



# LifeSmarts

*Learn it. Live it.*

Hawaii 2013-2014

## WHAT IS LIFESMARTS?

LifeSmarts is a **FREE** educational program that develops the consumer and marketplace skills of teenagers in a fun way and rewards them for this knowledge. The Varsity program for teens in grades 9-12 and Junior Varsity program for teens in grades 6-8 complement any school curriculum and can be used as an afterschool activity. This program is appropriate for public and private schools, homeschools, alternative schools as well as clubs and youth organizations.

LifeSmarts: The Ultimate Consumer Challenge was created in 1994. It is a program of the National Consumers League (NCL) and is brought to Hawaii by the State Department of Commerce and Consumer Affairs Office of the Securities Commissioner in partnership with the Hawaii Credit Union League. Contact the Hawaii State LifeSmarts Coordinator at (808) 587- 7400 for more information on starting a team or for a free Coach's Guide. Take a practice quiz and see if you're ready for the ultimate consumer challenge!

### State Competition: For Grades 9-12

Date: *Sat., Feb. 8, 2014*

Time: *9:00 AM – 1:00 PM*

Place: *State Capitol*

### Contact Info:

Phone: **(808) 587-7400**

Website: **LifeSmartsHawaii.com**

Email: **iep@dcca.hawaii.gov**

### Stay Connected:



**HI**Securities

**2013-2014**

## **Varsity Grades 9-12 Competition Dates**

### **Registration:**

Aug. 1, 2013 - Dec. 7, 2013

Varsity Online Competition:

Sep. 9, 2013 - Dec. 7, 2013

### **HI State Competition:**

February 8, 2014

National Competition:

April 26-29, 2014

## **JUNIOR VARSITY PROGRAM OVERVIEW**

LifeSmarts helps prepare middle school students in grades 6-8 for the consumer decisions that they will make throughout their lives. By using the Internet to research consumer issues, students will begin exploring today's consumer challenges. Teams are formed under the guidance of an adult coach in the same manner as the Varsity program but only compete online in the JV competition. Top scoring teams will be recognized online. Click on Middle School Program at [www.lifesmarts.org](http://www.lifesmarts.org) for more information.

**2013-2014**

### **JV ONLINE COMPETITION**

September 2013 – February 2014

# **VARSITY PROGRAM OVERVIEW**

LifeSmarts helps students learn about their consumer rights and responsibilities and develop marketplace smarts. LifeSmarts is open to students in public, private, charter, home or alternative schools, community organizations, groups, clubs, or classes. Varsity teams must be in grades 9-12 and must submit a release form to participate at in-person competitions.

Teams are formed under the guidance of an adult coach/teacher that must register with the NCL through [www.lifesmarts.org](http://www.lifesmarts.org). A team consists of one coach and five team members. Teams first compete in the online competition, independently completing three levels of 20 questions in the following categories:

-  **Consumer Rights & Responsibilities**
-  **Personal Finance**
-  **Health & Safety**
-  **Technology**
-  **Environment**

Schools and organizations may enter more than one coach in the competition. Coaches may have multiple teams but only one team from each school or organization may qualify for the state competition. Qualifying teams in the varsity program will advance to the state inperson competition. The winning team will be eligible to represent Hawaii at the national competition.

Coaches have access to useful tools: TeamSmarts monthly team activity, LifeSmarts U's virtual classroom, pre-test and post-test scores to assess students' learning, on-line lessons, practice rounds of competition, scavenger hunts, fast facts, a question of the day calendar and much more. FCCLA and FBLA teams will be eligible for additional prizes. See [www.lifesmarts.org](http://www.lifesmarts.org) for more information.

