



KeikiCo Contest

Aloha,

Welcome to **American Savings Bank's KeikiCo Contest!** Designed for students in grades 3 to 12, KeikiCo challenges you to think like an entrepreneur, identify real needs in Hawaii, develop creative solutions, and bring your ideas to life. It's your chance to build critical thinking skills, explore business concepts, and make a meaningful impact in your community.

At American Savings Bank, we're proud to be a different kind of bank, one that is deeply committed to the communities we serve. For more than 100 years, we've invested in Hawaii's future, and that starts with our students.

As financial literacy becomes increasingly important, including the Hawaii State Department of Education's move toward making it a graduation requirement, KeikiCo helps students get an early start. Through this program, you'll gain real world skills like earning, saving, investing, managing credit, and assessing risk, building confidence that lasts well beyond the classroom.

What You Could Win

Win up to \$25,000 for your school, plus bonus cash prizes of up to \$500 for students on the top three teams of each division (elementary, middle, and high school).

Inside This Packet

Everything you need to get started:

- Contest overview
- Important deadlines
- Submission guidelines
- Judging criteria
- Helpful tips and resources

Throughout the program, we'll share updates, reminders, and tips to support your journey. For questions, please email keikico@asbhawaii.com or visit asbhawaii.com/keikico.

We created KeikiCo to inspire the next generation of leaders, innovators, and changemakers, and we cannot wait to see what you create. Best of luck in this year's contest!

Sincerely,



Ann Teranishi

President and Chief Executive Officer

American Savings Bank



KeikiCo Contest

*Here's a tip:
Never mind scrolling!
Just click on the page
you need!*

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IMPORTANT DATES

- Sep. 11, 2026 | Registration Closes
- Oct. 9, 2026 | Team Details Form Due
- Jan. 15, 2027 | Final Submission Due
- Feb. 15 – 26, 2027 | Public Voting
- Mar. 2027 | Winners Notified
- Apr. 2027 | Award Ceremonies

START THE ADVENTURE

(April – August)

Help teams get organized and begin shaping their business ideas.

- ✔ Determine the number of student teams you expect to participate and complete registration
- ✔ Brainstorm business ideas and select business concept.
- ✔ Begin research and outline the Business Plan and Video Pitch.

PRO TIPS:

- #1 – Bookmark the [KeikiCo Contest Website](#)
- #2 – Review the KeikiCo Packet and the Overview Page for new updates
- #3 – Add important contest dates to your calendar

NOTE: In September, advisors will receive the "Team Details Form" to confirm final team numbers.

BUILD & CREATE

(September – November)

Teams begin developing their Business Plan and Video Pitch.

- ✔ Complete and submit the Team Details Form to keikico@asbhawaii.com by **Oct. 9, 2026**.
- ✔ Teams begin drafting their full Business Plan and Video Pitch.

PRO TIPS:

- #1 – Complete the Business Plan first, then the Video Pitch, so teams clearly understand their product, marketing strategy, and story.
- #2 – Review the Video Pitch Guidelines. The pitch counts for 50% of the final score.
- #3 – Encourage teams to think creatively and fully answer each prompt. It's easier to edit down than to add missing content later.



REFINE & POLISH (November – December)

Teams finalize their submissions and prepare to upload.

- ✔ Create a free Box account (invitation sent in November).
- ✔ Upload waiver forms to the assigned Box folder.
- ✔ Teams finalize their Business Plan and Video Pitch and verify completeness of submission.

PRO TIPS:

- #1 – Consider creating a team email to log into Box so members can manage their own submission.
- #2 – If information is missing from your Video Pitch, consider adding voiceover narration or text graphics instead of re-filming.

SUBMIT & SHINE (January 2027)

Teams submit their final plan by January 15, 2027, 11:59 p.m.

- ✔ Confirm the Video Pitch link works and upload the final Business Plan into Box.
- ✔ Confirm each team member has submitted a completed waiver form.

NOTE: Late or incomplete applications will not be considered.

PRO TIPS:

- #1 – Encourage teams to submit early in case technical support is needed.
- #2 – Ensure all files follow submission naming guidelines: **DIVISION-School Name-Team Name (MID-Kalakaua Middle School-Acme Co).**



KeikiCo Contest



Aloha Parents and Guardians,

We're excited to share that your child's school is participating in **American Savings Bank's KeikiCo Contest** — a hands-on program that brings financial education, entrepreneurship, and real-world learning to life.

