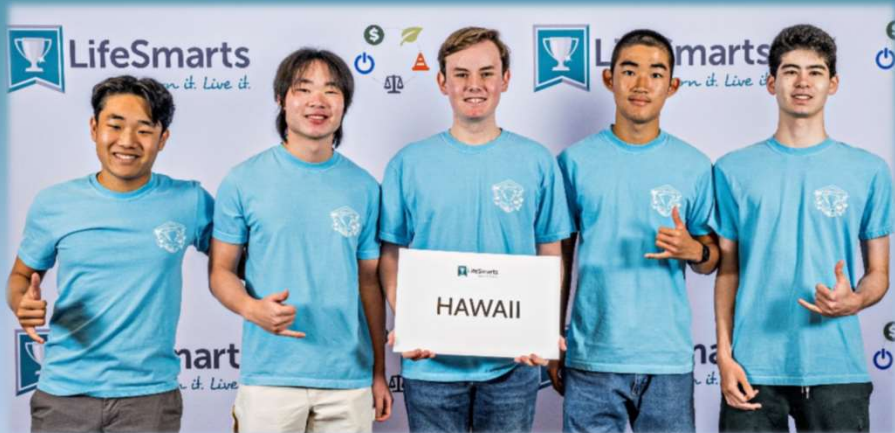




LifeSmarts
Learn it. Live it.

2025-2026
Hawai'i LifeSmarts Program

2025 Hawai'i LifeSmarts Champion Team from 'Iolani School



'Iolani School represented the state of Hawai'i at the 2025 LifeSmarts National Competition in Chicago, Illinois from April 24-27, 2025, and placed 9th overall.

What is LifeSmarts?

AN EDUCATIONAL PROGRAM FOR HAWAII'S YOUTH

LifeSmarts is a FREE, comprehensive consumer education program that provides real-world education for students to learn about core consumer topics and develop critical thinking skills.

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.

LifeSmarts five key areas: Personal Finance, Health & Safety, the Environment, Technology and Consumer Rights & Responsibilities



2025-2026

Hawai'i LifeSmarts Program key dates:

- **August 1, 2025:** **Registration opens**
- **October 13, 2025:** **Online competition opens**
- **December 5, 2025:** **Online competition closes**
- **February 20, 2026:** **State Competition**
Neal S. Blaisdell Center
(subject to change)
- **April 15-18, 2026:** **National Competition**
Orlando, Florida

Hawai'i LifeSmarts Contact Information:

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National website: LifeSmarts.org



sponsored by:



The 2025 Hawai'i LifeSmarts Champion Team from 'Iolani School shares about their experiences at Nationals



"Coaching my LifeSmarts team to Nationals this year has been an incredible experience. Watching the students grow their knowledge and work together so well has been gratifying. The team got to meet other teens passionate about LifeSmarts and enjoyed exploring a new city."

Kit U Wong, Team Coach

This educational experience was...



"One event that I will never forget, even though we didn't achieve all our goals."

Kevin Fleming, Team Captain

"Opening mind to hear experiences and meeting a diverse range of amazing people."

Cade McDevitt

"Very interesting & something I will never forget."

Tyler Hijirida

"Undoubtedly enjoyable (even the "educational" part)."

Ryan Chan



"Truly a once-in-a-lifetime opportunity, not only to learn LifeSmarts, but also to experience new places and meet amazing people from across the country that wouldn't have otherwise been possible without this competition. Thank you so much for providing this opportunity for us, and I hope many more kids can have this same wonderful experience in the future."

Jeremy Choi



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



LifeSmarts Mission

The mission of the LifeSmarts program is to create consumer savvy young people who will be better equipped for adult life in today's complex, global marketplace.

What does LifeSmarts teach?

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

The LifeSmarts program 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** and provides them with a competitive venue to showcase the knowledge they've gained.

The program provides teens with the skills and knowledge they need to evaluate risks and opportunities and make informed decisions in the marketplace. It helps them make better choices for themselves and their families both now and in the future.

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.

The program complements any curriculum in middle and high schools and is used in classes, groups, clubs, and community organizations. Students earn scholarships, mentor and teach others, travel, conduct community service outreach and educational events, and develop into leaders while mastering the essential life skills of healthy living and safety, consumerism, financial literacy, environmental stewardship, workforce readiness and technology proficiency.

LifeSmarts five key areas:



Personal Finance



Health & Safety



The Environment



Technology



Consumer Rights & Responsibilities

Support

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 online lessons, flashcards, vocabulary, board games 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.

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



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.

How to Register and Compete Online

There is a specific order to register for the online competition.

Step 1:

Coaches register first, then create their team(s).

Step 2:

After that, students can register and join a team.

Step 3:

Coach appoints a captain (for each team).

Step 4:

Students compete online!

Students who do well in the online competition may have an opportunity to compete at the state and national events!



MAHALO to our Community Supporters!

Hawai'i LifeSmarts Team strives to produce a quality program. The generous contributions of our Community Supporters help make the LifeSmarts State Competition a valuable experience for our students. Contributions have included manpower (e.g., volunteers and expert judges), prize donations (e.g., gift cards, etc.), goodie bag items (e.g., promo items, etc.), sponsorship of food & beverages at the competition, and so much more. All donations go towards rewarding the students and coaches for their hard work. We give a BIG MAHALO to all of our Community Supporters!

2025 HAWAI'I STATE COMPETITION COMMUNITY SUPPORTERS:

- Aloha Pacific Federal Credit Union
- Amazon Web Services
- Better Business Bureau
- Big Island Federal Credit Union
- Cisco
- Coastal Construction Co., Inc.
- eWorld Enterprise Solutions, Inc., Google Cloud
- 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 Government Employees Association (HGEA)
- Hawai'i Information Service
- Hawai'i State Federal Credit Union
- HawaiiUSA Federal Credit Union Foundation
- Hawai'i Medical Service Association (HMSA)
- International Brotherhood of Electrical Workers (IBEW), Local 1186
- Laborers-Employers Cooperation and Education Trust (LCET)
- Outrigger Resorts & Hotels
- Pacxa
- Pasha Group and Pasha Hawai'i
- Pearl Hawai'i Federal Credit Union
- Schofield Federal Credit Union
- SHI International Corp.
- University of Hawai'i at Mānoa Shidler College of Business, Pacific Asian Center for Entrepreneurship (PACE)
- Walmart



Mahalo!

For more information about being a Community Supporter, please contact Theresa Kong Kee at (808) 587-7400 or email: tkongkee@dcca.hawaii.gov.

2025 Hawai'i LifeSmarts State Competition Runners-Up:



2nd Place: Kalani High School



3rd Place: Waipahu High School



4th Place: Waipahu High School
(Waipahu's second qualifying team)

About LifeSmarts

**Since 2013,
Hawai'i LifeSmarts has reached:**

2,144



STUDENTS

119



COACHES

122



SCHOOLS

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.

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