



The Department of Commerce and Consumer Affairs (DCCA) Office of the Securities Commissioner invites teams to participate in the 2022-2023 Hawaii LifeSmarts Competition.

After two years of hosting a modified competition, the DCCA is pleased to announce the resumption of a full program that includes an in-person, gameshow style State Competition.

## AN EDUCATIONAL PROGRAM FOR HAWAII'S YOUTH

*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 and Insurance Division in partnership with the Hawaii Credit Union League.*

# What is LifeSmarts?

## LIFESMARTS... MAKING LEARNING FUN!

LifeSmarts is a FREE and FUN 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 and Junior Varsity program can complement almost any school curriculum.

## 2022 HAWAII TEAM



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[LifeSmarts.org](http://LifeSmarts.org)

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HiSecurities



**LifeSmarts**

*Learn it. Love it.*

# 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, communication and leadership skills 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.

## STUDENT SUPPORT

Once the coach registers the team with the NCL, both the coaches and the students have access to useful tools: TeamSmarts monthly 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.

## TEACHER SUPPORT

DCCA can provide supporting materials. Check them out at [www.investing.hawaii.gov](http://www.investing.hawaii.gov) or at the [LifeSmartsHawaii.com](http://LifeSmartsHawaii.com) website. The National Consumers League (NCL) uses a broad range of consumer resources to provide lessons, flashcards, webpages, and other study aids. You may access this information at [www.lifemarts.org](http://www.lifemarts.org).

## LIFESMARTS ALIGNS WITH COMMON CORE STATE 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.

## Past Coaches Share their experience



"Great learning experience on all levels. DCCA took good care of the team. They gave us nothing but love & support. We couldn't have asked for a better support system."

**Mrs. Cindy Takara, Waipahu High School**



"Students appreciate the information and resources available to teach them about what they will face in the real world."

**Mr. James Rubasch, Iolani School**



"My students found the program fun and rewarding and the knowledge they gained is invaluable."

**Mrs. Kit-U Wong, Maryknoll School**





# Varsity Program

## FOR GRADES 9-12

Varsity teams must consist of one adult coach (often times a teacher) and at least four (4) team members. Varsity team members must be in grades 9-12. Coaches are required to register with the NCL via their website: [lifesmarts.org](http://lifesmarts.org).

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.**

After the online competition closes and scores are evaluated, the top four (4) qualifying schools in the varsity program will be invited to participate at the in-person state competition.

The winner of the state competition will be eligible to represent Hawaii at the National LifeSmarts Championship.

# 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.

This year we will be inviting 4 JV

# In-person competition activities



## ASSESSMENT TEST

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

## BUZZER ROUNDS

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



## SPEED SMARTS WITH EXPERTS

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



# COMMUNITY SUPPORT

**MAHALO NUI** to our 2021-2022 sponsors. The success of our program is due to the generosity and dedication of our community supporters.

To support Hawaii students and our LifeSmarts Program please contact Gloryana Akapo at 586-2737 or [gakapo@dcca.hawaii.gov](mailto:gakapo@dcca.hawaii.gov).



# Did you know?

In the last 9 years the Hawaii LifeSmarts Program has reached:

**73**



**SCHOOLS**

**84**



**COACHES**

**1,596**



**STUDENTS**

## Get Started Today!

DATE	EVENT
<b>MONDAY</b> August 1, 2022	Online registration opens. Sign up at <a href="http://lifesmarts.org">lifesmarts.org</a> .
<b>MONDAY</b> October 17, 2022	Online Competition Opens.
<b>FRIDAY</b> December 9, 2022	Online competition closes at 7pm HST.
<b>FRIDAY</b> January 20, 2023	Community Donations are due.
<b>FRIDAY</b> February 17, 2023	Hawaii State Competition UH Manoa Campus Ballroom
<b>April 27 - 30, 2023</b>	National Competition Ohio, Cincinnati



## How to Register & Compete Online

There is a specific order to the online competition: coaches register first, the coach creates the team(s), and then students register and join a team. Coaches then appoint a captain, and students may compete. Students who do well in the online competitions may have an opportunity to compete at the state and national events!

**STEP 1** Coach Registers and Creates Team(s)

**STEP 2** Players Register and Join Teams

**STEP 3** Coach Appoints Team Captain

**STEP 4** Students Compete Online!

Follow us for our  
**WEEKLY Practice Questions!**  
**Let's Get SOCIAL**



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For more information and to register a team visit [www.lifesmarts.org](http://www.lifesmarts.org)