

## Welcome to the State of Hawaii LifeSmarts Competition

Brought to you by



Department of Commerce and Consumer Affairs  
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Honolulu, Hawaii 96813



Better Business Bureau of Hawaii  
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LifeSmarts, the Ultimate Consumer Challenge, is a FREE consumer education competition open to teens in grades 6-12. The competition tests students on their knowledge of

- **Personal Finance**
- **Health and Safety**
- **Environment**
- **Technology**
- **Consumer Rights and Responsibilities**

Take a practice quiz and see if you're ready for the ultimate consumer challenge. Gather your friends and form a team. Each team needs an adult sponsor or coach. So hurry and get your team signed up.

### **High School Competition (grades 9-12) Online Competition**

- September 18, 2006 to January 15, 2007 (11 pm EST)

Scores will be tabulated and the highest scoring teams will be invited to the State Competition, which will be held **in Honolulu on February 24, 2007**. The winning team at the State Competition will represent Hawaii at the National Competition in **Orlando, Florida, April 21-24, 2007**.

### **Middle School Competition (grades 6-8) Online Competition Only**

- October 9, 2006 to February 23, 2007

This year LifeSmarts will conduct a middle school pilot program. Students in grades 6-8 will compete against other middle school teams throughout the nation in one online competition.

LifeSmarts is brought to you by the Department of Commerce and Consumer Affairs and the Better Business Bureau of Hawaii and is run by the National Consumers League.

Call the LifeSmarts State Coordinators, Jackie Choy at 586-2760 or Bonnie Horibata at 536-6956 for more information or for your free Coach's Guide.

Good Luck as you take the  
**Ultimate Consumer Challenge**