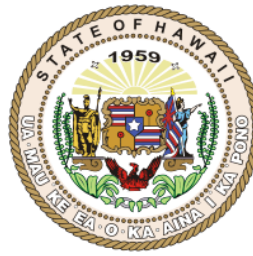




LifeSmarts

Celebrating 25 Years!



What is LifeSmarts?



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.

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STAY CONNECTED:



HiSecurities

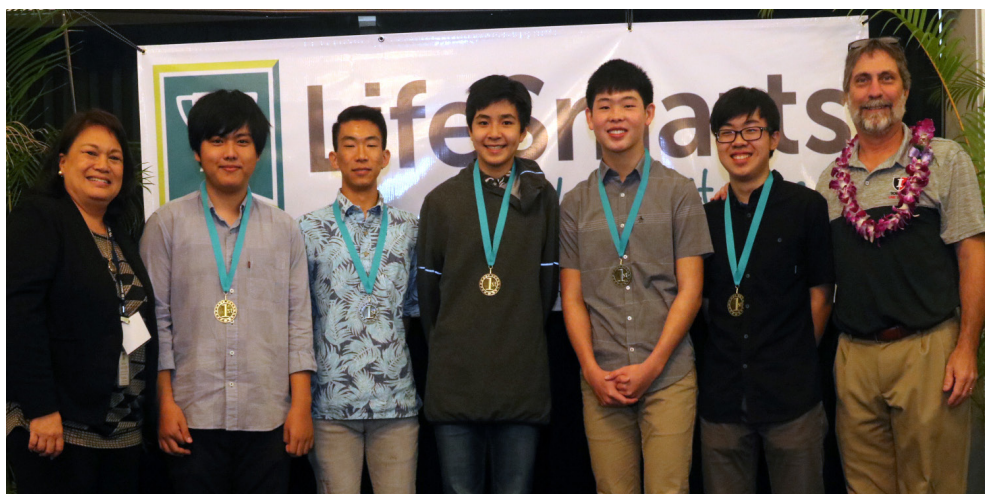


PROGRAM YEAR 2019-2020

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 and Junior Varsity program can complement almost any school curriculum.



2019 State Champions

The Iolani team won the 2018-2019 State title and represented Hawaii at the national competition in Orlando, FL.



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.

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.



Past Coaches & Students Share their experience



"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



"We were extremely thankful for the opportunity to travel to Oahu & compete, the competition was both exciting & enlightening."

Katie Lee, Waiakea High School

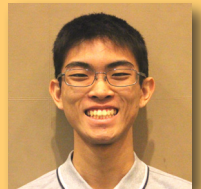
"My students found the program fun and rewarding and the knowledge they gained is invaluable."

Mrs. Kit-U Wong, Maryknoll School



"No other competition has offered the same level of experience. It will also help me be a wise consumer."

Norton Kishi, Iolani 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



"One life lesson I gained from the competition activities was teamwork is key."

Elvis Tran, Roosevelt High School



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

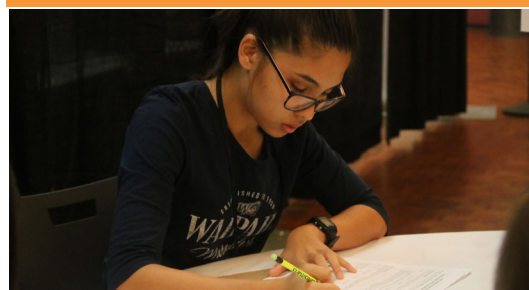
DCCA provides booklets, sample quizzes, curriculum and more. Registered Hawaii teams can request for a FREE in-person workshop by contacting DCCA staff and/or visiting our website at LifeSmartsHawaii.com. The National Consumers League (NCL) uses a broad range of consumer resources to provide lessons, flashcards, webpages, and other study aids. Visit lifesmarts.org for more information.

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.

IN-PERSON COMPETITION ACTIVITIES



Assessment Test

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



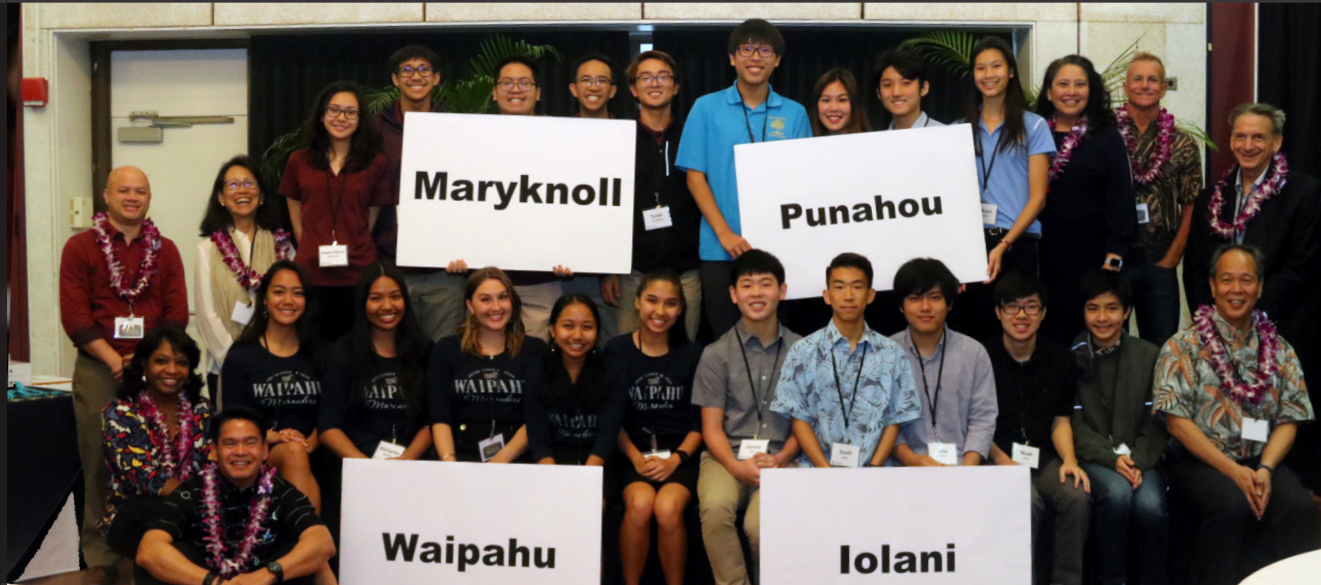
Speed Smarts with the Experts

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.



Community Support

The success of our state competition is due in large part to the generosity of community sponsors and dedication of volunteers each year.

In the past, sponsor 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. We would like to send a big mahalo to past and current sponsors and volunteers!

This year, we are excited to introduce our new partner, the DCCA Insurance Division. We look forward

to this partnership and to growing the program!

If you are interested in supporting Hawaii LifeSmarts through sponsorship or by being a volunteer, please contact Gloryana Akapo at 586-2737 or gakapo@dcca.hawaii.gov.



Get Started Today!

Date	Event
Wednesday, Aug 1, 2019	Online registration opens. Sign up at lifesmarts.org .
Monday, Oct 21, 2019	Online competition opens.
Friday, Dec 6, 2019	Online competition closes at 7pm HST.
Friday, Jan 10, 2020	Community donations are due.
Saturday, Feb 8, 2020	Hawaii State Competition UH Manoa, Campus Center Ballroom
April 25-28, 2020	National Competition Washington D.C.

