



the ultimate consumer challenge.



PERSONAL FINANCE

HEALTH & SAFETY

ENVIRONMENT

TECHNOLOGY

CONSUMER RIGHTS
& RESPONSIBILITIES

RI5 years of challenging Rhode Island teens to increase their **LifeSmarts**.





the ultimate consumer challenge.



RI5 years of challenging Rhode Island teens to increase their LifeSmarts.

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RI 5 years of Rhode Island LifeSmarts program alumni, parents and supporters.

On June 27th, 2007, an especially balmy day in Providence, I was grateful to find myself with over two-dozen friends - former LifeSmarts program state champions, parents, supporters, volunteers and our state Attorney General, Patrick Lynch for the purpose of celebrating the three year old LifeSmarts teen consumer education program in Rhode Island.

I don't mind overstating the fact that high school graduates, dating back three years had made the time (during late June) to suffer the non-air conditioned State House to receive yet another distinction (with their parents, no less).

I would imagine that during their high school days, these students had attended more awards ceremonies than a mayor running for re-election. Through the LifeSmarts program alone, they had previously been personally recognized by the Governor, welcomed on the floor of the state Senate, and were practically on a first name basis with the state A.G. and General Treasurer.

And yet, despite a strong Ghiorse-factor recommendation to head to south county, there we were ... together. We were missing just a few former champions. (One was on a goodwill trip to China, another was attending orientation at Harvard. Reasonable "excuses.")

Our guests had been promised the first look at the much-hyped "Consumer Cup" that will forever bear the names of Rhode Island LifeSmarts Champion teams.

As gratifying as it was hearing Paula Pais of Sovereign Bank, Claudia Kerbel of the Jumpstart Coalition, Nancy Irving (mother of two LifeSmarts champs) and her son Matthew (the first RI LifeSmarts champion team Captain), and the Attorney General speak in highly favorable terms about the LifeSmarts program; I was especially moved that our guests came together, as former competitors, now as friends in support of our program and each other.

Not even the "Ooh and Ahh" moment when Bob Ilg, whose company (Herff-Jones) had created the "Consumer Cup" (held by Matthew Irving above) unveiled the Cup, could compare to the notion that we have established a program that not only increases consumer knowledge among teens, but forges friendships that hopefully will last a lifetime.

I hope that this 5 year report will encourage new LifeSmarts participation in Rhode Island and reinforce the commitments of those already involved. Please enjoy looking back on our success and consider joining us as we continue to increase LifeSmarts among Rhode Island teens for years to come.

Jim Hedemark
RI LifeSmarts Coordinator



RI 5 years of Rhode Island civic leaders' LifeSmarts support.



Attorney General Patrick Lynch with Dean Lynn McKinney, Ph.D. of URI College Human Science & Services at the 2005 LifeSmarts competition.



"The investigators in our department's Consumer Protection Unit assist more than 20,000 Rhode Islanders a year. Unfortunately, many consumers don't call us until they have been scammed or victimized in some way.

Informing the public is the best way to prevent crime or simply bad decision-making and that's why I'm so pleased to support the RI Jump\$tart Coalition and its mission of increasing financial literacy. From the cell phones and credit cards that students and young adults use to the ISPs that they subscribe to, millions of our young people spend tens of billions of dollars annually.

I look forward to continuing my work with the Rhode Island Jump\$tart Coalition to help our young people protect and educate themselves on their way to becoming productive and financially stable adults.

I am also especially pleased to join the RI Jump\$tart Coalition in promoting "LifeSmarts, the ultimate consumer challenge" to Rhode Island teenagers. LifeSmarts is a program of the National Consumers League, which is a trusted national leader in consumer advocacy. I encourage you to join me in supporting the growth of the LifeSmarts competition in Rhode Island as this program helps to motivate and reward young people for their knowledge in areas that will benefit them now, and as they continue to live and work in our society."

RI Attorney General

Patrick C. Lynch



Judge Frank Caprio and Senator Frank T. Caprio (now General Treasurer) interviewed by reporter Bruce Landis of The Providence Journal at the 2005 LifeSmarts competition.



"We are living in a time when personal debt levels are rising—credit card debt is increasing, there has been a dramatic increase in the number of home foreclosures, and young people are facing significant college loan debts.

Now more than ever, we need to make sure Rhode Islanders have an understanding of financial issues so they can make informed choices and build a bright financial future for themselves and their families.

I have been proud to support the RI Jump\$tart Coalition and their programs as a valuable resource for our state, an organization which is working to fulfill the vital role of making sure our young people have the skills they need to make good choices in the financial marketplace. [The LifeSmarts program is one of these valuable programs.](#) I encourage you to become involved in LifeSmarts as a sponsor, a coach, volunteer official or especially as a high school competitor."

