



LifeSmarts

Learn it. Live it.

An Educational Program for Hawaii's Youths!

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.

Online Competition:

Aug. 1 – Dec. 4, 2015

State Competition:

(For Grades 9-12)

Sat., Feb. 20, 2016



Students from Campbell High School, Iolani School and Waipahu High School compete in the 2015 Hawaii State LifeSmarts Competition.

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 Jessica Chillingworth at (808) 586-2737 for more information about the program or on starting a team.

Contact Info:

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Stay Connected:



HI Securities

JUNIOR VARSITY PROGRAM OVERVIEW For Grades 6-8

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. See www.lifesmarts.org for more information and to register.

VARSITY PROGRAM OVERVIEW

LifeSmarts helps students learn about their consumer rights and responsibilities and develop marketplace smarts. 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. A team consists of one coach and at least four team members. Teams first compete in the online competition, independently completing three levels of questions in the following categories:



Consumer Rights & Responsibilities



Personal Finance



Health & Safety



Technology



Environment

Schools and organizations may enter more than one coach and coaches may have multiple teams in the competition. Qualifying teams in the varsity program will advance to the state in-person 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. See www.lifesmarts.org for more information.



Students compete in a Team Activity.