



## About Money Smart Month:

In support of National Financial Literacy Month held every April, the St. Louis Regional Financial Empowerment Coalition is hosting Money Smart Month, a grassroots campaign across Metropolitan St. Louis offering free financial education classes and activities to help families learn more about personal finance. Money Smart Month events and activities are designed to develop the knowledge and skills people of all ages need to help manage money and save for the future. The campaign also serves to highlight the need for personal finance education through the entire year. For a full line up of classes, events, and Money Smart Month sponsors, visit our website at [www.MoneySmartStLouis.org](http://www.MoneySmartStLouis.org).

## Essay Contest Description:

The 2024 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. The top finalist will be selected as the 2024 Money Smart Kid and win a **\$2,000 scholarship**. The student with the second-place essay will be awarded a **\$1,000 scholarship** and the student with the third-place essay will be awarded a **\$500 scholarship**. All finalists will be featured on the Money Smart St. Louis website and in any related news releases.

All essay contest participants will also be asked to identify one organization (i.e. classroom, school or non-profit) to receive a **\$500 award** that can be used to help fund classroom supplies and activities if their essay is selected as one of the top three finalists! These organizations must be designated in the attached application.

## 2024 Money Smart Kids Essay Question:

**There is a lot to learn about credit. Should middle school students learn about credit in school? Please explain why it is important and how it could impact your future.**

## Important Dates:

- |                  |  |
|------------------|--|
| <b>March 8:</b>  | <i>Contest question and guidelines released</i>        |
| <b>April 15:</b> | <i>Deadline for contest submissions to be received</i> |
| <b>May 5:</b>    | <i>Contest winners notified</i>                        |

## 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.
- 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 an 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. **Use of artificial intelligence is not permitted. Entries will be screened and rejected.**

Submissions must include an application form signed by a parent or guardian.

- Previous Money Smart Kids Contest award recipients are not eligible for future scholarship awards.
- Essay contest submissions and application forms should be e-mailed as two separate PDF attachments. The name of the attachment should be the child's last name. E-mail to:

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

- **All submissions must be received by 5 p.m. on April 15, 2024 for consideration.**

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



# MONEYSMART KIDS ESSAY CONTEST



## 2024 Kids Essay Contest Application

Instructions: Fill out this form, making sure to include all information requested. A parent/guardian must sign the form and it must be e-mailed to [essay@moneysmartstlouis.org](mailto:essay@moneysmartstlouis.org) along with the essay submission.

Student Name: \_\_\_\_\_ Age: \_\_\_\_\_ Grade: \_\_\_\_\_

School or Organization Name (where did you hear about the contest?) \_\_\_\_\_

School / Organization Address: \_\_\_\_\_

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

Home Address: \_\_\_\_\_

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

Parent/Guardian Name: \_\_\_\_\_

Parent/Guardian Email: \_\_\_\_\_

We attest that the attached contest submission is solely the work of \_\_\_\_\_  
(Student Name)

Furthermore, I, \_\_\_\_\_ grant permission for student named above to participate in  
(Parent/Guardian)  
the activities of Money Smart Month 2024, including consent to release photos and personal information for media and promotional purposes if this student is selected as an essay contest finalist.

Parent/Guardian Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

How did you learn about the Money Smart Kids Essay Contest? \_\_\_\_\_

If my child's essay is selected as a finalist, we would like to nominate the following school or non-profit organization to receive a \$500 award in the name of my child: \_\_\_\_\_

Name of specific teacher or program leader (optional): \_\_\_\_\_

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

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

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

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

