



About Money Smart Month:

Each April, in recognition of National Financial literacy Month, the St. Louis Regional Financial empowerment coalition hosts **Money Smart Month**, a grassroots campaign offering **FREE financial education classes and events** across the St. Louis area. These events are purposed to help individuals and families of all ages build the knowledge and skills needed to manage money and plan for their financial future. For a full schedule of classes, events and sponsors, visit www.MoneySmartStLouis.org.

Essay Contest Description:

The 2025 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 2025 Money Smart Kid and win a **\$1,000 scholarship**. The student with the second-place essay will be awarded a **\$750 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 **\$250 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.

2025 Money Smart Kids Essay Question:

Borrowing money can be helpful sometimes, like when you use a credit card or take out a loan, but it can also lead to problems.

When do you think borrowing money is a good idea, and when is it not? How would you decide if borrowing money is the right choice for you? What advice would you give a friend who is thinking about borrowing money?

Important Dates:

- March 1:** Contest question and guidelines released
March 31: Deadline for contest submissions to be received
April 15: Contest winners notified

Guidelines

Contestants must:

- Be a student in grades 6-8.
- Must be a US citizen.
- 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.
- Attend school in the Metro St. Louis area with at least 50% free/reduced lunch enrollment (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 are all online using the QR code. 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 completed online using the QR code.
- Questions? essay@moneysmartstlouis.org
- **All submissions must be received by 5 p.m. on March 31, 2025 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.