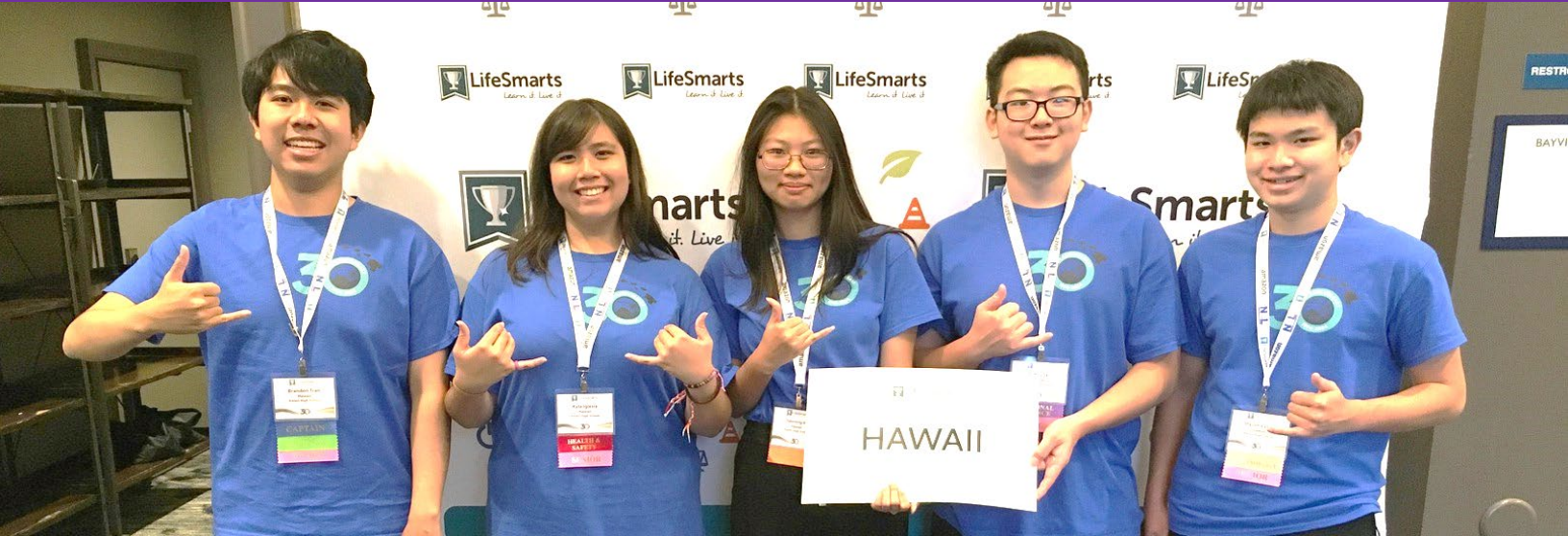


Hawai'i LifeSmarts Program

sponsored by:



Hawai'i Team from Kalani High School Tied for 5th Place at the 2024 National LifeSmarts Competition



Hawai'i's very own Kalani High School tied for 5th Place at the 2024 LifeSmarts National Competition in San Diego, California. Team captain, Brandon Tran stated that, "it was a once in a lifetime experience that helped me learn knowledge about the five categories that I will never forget."

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 grades.

LifeSmarts is brought to Hawai'i by the State Department of Commerce and Consumer Affairs (DCCA) Business Registration and Insurance Divisions in partnership with the Hawai'i Credit Union League.

Hawai'i LifeSmarts Program key dates:

- **Aug 1, 2024:** Registration opens
- **Oct 21, 2024:** Online competition opens
- **Dec 6, 2024:** Online competition closes
- **Feb 21, 2025:** State Competition
Neal Blaisdell Center
- **April 24-27, 2025:** National Competition
Chicago, Illinois

Go to LifeSmarts.org and sign up today!

CONTACT INFORMATION:

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Phone: (808) 587-7400

Websites:

Local - LifeSmartsHawaii.com

National - LifeSmarts.org

MORE INSIDE!



The 2024 Hawai'i Team from Kalani High School share their experiences!



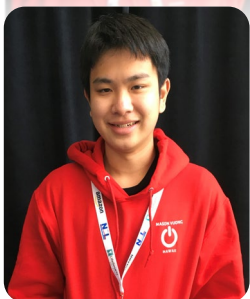
"I have learned a few life lessons through my experience at Nationals: Teamwork makes the dreamwork, make sure you have fun, even if you have stressful things coming up, and make sure you always take advantage of your opportunities."

