Round 3: Team Plus
- Round 4: Challenge Round

Experts from all over the country prepare and review the questions to ensure accuracy. Each competition has officials such as the question master, judges, referee, scorekeeper, and timekeeper. The officials are adults from the community who support teens and education. Teams that win their state competition compete for the national title.

**Q:** When will the competitions be held?

Alabama’s in-person finals will be held at the Alabama Cooperative Extension System State Office on the campus of Alabama A&M University, in the James I. Dawson Building, Normal, Alabama.

The 2005 National Competition will be held April 16–19 in San Francisco, CA.

**Q:** What other information do I need?
**A:** The staff of the National Consumer League and your state coordinator are available to answer questions and to provide suggestions on how to get involved in LifeSmarts. NCL has inexpensive resources available for order.

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