RI General Treasurer

Frank T. Caprio

RI5 years of Rhode Island
LifeSmarts sponsor support.

We are very grateful to the following sponsors who have make LifeSmarts possible in Rhode Island over the first five years of our program in RI.



Sovereign BankSM

\$1,000 ('05), \$5,000 ('06), \$7,500 ('07), \$10,000 ('08), \$10,000 ('09)

nationalgrid

\$5,000 ('07)



\$2,500 ('05), \$1,500 ('06), \$2,500 ('07), \$1,500 ('08)

AstraZeneca

\$2,500 ('05), \$1,000 ('06), \$1,000 ('07)



\$1,000 ('06), \$1,000 ('07), \$1,000 ('08)



Town of
Barrington



The businesses and organizations immediately above have contributed at least \$1,000 over the first five years of the LifeSmarts program in Rhode Island.

RI5 years of Rhode Island LifeSmarts teen consumer education.



the ultimate consumer challenge.

LifeSmarts is an educational opportunity that develops the consumer and marketplace knowledge and skills of teenagers in a fun way and rewards them for this knowledge. The program complements the curriculum already in place in high schools and can be used as an activity for classes, groups, clubs, and community organizations.

LifeSmarts is a flexible classroom or group activity that teaches teens to be smart and responsible consumers and citizens.

The content and competition questions focus on five key areas of consumer knowledge that teens need to know to function effectively in today's marketplace.

Teens in the United States represent around \$2 billion of our consumer market.

"The Teens Market in the U.S." is a new report from market research publisher Packaged Facts. It found that while the U.S. teen population, 12-17 year olds, is set to decline by around 3 percent by 2011, the market for products for that generation will rise from \$189.7 billion to \$208.7 billion.

Teens are not only leaders in the digital revolution as consumers, their behaviors are driving the ways that

LifeSmarts, run as a game-show style competition, is open to all teens in the U.S. in the 9th through 12th grades. Teams of four to five teens compete in district and state matches with the state winners going to the national competition to vie for the national LifeSmarts title.

These are:

Personal Finance, Health and Safety, Environment Technology, and Consumer Rights and Responsibilities

In addition to the important information and knowledge that participants gain, they also develop teamwork, self-esteem, verbal communication skills, leadership abilities, and have fun competing.

companies market their products. They are recipients of e-marketing campaigns that are likely unknown to their parents and teachers.

It is essential that teens are educated about the consumer marketplace as aggressively as they are being marketed.

The 2008 national Jump\$tart survey of United States' high school seniors reveals that our graduates can answer just under half of personal finance questions correctly.

LifeSmarts is a program of the National Consumers League.



LifeSmarts changes behavior toward better decision-making and better use of money and resources.

The program provides teens with a good understanding of their consumer rights and responsibilities. Because many teens begin work during high school, LifeSmarts helps them understand workplace protections, too. It also teaches them to spot and avoid frauds and scams, and to make smart choices.



LifeSmarts motivates teens to learn about the consumer marketplace in a compelling way that reinforces principles and lessons taught by parents and educators.

About

What is Learned?

Why it Matters!

RI 5 years of Rhode Island LifeSmarts process.



Coordinators

In Rhode Island, LifeSmarts is coordinated by the **RI Jump\$tart Coalition**, a non-profit whose mission is "To increase the financial literacy of individuals." The Coalition recruits **adult coaches** from state high schools and youth based organizations.

Online Competition

Coaches recruit **teenage team members** who begin the competition by taking practice quizzes online and complete their **final quiz of 60 consumer questions** to qualify for the state competition.

Partners

RI Attorney General, Patrick C. Lynch is an active partner of the Rhode Island LifeSmarts Program. Joining the Attorney General, RI LifeSmarts partners include many reputable academic, business, and civic leaders such **Rhode Island General Treasurer Frank T. Caprio** and the **Verizon TelecomPioneers**, and many of our **program sponsors** who volunteer their time as state competition officials.

State Competition

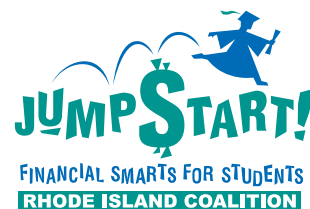
The RI LifeSmarts State Competition, held in March each year, is nicknamed "**March Smartness**" and has been at the University of Rhode Island ('05), Rhode Island College ('06-'07) and the Rhode Island State House ('08).

At the state competition, teams of 4 teenagers compete in a quiz-show format, answering questions in the following categories: **Personal Finance, Health & Safety, Environment, Technology and Consumer Rights & Responsibilities.**

Teams compete for the RI state title and the "**Consumer Cup.**"

National Competition

The state champion earns the right to compete in the **national LifeSmarts competition**, held in a different U.S. city each year in April. Through sponsorship, the RI Jump\$tart Coalition has been able to send our team to the national competition for three years, covering airfare and lodging expenses.





