

**MONEY  
SMART  
WEEK®**



# Money Smart Teen Essay Contest Minneapolis-St. Paul Metro 2018

In support of Money Smart Week® 2018, taking place April 21-28, Minnesota Council on Economic Education (MCEE) and COUNTRY Financial are presenting the Money Smart Teen Essay Contest. Students in high school (grades 9-12) are encouraged to answer this year's Money Smart Question (see below) with an essay of 500 words or less. A \$3,000 scholarship will be awarded to the winner and \$1,000 scholarships to the two runners-up, each being sponsored by COUNTRY Financial.



## 2018 Money Smart Week 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.

## Timeline

| Date | Activity |
|------|----------|
|------|----------|

March 16: Deadline for essay submission is 5pm

Week of April 9: Winners notified, make arrangements for school presentations\*

Week of April 23: Conduct school presentations

*\*based on the volume of essays submitted and time needed by committee for reviewing, winners may be notified the week of April 16th*

## Committee

Sarah Franzen COUNTRY Financial • Camilla Hempleman COUNTRY Financial  
Kevin Overson MCEE • Dr. Joyce Serido University of Minnesota

## Guidelines

### Candidates Must:

- Be a student in high school (grade 9-12)
- 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 open and comfortable with reading your essay in front of other individuals (should your essay be selected as one of the top three)
- Live in or attend school within Ramsey County or Hennepin County (including metro areas outside of Minneapolis-St. Paul)

### To Apply:

- Student must have parent or guardian permission to apply and participate.
- Student must write an essay (500 words or less) on the assigned topic.
- Essays must be typed on plain white paper, double-spaced. The Money Smart 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 emailed as a PDF or scanned attachment to: **community@countryfinancial.com** with the subject line: Money Smart Essay Contest 2018

All essays and photos become the property of the Money Smart Committee and may be used by COUNTRY Financial and MCEE to promote financial literacy. All submissions must be received by 5:00pm on Friday, March 16, 2018.

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**Money Smart Teen  
Essay Contest  
Minneapolis-St. Paul Metro  
2018**

**Student Name:** \_\_\_\_\_

Student Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Student School: \_\_\_\_\_ Student Grade: \_\_\_\_\_

School Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

School Phone Number: \_\_\_\_\_

*By signing below I am endorsing my student's participation in the Money Smart Week Minneapolis-St. Paul Metro Essay Contest and related activities, including statement that the attached essay is indeed the work of the student.*

**Print Teacher's Name:** \_\_\_\_\_ **Teacher's Email:** \_\_\_\_\_

**Teacher's Signature:** \_\_\_\_\_ **Teacher's Phone:** \_\_\_\_\_

**Date:** \_\_\_\_\_

*By signing this application, I am giving the child above (whom I am parent/guardian of) permission to participate in the Money Smart Week Minneapolis-St. Paul Metro Essay Contest and related activities, consent to release photos and personal information to COUNTRY Financial, MCEE and their partners (i.e. – media) for promotional purposes. I also state that the attached essay is indeed the work of the student listed.*

**Print Parent/Guardian Name:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Parent/Guardian Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Parent/Guardian Phone:** \_\_\_\_\_ **Best time to call:** \_\_\_\_\_