

MONEY SMART WEEK®

ST. LOUIS METRO

MONEYSMART KID 2012

ST. LOUIS METRO AREA



In support of Money Smart Week 2012, taking place April 21-28 in the Metro St. Louis area, the Money Smart Week – St. Louis Metro Development Committee will be sponsoring a Money Smart Kid Essay Contest. Students in grades 6-8 are

encouraged to answer this year's Money Smart Question (see below) with an essay of 300 words or less. The finalists will be asked to attend the Money Smart Kick-Off breakfast on April 20. One student will be named this year's Money Smart Kid, winning a \$1500 scholarship from COUNTRY Financial. Two \$250 scholarships will be awarded to the runner-ups, also sponsored by COUNTRY Financial.

THE 2012 QUESTION IS:

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.

TIMELINE

DATE	ACTIVITY
February 13	Essay contest question and guidelines released
March 23	Deadline for essay submission (postmarked)
April 9	Finalists interviews completed
April 12	Notify Winners
April 20	Announce winner at Kickoff Event

MONEY SMART KID COMMITTEE MEMBERS

Grant Black	UMSL Center for Entrepreneurship & Economic Education
Jessyka Mullen	COUNTRY Financial
Suzanne Gellman	University of Missouri Extension
David Noble	Midwest BankCentre
Rachel Parrent	Vantage Credit Union
Laurie Peterson	PNC
Desiree Schumann	St. Louis County Library
Ashley Weaver	Grace Hill Settlement House
Randy Weller	Citi

GUIDELINES

Candidates Must:

- Be a student in grades 6-8.
- 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
- Demonstrate how they practice good money management skills in their daily lives
- 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
- Live in or attend school in the Metro St. Louis area. Counties included are: (IL) Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair, (MO) Franklin, Jefferson, Lincoln, St. Charles, St. Louis, Warren, Washington, St. Louis City

TO APPLY

- Student must write an essay (300 words or less) on the assigned topic.
- Only one (1) entry per student will be accepted.
- Essay should be double spaced using a 12 point Times New Roman or Arial font. The Money Smart Kid Application Form must be included with submission of essay.
- The essay must be the work of the student submitting the essay.
- The application form must be signed by a parent/guardian.
- The essay and application should be mailed, faxed or emailed as a PDF or scanned attachment to:

Money Smart Kid
Center for Entrepreneurship & Economic Education
University of Missouri-St. Louis
607 Tower
1 University Blvd.
St. Louis, MO 63121
FAX: 314-516-5354 (Attention: Grant Black)
Email: moneysmart@umsl.edu

All essays become the property of the Money Smart Committee and may be used by Committee members to promote financial literacy, with credit given to the author. All submissions must be postmarked by March 23, 2012.

MONEYSMARTWEEK.ORG

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APPLICATION

STUDENT NAME _____ **AGE** _____ **GRADE** _____

SCHOOL _____

SCHOOL ADDRESS _____

CITY _____ **ZIP** _____ **PHONE** _____

HOME ADDRESS _____

CITY _____ **ZIP** _____ **PHONE** _____

PARENT/GUARDIAN _____ **EMAIL** _____

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)

How did you learn about this contest?

If you would like a confirmation of receipt of this essay, please put your email address here:

Fill out this form, making sure to include all information requested, sign the form as indicated, and attach it to the front of the essay. For more information, see **MONEYSMARTWEEK.ORG**