

# MONEY SMART WEEK®



# Money Smart Kid 2018

## NORTHWEST ILLINOIS REGION

In support of Money Smart Week® 2018, in partnership with the Federal Reserve Bank of Chicago, the Northwest Illinois Region is sponsoring a Money Smart Kid Essay Contest. Money Smart Week is April 21-28, 2018, with events taking place in Stephenson, Carroll, and Jo Daviess Counties.

The region-wide contest is opened to students in grades 6-8. The Gold Place winner will be awarded \$500, Silver Place \$250, and Bronze Place \$100. Winners will be invited to a special kick-off event where their prize will be awarded. This year's Money Smart Kid Essay Contest sponsors are Gold--Apple River Bank, in Apple River; Silver-- Cornerstone Credit Union, in Freeport; and Bronze--Exchange State Bank in Lanark.

Finalists may be selected to read their essays at one or more Money Smart Week events to show off their winning "Olympic" writing achievement. See guidelines for additional requirements. Essays are limited to 400 words.

### 2018 Money Smart Kid Essay Question

Please write a brief newspaper article describing the potential devastating effects of a natural disaster (fire, flood, hurricane, etc.) on a family's financial situation. Please select only one type of natural disaster for the focus of your article. Be sure to include tips and resources for readers to help prepare them for a potential future unexpected crisis.

### Deadlines 9 LH9 B8 98 °

Deadline to submit an essay 9 LH9 B8 98 i bh' A UFW '8' z&\$% .

Committee to notify winner(s) by **Friday, April 13, 2018.**

Announce winners during Special Kick-Off Event **week of April 15th.**

### Money Smart Week: Kid Committee Members

Julie Smith (Co-Chair)	Cornerstone Credit Union
Kate Ramsay (Co-Chair)	Retired Financial Service Marketing
Laura McKenzie	Senior Resource Center
Kristin Dinderman	Exchange State Bank
Ryan Schick	Apple River Bank
Anna Doyle	Freeport Public Library
Tonya Lower	State Bank (Freeport)
Marcia Derrer	NICAA
Carrie Hass	Freeport Journal Standard



### Guidelines

#### Candidates Must:

- Be a student of middle school age (6th-8th grade) during the 2017-2018 year.
- Be able to participate in a brief telephone interview if named a semi-finalist.
- Be willing to answer basic questions about your essay and advocate for the Money Smart Kid Essay Contest with various circles, that may include business leaders and media.
- Be willing to read your essay, if you are available, at our Kick-off Event to be held the week of April 15, or at one or more Money Smart Week events.
- Live in Stephenson, Carroll, or Jo Daviess counties.

### To Apply

- Student must have parent or guardian permission to apply and participate.
- Student must write an essay (400 words or fewer) on the assigned topic.
- The essay must be the work of the student submitting the essay.
- Essays should be typed on plain white paper, doubled-spaced. The MoneySmart Kid Application Form should be attached to the essay pages.
- The application form must be signed by the teacher or parent/guardian.
- If this is completed as part of a class project, teachers may not submit more than three applications.
- The essay and application can be mailed or e-mailed to:

**Money Smart Kid**  
**Attn: Ryan Schick**  
**Apple River State Bank**  
**PO Box 3807**  
**Apple River, IL 61001**

**Email:**  
**rschick@appleriverstatebank.com**

**MONEYSMARTWEEK.ORG**

*All essays become property of the Money Smart Committee and may be used by the Committee to promote financial literacy. All submissions must be postmarked by March 23, 2018.*

Go to [moneysmartweek.org/kids#competitions](http://moneysmartweek.org/kids#competitions) to download the application.