In support of Money Smart Week, the Iowa Bankers Association is 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 account. Finalists may be selected to read their essays at one or more Money Smart Week events. Students in grades 7–11 may enter the contest by answering the question below in no more than 400 words. See guidelines for additional requirements.

2018 Money Smart Kid Essay Topic

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.

Guidelines

Candidates Must:
- Be a student in grades 7-11.
- Be able to participate in a brief telephone interview if named a semifinalist.
- Be willing to answer basic questions about your essay and advocate for the Money Smart Kid Essay Contest within various circles that may include business leaders and media.

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.
- 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:
  Taylor Zumbach
  Iowa Bankers Association
  8800 NW 62nd Avenue, PO Box 6200
  Johnston, IA  50131
  515-286-2901
  Fax: 515-280-4140
tzumbach@iowabankers.com

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

Go to moneysmartweek.org/kids#competitions to download the application.
Application

Student 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 __________________________

(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 2018, 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.ORG