At American Savings Bank, we strive to be a different kind of bank, one that invests in our community's future. As the Hawaii State Department of Education moves toward making financial literacy a high school graduation requirement, we believe these skills should start early. KeikiCo helps students build a strong foundation by introducing concepts like earning, saving, investing, managing credit and assessing risk, while building confidence along the way.

About the Contest

KeikiCo challenges students to think creatively, identify real needs in Hawaii and develop business ideas that make a difference in their communities. Student teams (up to five per team) will create a business plan and a two-minute video pitch for a chance to win prizes for their school — and potentially for themselves.

- School prizes range from \$5,000 to \$25,000
- Judging is based on business plan, video pitch scores, and community voting
- Divisions: elementary, middle and high school
- Students on First, Second and Third Place teams are eligible to receive up to \$500 each

Key Dates

- **Registration closes:** Sept. 11, 2026
- **Submission deadline:** Jan. 15, 2027
- **Public voting:** Feb. 15–26, 2027
- **Winners notified:** March 2027
- **Award ceremonies:** April 2027

Waiver Required: Each student must have a signed waiver to participate. Please complete the Student Waiver Form and return it to your child's advisor.

Mahalo for supporting your child's educational journey. We can't wait to see the ideas they bring to life through KeikiCo.

To learn more and view past submissions, visit asbhawaii.com/keikico.

Sincerely,

Ann Teranishi
President and Chief Executive Officer
American Savings Bank



KeikiCo Contest

HIGH SCHOOL DIVISION CONTEST OVERVIEW

Contest Overview

About the KeikiCo Contest

KeikiCo is American Savings Bank's annual business plan competition that challenges Hawaii's public-school students in grades 3–12 to develop entrepreneurial solutions to real-world problems in our islands. Through this fun, project-based experience, students gain valuable financial education, collaboration, and business skills - while competing for up to \$25,000 for their school and bonus cash prizes for themselves.

As a community bank, one of ASB's key focus areas is **financial education**. We created KeikiCo to inspire innovation, strengthen teamwork and support public education across Hawaii in a meaningful way.

What's New This Year: Important Updates

1. **New Submission Platform (Box):** All Business Plans and Waivers must be submitted via Box. Instructions will be provided to teachers/advisors by September.
2. **Updated Contest Deadlines:** Key dates have changed for 2026. Please review the updated timeline below carefully to ensure eligibility.
3. **Public Voting Process:** After first-round judging, the top 25 videos per division will be posted to asbhawaii.com/keikico for public voting from Feb. 15 – 26, 2027. The top 10 in each division will advance to final judging.
4. **3rd Place Awards Introduced:** One 3rd Place team will be named in each division (replacing the People's Choice Award). Winners will receive \$5,000 for their school, and each student may receive up to \$500.

Who Can Participate?

The contest is open to public school students in grades 3 - 12 across Hawaii. Each team must include:

- 2 to 5 students (we recommend 5 for the best experience)
- 1 advisor, who must be a school educator or administrator

Each student may only participate on one team per year.



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What Can Teams Win?

Teams will be judged on creativity, feasibility, financial understanding, presentation quality and teamwork. Winners will be selected in each of the three divisions: Elementary, Middle, and High School. Division prizes include:

- **First Place:** \$25,000
- **Second Place:** \$15,000
- **Third Place:** \$5,000

Bonus Student Prizes:

- Each student on first, second, or third place teams may receive **up to \$500**.
- Deposit requires an American Savings Bank account in the student's name (must be opened if not already established).

IMPORTANT DATES

- **Registration Closes:** Sept. 11, 2026, 11:59 p.m. HST
- **Team Details Form Due:** Oct. 9, 2026, 11:59 p.m. HST
- **Submission Deadline:** Jan. 15, 2027, 11:59 p.m. HST
- **Public Voting:** Feb. 15 – 26, 2027, 11:59 p.m. HST
- **Winners Notified:** March 2027
- **Award Ceremonies:** April 2027

Submission Instructions

All entries must include the following three components and be uploaded to Box. One submission per team.

