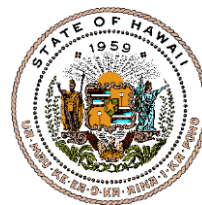




LifeSmarts

Learn it. Live it.



What is LifeSmarts?



An Educational Program
for Hawaii's Youth

PROGRAM YEAR 2016-2017

LifeSmarts, the ultimate consumer challenge, is a program of the National Consumers League (NCL) and was established in 1994 as an educational opportunity for students in 6th-12th grade. It is brought to Hawaii by the State Department of Commerce and Consumer Affairs' (DCCA) Office of the Securities Commissioner in partnership with the Hawaii Credit Union League.

LifeSmarts is a **FREE** educational program that prepares students to enter the real world as smart and savvy consumers by teaching them the consumer literacy skills needed to succeed in today's global marketplace. Students are challenged both individually and as a team.

This program is open to public and private schools, homeschools, alternative schools, as well as clubs and youth organizations.

The Varsity program, for students in grades 9-12, and Junior Varsity program, for students in grades 6-8,

can complement almost any school curriculum.

- The competition begins online.
- The four highest scoring teams are invited to the in-person, game-show style state competition.
- State winners are invited to the National LifeSmarts Championship (held in a different city every April).

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STAY CONNECTED:

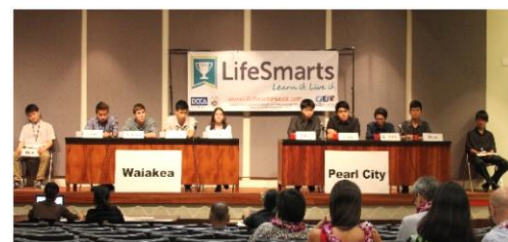


HI Securities



2016 State Champions

The Iolani team won the State title and represented Hawaii at the national competition in Denver, Colorado.



Hawaii State Competition

Invited teams face off during the game-show style buzzer rounds of the competition.

IN-PERSON COMPETITION ACTIVITIES



Assessment Test

Students complete a multiple choice written topic assessment test. Top scoring individuals are recognized at the State Competition.



Speed Dating the Experts

Teams meet experts at different stations, completing short activities within a given timeframe.



Buzzer Rounds

Teams compete in the game-show style portion of the competition.



What Does LifeSmarts Teach?

LifeSmarts teaches consumer literacy by combining uniquely broad consumer content with a vocabulary-building framework.

LifeSmarts equips teens to enter the real world as smart and savvy consumers by challenging them to strengthen their knowledge in five key areas: Personal Finance, Health and Safety, the Environment, Technology, and Consumer Rights and Responsibilities.

In addition to the important information and knowledge that participants gain, students also develop teamwork, self-esteem, verbal communication skills, and leadership abilities in a fun and exciting competition format. Because many teens begin working during high school, LifeSmarts also introduces them to workplace protections and financial responsibilities.

LifeSmarts Aligns with Common Core Standards

The LifeSmarts program content is aligned with the Common Core State Standards Initiative (CCSSI). The Common Core Language Arts Standards place renewed emphasis on academic/content vocabulary and the interpretation and evaluation of nonfiction text.

The program content areas encourage mastery of content vocabulary, the interpretation of informational text, and the application of critical thinking. To become “college and career ready,” students in the LifeSmarts program are introduced to real-world scenarios that require problem solving and the application of core skills. LifeSmarts content is also relevant to content literacy in the subject areas of Social Studies and Science/Technology.

Teacher Support

DCCA provides booklets, sample quizzes, curriculum and more. Contact DCCA staff and/or visit our website at LifeSmartsHawaii.com.

Registered Hawaii teams have the opportunity to sign up for FREE in-person workshops conducted by the DCCA staff and volunteer guest speakers. These prep workshops are designed to help students better understand the LifeSmarts program and to help them prepare for the competition(s).

The National Consumers League (NCL) uses a broad range of consumer resources to provide lessons, flashcards, webpages, and other study aids. Visit lifesmarts.org for more information.

COACHES COMMENTS

“DCCA took good care of the team. They gave us nothing but love and support. We couldn’t have asked for a better support system.” -Cindy Takara, Waipahu High School

“I am a strong supporter of LifeSmarts, and I plan to continue to coach. I believe it is an important program for our youngsters today.” -James Rubasch, Iolani School

Varsity Program

For Grades 9-12

Overview

LifeSmarts is a consumer literacy competition that encourages students to "Learn it. Live it!" by giving them a chance to compete and excel, while gaining the tools they need to succeed in today's global marketplace as consumers.

The knowledge gained through preparing for the competition(s) can be used in the real world to make smarter financial investments and good decisions and to avoid common traps and pitfalls that many consumers encounter.

The Details

Varsity teams must be formed under the guidance of an adult "coach" (often times a teacher), who is required to register with the NCL via their website: lifesmarts.org. Varsity team members must be in grades 9-12.

A team consists of one coach and at least four (4) team members. Schools and organizations may enter more than one coach, and coaches

may enter multiple teams in the competition.

Teams first compete in the online competition individually in the following categories: Personal Finance, Health and Safety, the Environment, Technology, and Consumer Rights and Responsibilities.

Qualifying teams in the Varsity program will be invited to the in-person state competition and the winner will be eligible to represent Hawaii at the National LifeSmarts Championship.



A release form must be submitted to participate at in-person competitions.

Student Support

Once the coach registers the team with the NCL, both the coaches and the students have access to useful tools: TeamSmarts month team activity, LifeSmarts U's virtual classroom, pre-test and post-test scores to assess students' learning, online lessons, practice rounds of competition, fast facts, a question of the day calendar, and much more.

STUDENT COMMENTS



"This experience was life changing. I gained confidence in myself and my teammates."
—Noah Asada, Iolani School

"LifeSmarts is an enriching experience for me. It taught me to become a better consumer."

—Cia Dela Cruz, Waipahu High School



JV Program

For Grades 6-8

LifeSmarts helps middle school students in grades 6-8 prepare for the consumer decisions that they will make throughout their lives.

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. The top scoring teams will be recognized online. See lifesmarts.org for more information and to register online.

Community Support



The success of the in-person LifeSmarts Hawaii State Competition is due in large part to the generosity of community sponsors and the dedication of volunteers each year.

With the help of our partner, the Hawaii Credit Union League, we have collected prize donations from community organizations to reward students and coaches for their participation in LifeSmarts Hawaii. Prizes have included iPads, branded promotional items, gift cards, bags, and much more.

On the day of the state competition, volunteers assist with room monitoring, timekeeping, scoring, or being a team liaison.

If you are interested in supporting LifeSmarts Hawaii by becoming a sponsor or volunteer, please contact Theresa Kong Kee at 587-4700 or tkongkee@dcca.hawaii.gov.



Get Started Today!

2016-2017 Program Timeline

Date

Event

Monday, Aug 1, 2016

Online registration opens. Sign up at lifesmarts.org.

Friday, Dec 2, 2016

Online competition closes at 7pm HST.

Friday, Jan 13, 2017

Community donations are due.

Saturday, Feb 4, 2017

Hawaii State Competition day!

April 2017

National Competition