Brandon Tran, Team Captain



"It was really great to meet new people. I also had the chance to work more closely with my teammates. I went into the competition with the mind set to just go for it and have no regrets. This experience has made me be more responsible and confident."

Kyla Iglesia



"The educational experience was enjoyable, and it opened my mind. Some of the life skills I have learned was that punctuality is important, confidence is key, and to live in the moment."

Mason Vuong



"This opportunity has helped me personally to be a better individual and be willing to do everything I can. I had a lot of fun and met people from different places and backgrounds."

Andy Chen



"I feel you need to just try your best. Take the risk because sometimes risks correlates to higher rewards. The competition allowed me to be more open minded. We worked hard and played hard!"

Jiaorong (Michelle) He



"The national competition was a great experience! As a coach my main goal was to make sure the kids had fun."

Susan Hori, Team Coach





What is LifeSmarts?

LIFESMARTS... MAKING LEARNING FUN!

LifeSmarts is a FREE educational program that prepares students to enter the real world as 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 through quizzes, challenges, and a gameshow-style competition. This program is open to public and private schools, homeschools, alternative schools, as well as clubs and youth organizations. The Varsity and Junior Varsity programs can complement almost any school curriculum.

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 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.**

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.

LifeSmarts five key areas:



Personal Finance



Health & Safety



The Environment



Technology



Consumer Rights & Responsibilities

TEACHER SUPPORT

The DCCA can provide supporting materials to coaches and teachers for their teams.

Check out investing.hawaii.gov or LifeSmartsHawaii.com.

The National Consumers League (NCL) uses a broad range of consumer resources to provide lessons, flashcards, webpages, and other study aids. You can access this information at lifemarts.org.

STUDENT SUPPORT

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



Varsity Program

FOR GRADES 9 - 12

Varsity teams must consist of one adult coach (often 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. 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/teams 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 Hawai'i 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. **Sign up today!**



How to Register & Compete Online

There is a specific order to the online competition. Coaches register first, then create their team(s). After that, students can register and join a team. Coaches then appoint a captain, and students are ready to compete.

Students who do well in the online competition 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 a Team
- STEP 3:** Coach Appoints a Team Captain
- STEP 4:** Students Compete Online!

MAHALO to our Community Supporters!

We are grateful for the generous contribution and dedication of our supporters for making the Hawai'i LifeSmarts State Competition a valuable experience for our students. We give a BIG **MAHALO** to our community supporters and hope to see you next year!

2024 HAWAII STATE COMPETITION COMMUNITY SUPPORTERS:

- Aloha Pacific Federal Credit Union
- Better Business Bureau
- Big Island Federal Credit Union
- Cisco
- Coastal Construction Co., Inc.
- Department of the Attorney General, Crime Prevention and Justice Assistance Division, Community and Crime Prevention Branch
- Department of Commerce & Consumer Affairs – Business Registration and Insurance Divisions
- Farmers Hawai'i
- Hawai'i Community Federal Credit Union
- Hawai'i Credit Union League
- Hawai'i Dental Service
- Hawai'i Government Employees Association (HGEA)
- Hawai'i Information Service
- Hawai'i State Federal Credit Union
- HMSA
- HMSA Employees Federal Credit Union
- Honolulu Fire Department Federal Credit Union
- Island Energy Services (Texaco)
- Kaiser Permanente
- Kualoa Ranch Hawaii Inc.
- Outrigger Hotels
- Pearl Hawai'i Federal Credit Union
- Schofield Federal Credit Union
- University of Hawai'i at Mānoa Shidler College of Business, Pacific Asian Center for Entrepreneurship (PACE)



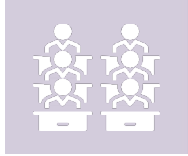
**For more information about being a Community Supporter,
contact Brent Ramiscal at**

(808) 587-7400 or email: bramisca@dcca.hawaii.gov

We have been proudly sponsoring and sharing the Hawai'i LifeSmarts Program statewide for over 10 years.

We have reached:

2,060



STUDENTS

111



COACHES

118



SCHOOLS

2024 Hawai'i LifeSmarts State Competition Runners-Up:

2nd Place - Maryknoll High School,

3rd Place - Waipahu High School, and 4th Place - Kalani High School (Kalani's second qualifying team).



For more information about the Hawai'i LifeSmarts Program, visit LifeSmartsHawaii.com