



2012 - 2013

WHAT IS LIFESMARTS?

LifeSmarts is a free educational program that develops the consumer and marketplace skills of teenagers in a fun way and rewards them for this knowledge. The Varsity program for teens in grades 9-12 and Junior Varsity program for teens in grades 6-8 complement any school curriculum and can be used as an after-school activity. This program is appropriate for public and private schools, homeschools, alternative schools as well as clubs and youth organizations.

Ready, set, go!
Use the online TeamSmarts Monthly Team Activity to practice and you may win monthly prizes from NCL.

<http://teamsmarts.lifesmarts.org/>

LifeSmarts: The Ultimate Consumer Challenge was created in 1994. It is a program of the National Consumers League (NCL) and is brought to Hawaii by the State Department of Commerce and Consumer Affairs in partnership with the Hawaii Credit Union League. Contact the Hawaii State LifeSmarts Coordinator at (808)586-2760 for more information on starting a team or for a free Coach's Guide. Take a practice quiz and see if you're ready for the ultimate consumer challenge!

The best part of my LifeSmarts experience was meeting and competing with other schools.-- student

Log onto www.hawaii.gov/dcca or www.lifesmarts.org for more information or to register



VARSITY PROGRAM OVERVIEW

LifeSmarts helps students learn about their consumer rights and responsibilities and develop marketplace smarts. LifeSmarts is open to students in public, private, charter, home or alternative schools, community organizations, groups, clubs, or classes. Varsity teams must be in grades 9-12 and must submit a release form to participate at in-person competitions.

Teams are formed under the guidance of an adult coach/teacher that must register with the NCL through www.lifesmarts.org. A team consists of one coach and five team members. Teams first compete in the online competition, independently completing three levels of 20 questions in the following categories:

*I liked that you could
learn while having
fun.--student*

Consumer Rights & Responsibilities • Personal Finance • Health & Safety • Technology • Environment

Schools and organizations may enter more than one coach in the competition. Coaches may have multiple teams but only one team from each school or organization may qualify for the state competition. Qualifying teams in the varsity program will advance to the state in-person competition. The winning team will be eligible to represent Hawaii at the national competition.

Coaches have access to useful tools: TeamSmarts monthly team activity, LifeSmarts U's virtual classroom, pre-test and post-test scores to assess students' learning, on-line lessons, practice rounds of competition, scavenger hunts, fast facts, a question of the day calendar and much more.

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VARSITY COMPETITION DATES

Registration

August 1, 2012 through December 7, 2012

Varsity Online Competition

September 10, 2012 through December 7, 2012

Release forms due January 7, 2013 for all state competitors

Hawaii State Competition in Honolulu, HI

February 9, 2013

National Competition in Atlanta, GA

April 20-23, 2013

JUNIOR VARSITY PROGRAM OVERVIEW

LifeSmarts helps prepare middle school students in grades 6-8 for the consumer decisions that they will make throughout their lives. By using the Internet to research consumer issues, students will begin exploring today's consumer challenges. 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. Top scoring teams will be recognized online. Click on Middle School Program at www.lifesmarts.org for more information.

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JV ONLINE COMPETITION

September 10, 2012 to February 2013

**FREE REGISTRATION
AT WWW.LIFESMARTS.ORG**