Sample Questions by Topical Area

This type of car insurance covers damage to your car from non-accident causes such as hail or theft:

- a) Collision coverage
- b) Comprehensive coverage (correct)
- c) Personal Injury Protection



Personal
Finance

Name two of the five most common foods to which children are allergic:

Answer: Eggs; milk; peanuts; soy; wheat



Health &
Safety

What type of water contains the highest lead content?

- a) Cold
- b) Warm
- c) Hot (correct)



Environment

A dual-mode cellular phone is one that:

- a) Allows you to make local and long-distance calls
- b) Can be used by two family members
- c) Uses both digital and analog frequencies (correct)



Technology

An "extended warranty" or service contract on a major appliance:

- a) Will cost you extra (correct)
- b) Always offers better protection than the manufacturer's warranty
- c.) Is not negotiable



Consumer Rights &
Responsibilities

Meet the Irvings

A Rhode Island family who have caught the LifeSmarts "bug."

Winning the '05 Rhode Island State Title was only the beginning of the LifeSmarts experience for brothers, **Daniel and Matthew Irving.**



Pictured above: In '05, the first-ever Rhode Island LifeSmarts state champion team from North Providence H.S. is congratulated by the first runner-up team from Barrington H.S. moments after winning the title.

A senior in '05, Matthew would return a year later after graduation to serve as Assistant Coach for his younger brother's team who **successfully defended their State Title in '06.**

Nancy Irving, Daniel and Matthew's mother, recognized during the '05 competition that something special was taking place ... beyond winning.



From Matthew Irving December 2007

Throughout high school I was an honors student and took as many honors courses as possible.

As a result, I missed out on what are called "business classes," which contain critical knowledge for everyday financial life decisions.

Through LifeSmarts, I was able to learn information from these subjects that will help me through life.

This information comes from all subjects such as finance and technology studies. After I graduated I was given the privilege of being an Assistant Coach. This allowed me to not only continue learning but to gain the good feeling of helping to better others.

LifeSmarts helps students in all paths to learn valuable information for life.

I am proud to be able to say that I not only participated in LifeSmarts as a competitor, but also as an Assistant Coach.

My life has been greatly enriched by participating in LifeSmarts and have become a wiser consumer.



Pictured above: Nancy Irving speaks at the "Consumer Cup" ceremony in 2007 at the State House as Attorney General Lynch and Paula Pais of Sovereign Bank look on.

Three years later, Nancy shared her thoughts with a room of three years of RI LifeSmarts champions, parents and program supporters at the unveiling ceremony of the "Consumer Cup."

Nancy's comments have been included on the following page.

Nancy, Matthew and Daniel (both men now graduated and attending undergraduate classes at Rhode Island colleges) **remain avid supporters of the LifeSmarts program.**

The Irvings represent many families throughout Rhode Island and the United States who have embraced this program.

They are treasured friends of the RI Jumpstart Coalition and all those involved with LifeSmarts.

Pictured at left (L to R): Matthew and Daniel Irving, Attorney General Patrick Lynch, Kyle O'Connor, Paula Pais of Sovereign Bank and Bob Ilg of Herff-Jones.



Comments of Mrs. Nancy Irving
"CONSUMER CUP CEREMONY"
June 27, 2007
State Room, Rhode Island State House

The most memorable times in my life are those spent being involved in my sons' lives.

I am not only so very proud of their academic achievements, but also of the fine, respectable, caring young men that they have become.

When Matthew and Daniel came home and said that Mrs. Bennett and Kyle wanted them to participate in the LifeSmarts Competition happening in the next month, my first response was 'Will you ever have time to prepare?' The response back was 'We can do it, Mom'. So, with that positive attitude, I said, 'Guys, go for it!'. And, so the whirlwind began.

LifeSmarts has taught all of us, parents and students, an incredible wealth of important life lessons. LifeSmarts has not only taught all of us to be wiser consumers, but how to handle financial matters whether they be in our work or personal lives. They also learned so much regarding how the government in our own state works and how it educates our children.

Most of all, it was an incredible opportunity to make new friends. Our team became more like family, with us, the Bennetts, the O'Connors, the Jacovonis, and the Chius. We developed a bond that will last a lifetime! I feel very blessed that my sons have outstanding friends such as Kyle, Dan Jacovoni, and Alan. They share the same special values in life. Their parents work very hard to be a major part of their children's lives.

We had the privilege of meeting so many wonderful people who have worked hard in their lives and achieved so much. They truly are an inspiration for and a role model for us to keep working, so that all of a student's sacrifices and college loans will pay off in the end. Whether it was Judge Caprio, his son, General Treasurer, Frank Caprio, or Attorney General Patrick Lynch coming to the competition to ask questions of the students, or the team being invited to the Senate chambers to acknowledge the team's winning, or Governor Carcieri welcoming the team and their families to the State House, these special people always made the time to acknowledge and encourage the team to keep going onward. After all, all of our children are the future of this country!

