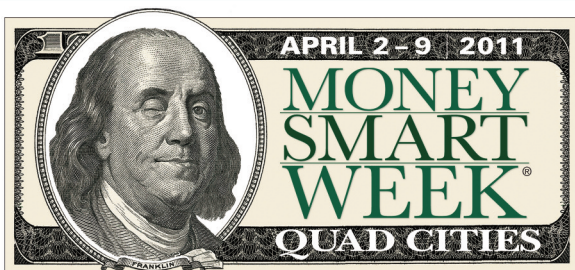


MoneySmartKid *Quad Cities*

2 0 1 1



In support of Money Smart Week® 2011 (April 2-9), the Iowa Bankers Association and Iowa Credit Union Foundation are sponsoring the 5th annual Money Smart Kid Essay Contest in partnership with the Federal Reserve Bank of Chicago. The winner will help promote financial literacy for Money Smart Week.

One student will be named this year's Money Smart Kid, and will receive a \$1,000 College Savings Iowa account, funded jointly by the Iowa Bankers Association and the Iowa Credit Union Foundation. College Savings Iowa is Iowa's 529 college savings plan, which can be used at any accredited institution of higher learning in the U.S.

Finalists may be selected to read their essays at one or more MSW kick-off breakfast events. Students in grades 6th-8th enter the contest by answering the question below with a written essay of 300 words or fewer. See guidelines for additional requirements.

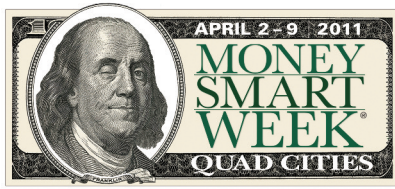
This Year's Question:

What are the financial risks and benefits of mortgaging a home from the perspective of both the potential homeowner and the bank (or lender)? What most surprised you about your research on this topic?

Guidelines

CANDIDATES MUST:

- * Be a student in grades 6–8.
- * Be able to “think on their feet”—responding to questions from business leaders and media.
- * Be articulate—able to speak in front of large groups and cameras, and respond well to questions.
- * Winner may be asked to speak at the Iowa JumpStart Conference on July 21 or 22, 2011.



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To APPLY:

- * Student must be recommended by a teacher using the attached form.
(Note: official school sponsorship is not required.)
- * Student must have parent or guardian permission to apply and participate.
- * Student must write an essay (300 words or less) on the assigned topic.
- * Essays should be typed on plain white paper, double-spaced. The MoneySmart Kid Application Form should be attached to the essay pages.
- * The essay must be the work of the student submitting the essay.
- * The application form must be signed by the teacher and a parent/guardian.
- * The essay and application should be **emailed or mailed to:**

Cashtyn Lovan
Iowa Bankers Association
8800 Northwest 62nd Ave.
Johnston, IA 50131
clovan@iowabankers.com

For more information, call 515-221-3007 or 515-286-4212

All essays become the property of Money Smart Week and may be used to promote financial literacy.

Timeline – Money Smart Kid Contest 2011

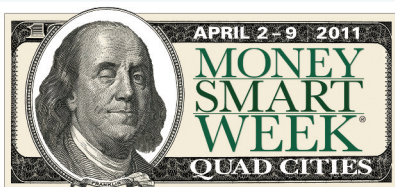
Essays due March 21, 2011.

Winners announced during Money Smart Week, April 2–9, 2011.

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2011



Application

NAME _____ AGE _____ GRADE _____

SCHOOL _____

SCHOOL ADDRESS _____

CITY _____ ZIP _____ PHONE _____

HOME ADDRESS _____

CITY _____ ZIP _____ PHONE _____

TEACHER _____

PARENT/GUARDIAN _____

I vouch that the attached essay is fully the work of _____
(student name)

I vouch that the attached essay is fully and solely the work of my child,

(student name)

and I give permission for him/her to participate in the activities of Money Smart Week 2011,
including consent to release photos and personal information for media and promotional purposes.

Parent/Guardian Signature Date