

Money Smart Kids 2019 ESSAY CONTEST

In support of National Financial Literacy Month, a collaborative of financial institutions, bank partners, non-profits and other community organizations throughout the Greater St. Louis area is sponsoring free financial education classes and activities throughout the entire month of April! The purpose of this education is to develop and/or improve the financial literacy skills of individuals and families so that they can properly budget their resources, save for major life events and invest in the future.

The **2019 Money Smart Kids Contest** is for students in grades 6-8. Students use their creativity, communication skills, and money management knowledge to respond to this year's contest question in an essay approximately 500 words or less. Classroom teachers and youth program staff are encouraged to use this as a classroom activity to help develop money management skills in students. Three finalists will be awarded with scholarships made possible by the sponsors of Money Smart St. Louis and acknowledged at a special ceremony. The top finalist will be selected as the 2019 Money Smart Kid, winning a **\$2,000 scholarship**, a second student will be awarded a **\$1,000 scholarship** and a third student will be awarded a **\$500 scholarship**.

New this year: Our three finalists can each select one non-profit sponsor (i.e., specific classroom or community organization) to receive an additional \$500 award to help fund classroom supplies and activities! Organizations should be designated in the attached application.

2019 Money Smart Kids Question:

Many American families experience income volatility over the course of a year. Please explain what the phrase 'income volatility' means. Describe why a family may experience income volatility and how they may prepare for it.

Important Dates

January 31	Contest question and guidelines released
March 29	Deadline for contest submissions to be received
April 19	Contest winners notified
May 3	Contest winners recognized at special ceremony held at the St. Louis Central Library

For information about the contest or Money Smart Month, visit moneysmartstlouis.org

Guidelines

Contestants must:

- Be a student in grades 6-8
- Have knowledge of or be able to research money management topics such as spending, saving, investing, use of credit, etc. at a level appropriate for their age and grade level
- Demonstrate how they can practice good money management skills in their personal lives
- Be able to "think on their feet," responding to questions from community leaders and media
- Be articulate when speaking in front of large groups and cameras if necessary
- Live in or attend school in the Metro St. Louis area (Counties include: [IL] Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, and St. Clair; [MO] Franklin, Jefferson, Lincoln, St. Charles, St. Louis City, St. Louis, Warren, and Washington)

To Apply

- Students must submit a written answer of 500 words or less in response to the contest question.
- Submissions should be typed and double spaced. Submissions must be the original work of the student.
- Submissions must include an application form signed by a parent or guardian.
- Previous Money Smart Kids Contest award recipients are not eligible to participate.
- Submissions and application forms should be emailed (as a PDF or scanned document), mailed, or faxed to:

Network for Strong Communities

Attention: Money Smart Kid Essay Contest

essay@moneysmartstlouis.org

8764 Manchester, Suite 203

St. Louis, MO 63144

Fax: 314-539-4234

- **All submissions must be received by 5 p.m. on March 29, 2019 for consideration**

All contest submissions become the property of the Money Smart Kid Contest Committee and may be used to promote financial literacy and Money Smart Month with credit given to the student.

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Application

Instructions: Fill out this form, making sure to include all information requested, have a parent/guardian sign the form, and attach it to the submission.

Student Name _____ Age _____ Grade _____

School Name _____

School Address _____

City _____ Zip _____ Phone _____

Home Address _____

City _____ Zip _____ Phone _____

Parent/Guardian Name _____ Parent/Guardian Email _____

I vouch that the attached contest submission is fully and solely the work of my child, _____
(student name)

and grant permission for my child to participate in the activities of Money Smart Month 2019, including consent to release photos and personal information for media and promotional purposes if selected as a contest finalist.

Parent/Guardian Signature _____ Date _____

How did you learn about the Money Smart Kid Contest? _____

Would you like to identify a specific school / teacher or non-profit organization to receive a \$500 award if child's essay is selected as a finalist? _____

Name of School (if different than above) or Non-Profit Organization _____

Name of Teacher (optional) _____

School/ Non-profit organization Address _____

City _____ State _____ Zip _____ Phone _____

If you would like confirmation of receipt for this essay, please provide e-mail address: _____