I am so very thankful to Mr. Hedemark and his whole team for working so diligently and taking such an interest in our children.

I believe that one's mind is a gift and that we all contribute to our society in different and special ways. I encourage all parents to become involved in the LifeSmarts program, whether or not the team wins. The journey, itself, is a great reward.

So, parents get involved! The rewards are priceless.



2008 Rhode Island State Champions
Senior Cougars, N. Providence H.S.

1st Runner Up
B12, Barrington H.S.
2nd Runner Up
XD, Barrington H.S.

Vitamin B12
Barrington H.S.
Gabrielle Sciafani
Benjamin Shand
Brian Le (C)
Dane Mainella
Amy Dow
Karen Proule (Coach)

XD
Barrington H.S.
Erica Chin (C)
David Tong
Meagan Gamache
Nan Du
Amy Rasmussen
Karen Proule (Coach)

The Dream Team
Burrillville H.S.
Joshua LaCroix (C)
Nate Follett
Cassidey Badessa
Brandon Haddad
Kyle VanRossum
Peter Berthelette (Coach)

This is So Cool
Burrillville H.S.
Trevin Alpaio (C)
Jordan Grosso
John Hanley
Cole Caron
Jared Maynard-Weicherding
Peter Berthelette (Coach)

Fierce Falcons I
Cranston Area Career & Tech. Ctr.
Katie Phung (C)
Omar Tazi
Christopher O'Brien
Kim Roberts
Jessica Palumbo (Coach)

Fierce Falcons II
Cranston Area Career & Tech. Ctr.
Sabrina Pacheco (C)
Monica Baker
Brian Duchesne
Steven Larsson
Michael Petrocelli
Jessica Palumbo (Coach)

Oakers
Coventry H.S.
Sarah Skov (C)
Chris DiPietro
Kelly Nix
Caitlin Gomes
Amanda Paul
Kathleen Woodard (Coach)
Kathleen Sullivan
(Asst. Coach)

Lincoln School
Lincoln School
Grace Weaver (C)
Kathryn Veale
Megan Morrow
Alexa Fattore
Theresa Zeitz-Lindamood
Catherine DiChiaro (Coach)

Senior Cougars
North Providence H.S.
Ray Iannuccillo (C)
Viny Gianfrancesco
Kelly DeAngelis
Rita Nerney
Luisa Murillo
Kathleen Lisi (Coach)

Sophomore Cougars
N. Providence H.S.
Jacklyn Gil (C)
David Antonelli
Zach Murphy
Kara DeAngelis
Lily O'Gara
Kathleen Lisi (Coach)

Guard Kids
RI National Guard Youth Program
Tim Matchett (C)
Michelle Desillier
Elizabeth Morse
Jamie Heffernan
Julie Silfven (Coach)

RI5 years of Rhode Island LifeSmarts competitors and champions.



2007 Rhode Island State Champions Eagle Einsteins, Barrington H.S.

1st Runner Up
Junior Cougars, N. Providence H.S.
2nd Runner Up
Jia Rules, Barrington H.S.

Eagle Einsteins
Barrington H.S.
Noel Barlow
Michael Ding (C)
Katie Enzer
Ainsley Judge
Nikolas Raufi (A)
Karen Proule (Coach)

Jia Rules
Barrington H.S.
Abhimat Gautam (A)
Bryan Le
Jia Liu
Gabrielle Sclafani (C)
David Tong
Karen Proule (Coach)

Broncos '07
Burrillville H.S.
Matthew Allard (C)
Thomas Hoyle
Kyle Kober
Matthew Lariviere
Alexander Wheeler (A)
Peter Berthelette (Coach)

Broncos - The Sequel
Burrillville H.S.
April Cox
Erik Gravel (C)
Joshua LaCroix (A)
Nathan Lataille
Ian Ross
Peter Berthelette (Coach)

Coventry Oakers
Coventry H.S.
Michaela Dion
Katelyn Palmer
Elizabeth Papa (A)
Maura Ryan
Samantha Struebing (C)
Kathy Woodard (Coach)
Donna Hutson (Asst. Coach)

E.G. Avengers
East Greenwich H.S.
Shannon Carlson (A)
Matt Gowell (C)
Andrew Lambert
Demi Lazarides
Victoria Rose
Ellise Wolff (Coach)

Lions 1
Lincoln High School
Danielle Cartier
Chris Hall
Kristen Lasorsa
Michele Mongelli (A)
Justin Reyes (C)
Maryann Mitchell (Coach)