Your Submission Must Include:

1. **Business Plan:** 5 page maximum, not including your cover page
2. **Video Pitch:** Link to your downloadable video must be included on your Business Plan cover page.
3. **Participation Waivers:** Signed by each student and the team advisor.



KeikiCo Contest

Format Guidelines

Business Plan <i>50% of Score</i>	Video Pitch <i>50% of Score</i>
<ul style="list-style-type: none">• Max 5 pages, single-sided, double-spaced (not including cover page)• Must include a link to your Video Pitch on your Business Plan cover page.• Font Size: 11pt minimum• File Type: PDF or Word doc• File Naming Format: DIVISION-School Name-Team Name (Example: HS-Kapolei High School-AcmeCo)	<ul style="list-style-type: none">• Max Length: 2 minutes• Hosted on YouTube or Vimeo (no password; must be downloadable)• Link must be included on your Business Plan cover page .

Submissions Due: 11:59 p.m. HST. on Monday, Jan. 15, 2027.

For more details, visit: www.asbhawaii.com/keikico

Questions? Email Keikico@asbhawaii.com



KeikiCo Contest



2026 STUDENT PARTICIPATION WAIVER



Complete one Participation Waiver per team member. Signed Participation Waivers for all team members must be included in order for the entry to be considered complete. Additional copies of the waiver may be downloaded and printed from <https://asbhawaii.com/keikico>.

Division (please check): Elementary (Grades 3–5) Middle (Grades 6–8) High School (Grades 9–12)

School Name: _____

Team Name(s): _____

Participant’s Name (please print): _____ **Grade:** _____

By signing below, this certifies that I, as parent or guardian of the participant named above, do consent and agree that he/she may participate in American Savings Bank’s KeikiCo Contest. As the parent or guardian, I agree to defend and indemnify American Savings Bank, its officers, directors, employees, and agents, (collectively “ASB”) from any liability for injuries, loss or damages, of any kind arising from or in connection with the participation in this contest.

I grant to ASB the irrevocable and unrestricted right and permission to take, use, re-use, publish, and republish the business plan, video pitch and photographic portraits or pictures, or video of this participant including, without limitation, reproductions thereof in which I may be included, in whole or in part.

I certify that I have read the Official Rules located at <https://asbhawaii.com/keikico> and agree to abide by and comply with the Rules.

Parent/Guardian Signature: _____ **Date:** _____

Print Parent/Guardian Name: _____





KeikiCo Contest



2026 TEACHER/ADVISOR PARTICIPATION WAIVER



Complete one Participation Waiver per teacher/advisor. Signed Participation Waivers for all team members must be included in order for the entry to be considered complete. Additional copies of the waiver may be downloaded and printed from <https://asbhawaii.com/keikico>.

Division (please check): Elementary (Grades 3–5) Middle (Grades 6–8) High School (Grades 9–12)

School Name: _____

Team Name(s): _____

Teacher/Advisor Name (please print): _____

By signing below, this certifies that I, as teacher or advisor of a team, do consent and agree to be part of American Savings Bank’s KeikiCo Contest. As the teacher or advisor, I agree to defend and indemnify American Savings Bank, its officers, directors, employees, and agents, (collectively “ASB”) from any liability for injuries, loss or damages, of any kind arising from or in connection with participation in this contest.

I grant to ASB the irrevocable and unrestricted right and permission to take, use, re-use, publish, and republish the business plan, video pitch and photographic portraits or pictures, or video of this participant including, without limitation, reproductions thereof in which I may be included, in whole or in part.

I certify that I have read the Official Rules, located in the KeikiCo Contest packet or at <https://asbhawaii.com/keikico> and agree to abide by and comply with the Rules.

Teacher/Advisor Signature: _____

Date: _____





KeikiCo Contest

Business Plan Outline

Your business plan is a critical part of your KeikiCo submission and makes up **50% of your team's total score**. It should reflect thoughtfulness, creativity, research and planning.

For examples and guidance, visit our KeikiCo Video Curriculum at: vimeo.com/showcase/keikicocontest.

Cover Page

Please only include the following information on your cover page:

1. Division (Elementary, Middle or High School)
2. School Name and Island
3. Company Name
4. Team Member Names (first names only)
5. Advisor Name
6. Video Pitch Link

Executive Summary

PRO TIP: Write this section last, after completing your full plan.

