

MONEY SMART WEEK®

MONEY SMART KID 2016

DEKALB COUNTY



In support of DeKalb County Money Smart Week® the Illinois Community Credit Union and its partner organizations are sponsoring our inaugural roll-out of the 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. Three finalists will be selected and videotaped reading their winning essays. These videos will be shared at the Money Smart Kick-Off breakfast. Prizes will be awarded to the three finalists sponsored by Illinois Community Credit Union. Prizes include a \$600 scholarship for the winner and two \$200 scholarships will be awarded to the runner-ups by Illinois Community Credit Union.

2016 MONEY SMART KID ESSAY QUESTION:

Your family faces a medical emergency – due to this situation, your parent/guardian cannot work temporarily. Your family does not have much savings and will need to find ways to adjust spending.

1. Given these new circumstances, how can your family adjust spending?
2. What action might you take to assist your family in this situation?
3. How can your family better prepare for something like this moving forward?

TIMELINE:

DATE	ACTIVITY
March 31, 2016	Essay submission deadline (postmarked)
April 4, 2016	Finalists Interviewed

MONEY SMART KID COMMITTEE MEMBERS

Dawn Littlefield	Kishwaukee United Way
Jackie DiNatale	Kishwaukee United Way
Randi Napientek	Northern Illinois University
Kim Morris	Illinois Community Credit Union
Ashley Murcia	NB&T
Edith Craig	DeKalb Public Library
Samantha Hathaway	DeKalb Public Library

GUIDELINES:

Candidates Must:

- Be a student in grades 6-8 in their school.
- 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 articulate—able to speak in front of cameras, and respond well to questions
- Live in DeKalb, LaSalle or Lee counties

TO APPLY

- 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 must be typed on plain white paper, double-spaced. The MoneySmart Kid Application Form must 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 mailed, faxed or emailed as a PDF or scanned attachment to:

Money Smart Kid DeKalb County
Illinois Community Credit Union
508 W. State St., Sycamore, IL
Fax: (815) 895-9925
Email: Lordhits.McNamara@ilcomcu.org

• Drop off location only

Illinois Community Credit Union
1500 Barber Greene, DeKalb, IL

Illinois Community Credit Union
508 W. State St., Sycamore, IL

Go to moneysmartweek.niu.edu to download the application and to access other materials, including relevant lesson plans.

All essays become the property of the Money Smart Committee and may be used by Committee members to promote financial literacy. All submissions must be postmarked by March 31, 2016.

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APPLICATION

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

SCHOOL _____

SCHOOL ADDRESS _____

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

HOME ADDRESS _____

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

TEACHER _____ **PHONE** _____ **EMAIL** _____

(NOT REQUIRED FOR HOME-SCHOOLED CHILDREN)

PARENT/GUARDIAN _____ **EMAIL** _____

(IF APPLICABLE)

I vouch that the attached essay is fully the work of _____

(STUDENT NAME)

(TEACHER SIGNATURE) (DATE)

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 2016,
including consent to release photos and personal information for media and promotional purposes.

(PARENT/GUARDIAN SIGNATURE) (DATE)

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.niu.edu.