



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 after school 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**



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. Because many teens begin working during high school, LifeSmarts introduces them to workplace protections and financial responsibility too.

It's easy to find materials to prepare for the competition and develop life skills. This program provides booklets, sample quizzes, curriculum and many more resources on its website to support the students and their coaches. The National Consumers League's experts also use a broad range of consumer resources to provide 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. What term describes all of the organisms living in a specific area that interact with each other and also the non-living parts of the environment?

- a. Microclimate
- b. Ecosystem
- c. Community

Health and Safety



Q. The Nutrition Label on food products can help you:

- a. Avoid food interactions
- b. Eliminate eating problems
- c. Select foods for a healthy diet

Consumer Rights and Responsibilities



Q. Which federal agency is responsible for taking action against phony work-at-home scams?

- a. Department of Justice
- b. Federal Trade Commission
- c. U.S. Chamber of Commerce

Personal Finance



Q. There are several sources of funding available to students looking for help paying for college. Which of the following types of funding must be repaid?

- a. Grants
- b. Scholarships
- c. Student loans

Technology



Q. Telephones operating on the traditional wired system found in homes and businesses are known as:

- a. Landline phones
- b. Telecom phones
- c. Mobile phones

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

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