Your executive summary should briefly describe:

- What inspired your business idea
- What product or service you are offering
- Why you believe it will be successful
- How it can help build a stronger future for Hawaii

Include these six elements:

1. Business Concept
2. Mission and Vision
3. Market Opportunities
4. Products and/or Services
5. Financial Projections
6. How You Plan to Get Started

The Business

Describe the foundation of your company.

1. **Company Name:** What is it and why did you choose it?
2. **Mission Statement:** What do you do, for whom, and why?
3. **Vision Statement:** Where do you see your company in the future?
4. **Company Objectives:** List your key goals.



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BUSINESS PLAN OUTLINE: SWOT ANALYSIS

Product or Service

What are you creating, and why does Hawaii need it? Describe how your idea came to life and what problem it solves.

Be sure to complete a **SWOT Analysis** to identify your strengths, weaknesses, opportunities and threats—especially in relation to your competition. A worksheet has been provided below to help you organize your SWOT Analysis points.

Examples of each SWOT category regarding a recycling business have been included below.

<u>Strengths</u>	<u>Weaknesses</u>	<u>Opportunities</u>	<u>Threats</u>
What is your business good at?	What could be better about the way your business works?	How could you grow your business?	What may make things harder for your business in the future?
<i>Helps students have hands-on, real-world business and financial training integrated into school curriculum.</i>	<i>Time management: Sorting and organizing recyclables can be time-consuming due to lack of or recycling knowledge.</i>	<i>There is potential to expand into composting and other reducing-waste initiatives.</i>	<i>Our school could determine that other types of businesses could be integrated into the curriculum rather than ours.</i>



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BUSINESS PLAN OUTLINE: MARKETING PLAN

Marketing Plan

A marketing plan helps a business share its products or services with people who might want to buy them. It's like a roadmap that shows how to tell others about what you're selling, making sure the right people hear about it and want to try it. Without a marketing plan, it would be harder for people to know your business exists!

Now that you've developed your product or service, let's figure out how to share it with the world using the **5 Ps of Marketing**.

Below is a worksheet to help you organize your thoughts and answer each category:

<u>P</u> roduct (or service)	<u>P</u> rice	<u>P</u> lace	<u>P</u> romotion	<u>P</u> eople
What are you selling that people want or need?	How much will it cost?	Where can people get it?	How will you advertise and spread the word?	Who will help create, sell or support your product or service?



KeikiCo Contest

Finance

A strong business includes smart financial planning. This section helps you think through costs, profits, and sustainability. Don't worry - we've included helpful worksheets to get you started and have a sample worksheet available on our website!

Downloadable Finance Resources:

1. Sample finance worksheet
2. Additional blank Financial Worksheets to assist in organizing your financial information

What to Include in Your Finance Section:

1. **Startup Costs:** How much will it take to launch your business?
2. **Source(s) of Financing:** Where will your money come from?
3. **Cost Per Unit:** Break down the cost of materials, labor, etc.
4. **Profit:** How much will you make?
 - a. How did you decide this amount?
 - b. What will do you with your profits?
5. **Year 1 Sales Projection:** Estimate how many units you'll sell and how much profit you'll earn in your first year.

For business plan samples and tools, visit: www.asbhawaii.com/keikico

Questions? Email Keikico@asbhawaii.com



KeikiCo Contest

Finance Plan

A strong business includes smart financial planning. This section helps you think through costs, profits, and sustainability. Complete both pages of the Financial Worksheet to help you breakdown your budget and answer the Financial Plan questions at the end of your Business Plan.

STARTUP COSTS

How to figure out your startup costs:

The first thing you want to do is figure out how many sales you think you will make each week.

Multiple that number by 52 (52 weeks in a year) to equal the number of sales you are projecting for your first year.

Base your startup costs on having that many sales.

Figure out what items you will need to make your product/service for one year and how much each item costs.

ITEM	# OF ITEM	PRICE
_____	X _____	= _____
_____	X _____	= _____
_____	X _____	= _____
_____	X _____	= _____
_____	X _____	= _____
_____	X _____	= _____
_____	X _____	= _____
_____	X _____	= _____
_____	X _____	= _____

The total cost of items needed: A.