Lions 2
Lincoln High School
Alex Aubin (A)
Nicholas Balzano
Trent Daugherty
Kyle Haining (C)
Tom Ricci
Maryann Mitchell (Coach)

Lady Lynx
The Lincoln School
Genevieve Athearn-Hess
Angela Carello
Kelly Fillion (C)
Kathryn Veale
Grace Weaver (A)
Catherine DiChiaro (Coach)

Junior Cougars
North Providence H.S.
Kelly DeAngelis (C)
Vincenzo Gianfrancesco
Raymond Iannccillo (A)
Luisa Murillo
Rita Nernery
Kathleen Lisi (Coach)

Internationally Known
PAIS
Genifer Bustamante (A)
Eli Diaz (C)
Lisa Marie DiGiulio
Arthur Hopper
Muth Sosupab
Kenneth Cahill (Coach)
Joe Renzi (Asst. Coach)

Hurricanes
Warwick Veteran's Memorial H.S.
Lisa Ciesynski (A)
Stephanie Lawlor
Javier Perez (C)
Kevin Pigeon
David Purtell
Gene Kelly (Coach)



2006 Rhode Island State Champions
North Providence H.S.

1st Runner Up

Eagle Einsteins, Barrington H.S.

2nd Runner Up

Oakers, Coventry H.S.

Broncos-1

Burrillville H.S.

Jeff Bailey (C)
Michael Boyd
Cody Butterworth
Taylor Hanson
Rob Lesperance

Peter Berthelette (Coach)

Buckin' Broncos

Burrillville H.S.

Ben Jenness (C)
Ryan Coffey
Jessica Lussier
Ryan Mitchell
Angel Urena

Peter Berthelette (Coach)

Coventry Oakers

Coventry H.S.

Katie Palmer (C)
Michaela Dion
Elizabeth Papa
Maura Ryan
Samantha Struebing

Kathleen Woodard (Coach)
Donna Hutson (Asst. Coach)

Eagle Einsteins

Barrington H.S.

Michael Ding (C)
Noel Barlow
Katie Enzer
Ainsley Judge
Nikolas Raufi

Karen Proule (Coach)

Lady Cougars

North Providence H.S.

Sara Jacovoni (C)
Rebecca deCorte
Christina DeSante
Brittany Sangermano

Susan Bennett (Coach)

Lincoln Lynx

Lincoln School

Kelly Fillion (C)
Genevieve Athearn-Hess
Nichole Benavidez
Angela Carello
Grace Weaver

Joanna Senville (Coach)
Catherine DiChiaro (Asst. Coach)

North Providence H.S.

North Providence H.S.

Kyle O'Connor (C)
Alan Chiu
Daniel Irving
Daniel Jacovoni

Susan Bennett (Coach)
Matthew Irving (Asst. Coach)

ORLY

Barrington H.S.

Micah Schwartz (C)
Erica Chin
Nan Du
Abhinav Gautam
Joel Park

Karen Proule (Coach)

pupnsuds

Scituate H.S.

Ashley Cinquegrana (C)
Kelsey Birrell
Matt Cunha
Chris DiFilippo
Courtney McKiernan

Kelley Tinaro (Coach)
Gail Varrechione (Asst. Coach)

Superfantastics

Scituate H.S.

Kristi Maltz (C)
Amanda Beattie
Chris O'Neill
Jared Shippee
Elisa Yam

Kelley Tinaro (Coach)
Gail Varrechione (Asst. Coach)



2005 Rhode Island State Champions
North Providence H.S.

1st Runner Up
Eagles, Barrington H.S.
2nd Runner Up
Eagle Einsteins, Barrington H.S.

Barrington Eagles
Barrington H.S.
Ellen Riotto (C)
Hanna Garland
Malay Khamsyvoravong
Joanna Senville
Alison Tarnoff
Pat Senville (Coach)
Jacquie Tarnoff (Asst. Coach)

Barrington
Barrington H.S.
Michael Ding (C)
Noel Barlow
Katie Enzer
Ainsley Judge
Nicholas Raufi
Karen Proule (Coach)

Coventry 1
Coventry H.S.
Trina Bell (C)
Matthew Boisvert
Rebecca Petrarca
William Sheldon
Cassie Petronio
Kathleen Woodard (Coach)
Donna Hutson (Asst. Coach)

Burrillville "Broncos"
Burrillville H.S.
Darrell King (C)
Jeremy Giguere
Rob Lesperance
Matt Zifchock
Ed Fanning
Peter Berthelette (Coach)

Burrillville "The Sequel"
Burrillville H.S.
Cody Butterworth (C)
Andrew Biernacki
Luke Fiske
Meghan Rabitaille
Andrew Hyde
Peter Berthelette (Coach)

Coventry 2
Coventry H.S.
Brett Ferrucci (C)
Alexandra Macedo
Nicole Stefanik
Jon-Patrick Cooney
Sarah Nessett
Judy Danho (Coach)
Donna Hutson (Asst. Coach)

Scituate Smarts
Scituate H.S.
Daniel Raphael (C)
Michael Steiner
Colby Jarrell
William McKenna
Matthew Cunha
Patsy Frost (Coach)

North Providence
North Providence H.S.
Matthew Irving (C)
Daniel Irving
Daniel Jacovoni
Kyle O'Connor
Susan Bennett (Coach)
Nicholas Cerreta (Asst Coach)

RI 15 years of Rhode Island LifeSmarts volunteer officials & honored guests.



