

MONEY SMART WEEK®

MONEYSMART KID 2012

IOWA/QUAD CITIES



In support of Money Smart Week, the Iowa Bankers Association and Iowa Credit Union Foundation are sponsoring the 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, which is Iowa's 529 college savings plan that 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 Money Smart Week events. Students in grades 6th-8th may enter the contest by answering the question below in no more than 300 words. See guidelines for additional requirements.

THE 2012 QUESTION IS:

Give an example of when it is wise to borrow money and when it is not. What factors must you consider to make a responsible choice?

Please discuss the concepts of decision making and opportunity costs.

TIMELINE

Deadline to submit an essay is April 2.

Winner will be announced during Money Smart Week, April 21-28, 2012.

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

TO APPLY

- Student must have parent or guardian permission to apply and participate.
- Student must write an essay (300 words or fewer) 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 or a parent/guardian.
- All essays must be submitted to:

Kellie Masters
Wealth Advisors of Iowa, LLC
1601 West Lakes Parkway, Suite 300
West Des Moines, IA 50266
515-288-3279
fax: 515-280-1490
Kmasters@mhccsca.com

All essays become the property of the Money Smart Committee and may be used by Committee members to promote financial literacy

MONEYSMARTWEEK.ORG

FEDERAL RESERVE BANK
OF CHICAGO

MONEY SMART WEEK®

MONEYSMART
KID
2012

IOWA/QUAD CITIES

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

PARENT/GUARDIAN SIGNATURE DATE