Figure out what items you will need for marketing and how much each item costs.

ITEM	# OF ITEM	PRICE
_____	X _____	= _____
_____	X _____	= _____
_____	X _____	= _____
_____	X _____	= _____
_____	X _____	= _____

The total cost of marketing: B.

Add up the total cost of all the items you will need for your product/service and marketing.

Formula:

A + B = C. _____ (Your Total Startup Costs)



COST PER UNIT

How to figure out your cost per unit

Per Unit = a single (1) item or service.

To get the cost of all the items you will need to make your product or service, use your answer for letter A.

Figure out how many units you can make out of those items.

D. _____ (Number of Units)

Formula:

$A \div D = E.$ _____ (Cost Per Unit)

PROFIT PER UNIT

How to figure out your profit per unit

Decide how much you want to sell your product or service for.

F. _____ (Number of Units)

Subtract your cost per unit from your price per unit.

Formula:

$F - E = G.$ _____ (Profit Per Unit)

SALES PROJECTION FOR 1 YEAR

How to figure out your sales projection for 1 year:

Decide how many units you think you will sell per week.

H. _____ (Sales Per Week)

Multiply the number of sales per week by 52 weeks in a year.

Formula:

$H \times 52 = I.$ _____ (Estimated # of Units/Sales Your First Year)

How to figure out how much you will charge customers in 1 year:

Multiply the number of units/sales for the first year by the price per unit.

Formula:

$I \times F = J.$ _____ (Total Amount You Will Charge Customers Your First Year)

How to figure out how much it will cost you to produce enough product/service for 1 year:

Multiply the number of units/sales for the first year by the price per unit.

Formula:

$I \times E = K.$ _____ (Amount it Will Cost You to Produce Enough Product/Service Your First Year)

How to figure out your total estimated profit for 1 year:

Subtract the amount it will cost you to produce enough product/service your first year from the amount you will charge customers your first year.

Formula:

$J - K = L.$ _____ (Total Estimated Profit for Your First Year)



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Video Pitch Outline

Lights, camera, pitch! This is your team’s chance to bring the business to life on screen. Create a 2-minute video pitch that clearly explains your product or service, shows your passion and inspires your audience.

Need help? Check out our KeikiCo Video Curriculum at: vimeo.com/showcase/keikicocontest.

What to Include in Your Video:

1. **Start Strong:** Kick things off with a warm welcome! Introduce each team member (first names only) and share your company name.
2. **Nail the 5 Elements of a Great P-I-T-C-H.**

	What it Stands For	What it Means
P	Problem Solver	Show how your product or service solves a real problem.
I	Inspire Action	Share your vision and invite others to be part of it.
T	Tailor It to the Audience	Use stories, examples or emotions your audience can relate to.
C	Concise	Keep your message focused and to the point.
H	Heart	Show your passion! End with a powerful call to action in the final 20 seconds.

3. **Key Business Info:** Clearly explain your target market (who is your product for?), the price and where people can buy your product or service.
4. **Finish Strong:** End your video with a heartfelt “Mahalo” and a memorable tagline for your business.

Video Requirements

Please make sure your video meets all the following:

- **Length:** 2 minutes maximum
- **Format:** Hosted on Vimeo or YouTube.
- **Accessibility:** No password protection.
- **Link:** Provided on Business Plan Cover Page
- **Downloadable**

Winning videos are clear, creative and memorable – with great sound and visuals!

Get inspired with video examples at: www.asbhawaii.com/keikico

Questions? Email Keikico@asbhawaii.com



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Judging Criteria

Each submission will be evaluated based on the following criteria:

Business Plan (50%)					
	5	4	3	2	1
Product or Service Idea	Innovative idea that clearly solves a real problem in Hawaii with a strong purpose.	Good idea with local relevance and potential impact; mostly original.	Solid idea with some connection to Hawaii's needs; may not be fully unique.	Basic idea; unclear how it solves a problem or fits Hawaii's needs.	Unclear, unrealistic, or unrelated to a specific problem.
Executive Summary	Thorough and engaging summary covering all key elements (concept, mission/vision, market, product/service, finances, startup).	Mostly complete with a few missing details or areas needing more clarity.	General overview given; some important elements are missing or unclear.	Incomplete or confusing summary that lacks structure.	Missing or mostly blank.
The Business	Clear and thoughtful company name, mission, vision, and objectives that align well.	All parts included; some could be more detailed or better connected.	Includes basics but lacks depth or clarity.	Some components missing or weakly explained.	Few or no components included.
Market Research SWOT: Strengths Weaknesses Opportunities Threats	Detailed SWOT analysis with strong competitor research and insight into the market.	SWOT and competitor info included; may need more depth or clarity.	Some market research is present, but it's surface level or vague.	Minimal research or analysis; unclear understanding of competition.	No research or SWOT provided.