Honored Volunteer Officials

Hon. A. Ralph Mollis | Secretary of State
State of Rhode Island

Hon. Patrick Lynch | Attorney General
State of Rhode Island

Hon. Frank Caprio | General Treasurer
State of Rhode Island

Judge Frank Caprio | Chair
Rhode Island Board of Higher Education

Volunteer Officials

Mr. Justin Bownds | Secretary
RI Jump\$tart Coalition

Mr. Vincent Burks | Sr. Assistant Vice President
Amica Mutual Insurance Company

Ms. Gina Caruolo | Director of Statistical Analysis
Center Rhode Island Justice Commission

Mr. Al Dahlberg J.D. | Secretary
Brown University

Ms. Janice Farley | Meeting/Event Associate
Amica Mutual Insurance Company

Ms. Deborah Foley | President-WJ Denver Chapter
Verizon TelecomPioneers

Prof. Joan Gray Anderson Ph. D. | Professor & Director of
Research, *URI Center for Personal Financial Education*

Ms. Annette Greenwood | Sr. Graphic Designer
Amica Mutual Insurance Company

Ms. Avis Gunther-Rosenberg | Newspaper in Education
Coordinator, *The Providence Journal Company*

Mr. Jim Hedemark | Executive Director
Rhode Island Jump\$tart Coalition

Mr. Robert Ilg | Retired Operations Manager
Herff-Jones

Mr. John Kent | Vice President, Government Relations
Verizon

Ms. Claudia Kerbel M.S. | Director of Outreach
URI Center for Personal Financial Education

Ms. Kathleen Lawson
RI Jump\$tart Coalition Board of Directors

Mr. Robert Leach | Sr. VP Asset Based & Specialty Lending
Group, *Sovereign Bank*

Prof. Paul Maloney MBA, CPA, CFP
Chair of Department of Finance
Providence College

Ms. Gail Mance-Rios | Deputy Director
Rhode Island Higher Education Assistance Authority

Prof. Lynn McKinney Ph.D. | Dean
URI College of Human Science & Services

Ms. Paula Pais | Vice President
Sovereign Bank

Ms. Laura Paton | State Youth Program Coordinator
RI National Guard Youth Program

Ms. Marcia Reback | State President
*Rhode Island Federation of Teachers & Health Professionals
AFT, AFL-CIO*

Mr. Marc Remillard | Vice President
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Ms. Diane Rodger | Communications Chair
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Prof. Sandra Saunders | Associate Professor
URI College of Human Science & Services

Ms. Jennifer Swanson | Sr. Advertising & Public
Relations Coordinator, *Amica Mutual Insurance
Company*

Mr. Moses Saygbe | Crime Prevention Specialist
Office of the Rhode Island Attorney General

Prof. Richard Vangermeersch CPA, CMA
Emeritus Professor of Accounting
University of Rhode Island

Mr. J. Carter Vincent III
Director of Market Development
Quintiles

The Providence Journal, March 18, 2008

LifeSmarts competition:

In an overtime victory with Rhode Island State Treasurer Frank T. Caprio serving as question master, the North Providence High School “Senior Cougars” team won the 2008 Sovereign Bank Rhode Island LifeSmarts competition, claimed the consumer cup, and earned the right to represent Rhode Island at the national competition to be held April 12 to 15 in Minneapolis, Minn.

North Providence students on the team are captain Ray Iannuccillo, Vinny Gianfrancesco, Kelly DeAngelis, Rita Nerney and Luisa Murillo. The team coach is Kathleen Lisi.

Also competing were teams from Barrington, Burrillville and Coventry high schools, Cranston Area Career & Technical Center, Lincoln School and the Rhode Island National Guard Youth Program.

The competition poses consumer questions to teenage competitors involving personal finance, health and safety, technology, the environment, and consumer rights and responsibilities. Barrington High School’s “Vitamin B12” team won second place and its “XD” team won third.

Coordinator of the competition is Jim Hedemark, executive director of the Rhode Island JumpStart Coalition.

At the state competition, more than 20 volunteer officials from academic, business and civic sectors dedicated a full day of their time, serving in various officials’ roles. Paula Pais, Sovereign Bank vice president, volunteered as question master throughout the day, before the competition went into overtime.

