

## About Money Smart Month:

In support of National Financial Literacy Month, a collaborative of local financial institutions, bank partners, non-profits and other community organizations throughout the Greater St. Louis area have come together to create its own local initiative called Money Smart Month. During the entire month of April, the collaborative is sponsoring free financial education classes and activities throughout the greater St. Louis region. The purpose of this education is to develop and/or improve the financial literacy skills of kids, individuals and families so that they can better learn how to properly budget their resources, save for major life events and invest in the future.

## Essay Contest Description:

The 2020 Money Smart Kids Essay Contest is an annual event that takes place during Money Smart Month for students in grades 6-8. Students use their creativity, communication skills, and money management knowledge to respond to a contest question in an essay containing 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 Month and acknowledged at a special ceremony. The top finalist will be selected as the 2020 Money Smart Kid, win a **\$2,000 scholarship and be featured in "On the Money" magazine**. The second place student will be awarded a **\$1,000 scholarship** and the third place student will be awarded a **\$500 scholarship**.

The three finalists are also given the opportunity to 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! These organizations must be designated in the attached application.

## 2020 Money Smart Kids Essay Question:

**Many American families fall prey to predatory lending every year. What is predatory lending? How can it impact a person, their family and their community? What steps can someone take to avoid falling prey to predatory lenders?**

## Important Dates:

- January 27:** Contest question and guidelines released  
**March 27:** Deadline for contest submissions to be received  
**April 17:** Contests winners notified  
**May 1:** Contest winners recognized at special ceremony held at the St. Louis Central Library

## 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 if asked.
- 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 e-mailed (as a PDF), mailed, or faxed to:

E-Mail: [essay@moneysmartstlouis.org](mailto:essay@moneysmartstlouis.org)

Mail: Network for Strong Communities  
Attention: Money Smart Kid Essay Contest  
8764 Manchester, Suite 203  
St. Louis, MO 63144

Fax: 314-539-4234

- **All submissions must be received by 5 p.m. on March 27, 2020 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.*

## 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 2020, 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? \_\_\_\_\_

If my child's essay is selected as a finalist, I would you like to identify the following school or non-profit organization to receive a \$500 award: \_\_\_\_\_

Name of Specific Teacher or Program leader (optional): \_\_\_\_\_

School/ Non-profit organization address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

Would like e-mail confirmation of receipt for this essay? \_\_\_\_\_

Please provide e-mail address if different than the above: \_\_\_\_\_