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Marketing 5P's: <u>P</u> roduct (or Service) <u>P</u> rice <u>P</u> lace <u>P</u> romotion <u>P</u> eople	Strong and strategic plan using all 5 Ps with clear thought behind each.	Covers all Ps; one or two may be weaker or need more explanation.	Some Ps addressed; others missing or unclear.	Limited marketing plan; lacks detail or thought.	No marketing strategy included.
Finance	Realistic and complete financial plan, including costs, pricing, funding, and profits.	Mostly complete and logical; may need more detail in one area.	Basic financial information included; some numbers may be unclear or missing.	Incomplete or unrealistic financial plan.	No financial plan or very unclear.
Video Pitch (50%)					
	5	4	3	2	1
Creativity and Persuasiveness	Exceptionally creative, passionate, and persuasive; connects emotionally and clearly follows PITCH format.	Engaging and interesting; mostly persuasive with some originality.	Message comes through; may lack creativity or strong emotional appeal.	Low energy or unclear pitch; little passion or creativity shown.	Difficult to understand or missing key persuasive elements.
Clarity and Completeness	Clear explanation with all required details (intro, price, place, call to action, tagline) within the time limit.	Clear overall; one or two elements missing or rushed.	Message is somewhat clear but missing multiple details.	Hard to follow or poorly structured.	Incomplete, disorganized, or missing key sections.



KeikiCo Contest

Resources

Need a quick refresher on where to find everything? Below is a handy list of all the tools and links to help you succeed in the KeikiCo Contest.

Downloadable Documents

You can find all the materials listed below on our website: asbhawaii.com/keikico .

- **Participation Waivers** (students and advisors)
- **Letter to Parents & Guardians**
- **Business Plan Outline**
- **Finance Worksheet**
(completed example and blank template)
- **KeikiCo Guide to Success**
- **Video Pitch Outline**
- **Judging Criteria**

KeikiCo Contest Video Curriculum

Need help creating your business plan or video pitch? We've got you covered with helpful how-to videos. Watch our KeikiCo Video Curriculum to get step-by-step guidance on the finance section, marketing plan, and more: vimeo.com/showcase/keikicocontest.

Level Up Your Financial Education

Want to learn more about budgeting, saving and smart money moves? Check out American Savings Bank's free online tools for all ages, including interactive lessons and calculators: asbhawaii.banzai.org/wellness .

Questions?

We're here to help! Visit asbhawaii.com/keikico or email us at Keikico@asbhawaii.com.

Condition of Participation

By participating in the KeikiCo Contest, you agree to be bound by these Official Contest Rules. Each participant agrees to allow American Savings Bank to retain a copy of the business plan and video pitch and releases American Savings Bank from any liability for loss or damage thereto. Each participant, by submitting the business plan and video pitch, also grants American Savings Bank the irrevocable and unrestricted right and permission to use, publish, broadcast, webcast, podcast, link to or from, syndicate, or otherwise exhibit or display the submitted business plan and/or video pitch in its original or an altered form or format. Each participant agrees to release, hold harmless, defend and indemnify American Savings Bank, and its parent, affiliates, officers, directors, agents, representatives and employees from all liability for injuries, illness, death, losses, damages, claims and actions any kind resulting or arising from or in connection with participation in this contest. By participating, you agree to allow American Savings Bank the right, without limitation, to contact the students, teachers or advisors by phone, mail or email; and to use and publish their name, likeness, video, photograph, voice and biographical information; for any advertising, publicity, promotional or other purpose in any and all media communication as American Savings Bank may choose, throughout the world, without limitation and without any additional compensation; and to bear sole responsibility for any taxes or other liabilities and obligations resulting from the acceptance and use of your prize.