

MoneySmart Kid

Rockford Area

2012



APRIL 21-28, 2012 | ILLINOIS



In support of Money Smart Week® 2012 Illinois, Rockford Area - taking place April 21-28 - the Federal Reserve Bank of Chicago and its partner organizations are presenting the Money Smart Kid Essay Contest. Students in grades 6-8 are encouraged to answer the Money Smart Question with an essay of 300 words or less. The winner will attend the Money Smart Kick-Off Breakfast on April 20. Prizes will be awarded for 1st, 2nd and 3rd place sponsored by BMO Harris Bank, MembersAlliance Credit Union, and First National Bank & Trust Company. Additional prizes may be awarded.

The 2012 question is:

Decision-Making & Money - Give an example of when it is wise to borrow money and when it is not. What factors do you need to consider to help you make a responsible choice? Please be sure to discuss the concepts of decision making and opportunity cost in your answer.

Guidelines

CANDIDATES MUST:

- *Be a student of middle school age (6th-8th grade) during the 2011-2012 year.
- *Have knowledge of money management skills (decision-making related to spending and saving, investing, use of credit, etc.) appropriate for their age and grade level.
- *Practice good money management skills in their daily lives.
- *Live in Winnebago, Ogle, Stephenson, DeKalb or Boone counties.
- *Must be able to attend Kick-Off Breakfast on April 20th, if selected as winner, to read their essay.

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TO APPLY:

- *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 a parent/guardian.
- *Essays and applications can be dropped off at any BMO Harris Bank branch in Winnebago or Boone County.
- *The essay and application can be mailed or e-mailed to:

Money Smart Kid
Attn: Theresa Wendhausen
BMO Harris Bank
501 Seventh Street
Rockford, IL 61104
Email: theresa.wendhausen@harrisbank.com

All essays become the property of the Federal Reserve Bank of Chicago and may be used by Money Smart Partners to promote financial literacy.

Timeline - Money Smart Kid Contest 2012

DATE	ACTIVITY	ORGANIZATIONS
March 15, 2012	Deadline for essay submission at 5 p.m.	Teachers, students, parents/guardians
April 2, 2012	Deadline for choosing Money Smart Kids	Money Smart Kid Committee
April 6, 2012	Notify winners, make arrangements	Money Smart Kid Committee
April 20, 2012	Announce winners at kick-off breakfast	Money Smart Kid Committee

Money Smart Kid Committee

This committee works on the School Essay Contest as well as organizing events in the Rockford region schools.

1. Theresa Wendhausen (CHAIR)
BMO Harris Bank
2. Holly Friel
BMO Harris Bank
3. Mike Golembiesky
Klaas Financial
4. Jason Haller
Rockford Housing Authority
5. Ann Higgins
Rockford Housing Authority
6. Erica Hoffman
Raymond James
7. Laura Pomerene
First National Bank & Trust Company
8. Tonya Murphy
PNC Bank
9. Jim Reynolds
MetLife
10. Gloria Svanda
Discovery Center Museum

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Application

Name _____ Age _____ Grade _____

School (indicate if Home School) _____

Home Address _____

City _____ Zip _____ Phone _____

Parent/Guardian _____

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 2012, including consent to release photos and personal information for media and promotional purposes.

Parent/Guardian Signature

Date

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