To qualify for the state competition, teenage players completed a 60-question quiz during the online portion of the competition. The top teams are then invited to the competition.

Barrington High School won the competition in 2007, and North Providence High School won in 2006 and 2005.

The Warwick Beacon, March 1, 2007

Vets students have 'March smarts'

For the first year, a Warwick high school team will compete in March Smartness, aka LifeSmarts, a fast-paced quiz show competition for teams of four to five high school students who demonstrate consumer knowledge in the areas of personal finance, technology, health and safety, environment, and consumer rights and responsibilities. The teams first compete online and top-scoring teams are invited to the state competition. From Warwick Vets, team members are Lisa Ciesynski, Stephanie Lawlor, Javier Perez, Kevin Pigeon, David Purtell and Coach Gene Kelly. MarchSmartness will take place tomorrow at Rhode Island College. General Treasurer Frank T Caprio will serve as the final round question master.

The General Treasurer, who has participated in every MarchSmartness competition to date, states: "I've been hooked on MarchSmartness ever since the first Rhode Island state competition in 2005. The brackets, the matches, the teamwork; this

consumer knowledge program has all of the excitement of the similarly named March basketball tournament. I am sure that our Ocean State teenagers will display tremendous consumer skills once again this Friday."

MarchSmartness will determine which team of students will represent Rhode Island at the national LifeSmarts competition in Orlando, Fla., in on April 21-34, 2007.

The 12 teams that qualified for the Rhode Island State LifeSmarts competition represent nine high schools. Aside from Warwick Vets, the participating schools are Barrington, Burrillville, Coventry, East Greenwich, Lincoln, North Providence, Providence Academy of International Studies and The Lincoln School.

Matches will begin at 9 a.m. on competition day and will follow a double-elimination format until the State Champion is determined. The final round is estimated to begin at 1:30 p.m. Due to space limitations, the event is not open to the public.

The national program is offered by the National Consumers League and is coordinated in Rhode Island by the RI Jump\$tart Coalition. In Rhode Island, the program is offered free of cost to students through the support of sponsors including: National Grid, Sovereign Bank, Verizon, AstraZeneca, Herff-Jones Inc., and the RI Federation of Teachers and Health Professionals.

The Providence Journal, March 5, 2005

Brilliant minds test their skills in LifeSmarts

A thrown-together team of four North Providence High School students tops seven teams to earn a trip to San Francisco for the national competition.

01:13 AM EST on Saturday, March 5, 2005

BY BRUCE LANDIS
Journal Staff Writer

NORTH KINGSTOWN -- Four friends from North Providence High School yesterday outscored a pair of teams from Barrington to win the first state LifeSmarts competition and win a trip to San Francisco for the national competition in April.

"I cannot believe we did so well," said the North Providence team's coach, business teacher Susan Bennett. The four students "were very nervous," she said.

LifeSmarts means everything from the jurisdiction of federal agencies and assorted consumer wisdom to the street names for illegal drugs and what four letters in the extension of a computer image file name stand for.

How much power do we get from nuclear generators? Does a "Ratura" label, a stylized flower, on a piece of fruit mean it's been sanitized, irradiated or grown organically? Does cripple-ware refer to computer software that's so outdated it's useless, intended for demonstration only, or cheaper because it doesn't work well? What's a word to be particularly skeptical about in advertising for weight loss plans?

(The answers: 10 percent; irradiated; for demonstration only; and guaranteed.)

The competition amounted to a celebration of wide-ranging, useful but sometimes obscure knowledge set in a fast-paced, game-show format, complete with lights and buzzers for the contestants to stake out a claim on a question. Grown-ups would be proud to be so well-informed, about credit histories and abuses by stockbrokers.

The first such event in the state, the contest only drew eight teams of four or five students from five towns.

Team selection was sometimes less than rigorous. Bennett said (long before they won) that the North Providence team came together this way: she asked Kyle O'Connor, a junior and her computer intern, if he was interested.

Kyle said he called some friends -- Daniel Jacovoni and two brothers, Daniel and Matthew Irving. Matthew Irving, the only senior in the group, became the team captain.

Kyle is a very bright student, Bennett said. He also has smart friends. All of them are taking advanced courses that earn college credit in the state college system, and Bennett remarked, "they so love computers."

Afterward, the North Providence students seemed almost dazed at their win, which Bennett said they weren't expecting: "I can't believe we did so well." "We came here just for the experience."

LifeSmarts is a program of Washington, D.C.'s National Consumers League. The Rhode Island program was organized by the Rhode Island Jump\$tart Coalition for Personal Financial Literacy, whose office is in Providence.

