



# LifeSmarts

*Learn it. Live it.*

## Fact Sheet

### What is LifeSmarts?

LifeSmarts, the ultimate consumer challenge, is an educational program that develops the consumer and marketplace skills of teenagers in a fun way and rewards them for this knowledge. The program complements any curriculum in high schools and can be used as an activity for classes, groups, clubs, and community organizations. LifeSmarts competitions are run in a game show style and open to all teens in the United States in grades nine through 12. Teams of teens compete online and in state matches, with the state winners going to the national competition to vie for the LifeSmarts championship title.

### What Does LifeSmarts Teach?

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



**Personal  
Finance**



**Health and  
Safety**



**The  
Environment**



**Technology**



**Consumer Rights  
and Responsibilities**

Participants gain meaningful consumer knowledge, access to information, awareness of consumer resources, and confidence to participate in today's dynamic global marketplace. They also develop teamwork skills, self-esteem, verbal communication skills, and leadership abilities — and have fun in the process. LifeSmarts helps teens become better decision-makers and savvy consumers. It makes them aware of their rights and responsibilities as consumers, teaches them how to spot and avoid scams, helps them understand nutritional and other health information, and much more.

Because many teens begin working during high school, LifeSmarts introduces them to workplace protections, too. It's easy to find materials to prepare for the competition. Government agencies, businesses, consumer groups, and trade associations provide Web sites, brochures, booklets, videos, teaching guides, textbooks, and other excellent educational resources. Much is available online or can be obtained by phone or mail. The National Consumers League's experts also use a broad range of consumer resources to develop lessons, flashcards, Web pages, and other study aids.

### Who Runs the Program?

The National Consumers League (NCL), founded in 1899, is a national nonprofit organization that protects and promotes social and economic justice for consumers and workers in the United States and abroad. NCL operates LifeSmarts and works in partnership with other nonprofit, government, and education groups.

LifeSmarts is coordinated in Hawaii by the State Department of Commerce and Consumer Affairs, Office of the Securities Commissioner.

## LifeSmarts Sample Questions

### Environment



Q. Which of the following is not an advantage of using compact fluorescent light bulbs instead of incandescent light bulbs?

- a. Cost less
- b. Use less energy
- c. Last longer

### Health & Safety



Q. Foods that bear the radura logo have been:

- a. Treated by irradiation
- b. Treated with pesticides
- c. Organically grown

### Consumer Rights & Responsibilities



Q. Which of the following calls would be prohibited when you register for the National Do Not Call list?

- a. Political calls
- b. Surveys
- c. Telemarketing calls

### Personal Finance



Q. You are a 16-year-old employee. Which of the following are you not allowed to do under the federal child labor laws?

- a. Be a delivery driver
- b. Cook on a grill in a restaurant
- c. Work as a hired farm worker

### Technology



Q. What kind of personal information is not covered by any federal privacy law?

- a. The titles of videos you rent
- b. What items you buy in a supermarket
- c. What you watch on cable television

Answers: a. a. c. a. c.

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## Contact Info:

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

Website: **LifeSmartsHawaii.com**

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

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