The national organization says it's trying to get young people ready "to function effectively in today's marketplace," by learning about personal finance, health and safety, the environment, technology and consumers' rights and responsibilities.

The runners-up yesterday were an all-girls team from Barrington, the Barrington Eagles, a tradition in which mothers helped guide their daughters to compete. The Eagles started competing nationally six years ago. In some Barrington families, three sisters in succession have taken part in LifeSmarts.



Journal photo / Kris Craig

Coventry 1 team captain Trina Bell, left, contemplates a question in yesterday's LifeSmarts competition as teammates Rebecca Petrarca and William Sheldon look on.

The competition was double-elimination, where losing once isn't fatal but losing twice is. That produced a three-way matchup between the Barrington Eagles, the Barrington High School team, and North Providence High.

Barrington High came in third and was eliminated, leaving a showdown between North Providence and the Barrington Eagles. North Providence won, 110 points to 85.

Eagles coach Pat Senville said her girls were "a little disappointed" but that the team, with only two seniors, "will certainly try again."

The competition attracted a prominent group of officials. Among those asking the questions were Providence Municipal Court Judge Frank Caprio and his son, State Sen. Frank T. Caprio, D-Providence, and Joan Gray Anderson, a professor and research director at the University of Rhode Island's Center for Personal Finance Education.

Attorney General Patrick C. Lynch spoke at lunchtime, and other URI and state officials helped run the event. The scorekeeper, for instance, was Richard Vangermeersch, an emeritus professor of accounting at the university.

The Providence Journal, April 21, 2005

Consumer whiz kids show their stuff in San Francisco quiz

The North Providence High School team makes it past Hawaii in the first round, but New Hampshire sends the local students packing.

01:00 AM EDT on Thursday, April 21, 2005

BY MARK REYNOLDS
Journal Staff Writer

NORTH PROVIDENCE -- After tallying Rhode Island's first victory in a quiz-show sort of game known as LifeSmarts, four North Providence High School students are due back home today.

Team Rhode Island flew to San Francisco last week and defeated a group of students from Hawaii in the first round of the national LifeSmarts contest.

It was the first time that Rhode Islanders had competed in the national event, which drew teams from 32 states.

The competition tests students' knowledge on a wide range of topics, from obscure factoids on health, to matters of personal finance and consumer issues.

For example, the Rhode Islanders tied up the score with Hawaii on Saturday by identifying a particular type of computer software that people can purchase online if they agree to pay an "activity fee."

The correct answer was "Shareware."

"We all kind of knew it," one of the Rhode Island students, Daniel Irving, recalled yesterday, speaking on a cell phone from San Francisco.

The Rhode Island team -- including Irving's brother, Michael Irving, Daniel Jacovoni and Kyle O'Connor -- went on to defeat the Hawaii team by a score of 85 to 55. The Hawaiians, also first-time contestants, gave the Rhode Islanders leads.

A team from New Hampshire, fielded by

the Sullivan County 4-H, then knocked the Rhode Islanders out of the contest on Monday.

That made it easier for the group to focus on taking in the sights.

"It's been a really interesting and fun, exciting trip for us," said Irving, an easygoing junior who didn't mind taking a few questions from a reporter yesterday as his teammates advanced through the streets of Chinatown.

This was the first time he's ever left the East Coast, courtesy of the LifeSmarts contest and an impromptu fundraising effort that brought in \$8,500 for the students' trip last month.

Earlier yesterday, the group toured Alcatraz.

On Friday, they traveled with their parents to an amusement park in a rented van.

On their return, they rode across the Golden Gate Bridge and were lost in the city for about 45 minutes as they tried to find their hotel, a downtown Holiday Inn.

"We were laughing," said one of the team's two coaches, Susan Bennet, a teacher. "We were having a great time. We didn't think we would make it."

The North Providence students paved the way for their visit to San Francisco last month by winning Rhode Island's first LifeSmarts state title.

Eight teams participated. The runners-up were an all-girls team from Barrington, the Barrington Eagles, and another team fielded by Barrington High School.

The contest is arranged in a glitzy game-show kind of format with buzzers and lights.

The one in Rhode Island drew participation from Providence Municipal Court Judge Frank Caprio and his son, state Sen. Frank T. Caprio, D-Providence.

Also asking questions was Joan Gray Anderson, a professor and research

director at the University of Rhode Island's Center for Personal Finance Education.

After that, the students geared up for national event.

North Providence Mayor A. Ralph Mollis brought them a proclamation of support.

The program is organized at the national level by the National Consumer's League, based in Washington, D.C.

The basic goal of the initiative is preparing young people for the rigors of the modern marketplace. It aims to promote their knowledge of personal finance, health and safety, environment, technology and consumer rights.

"It helped us become wiser people," said Irving, who hopes to study veterinary medicine in college. "We will be more prepared for any challenges in life that we will have to face."