



Financial Fitness Greater Austin

\$MART KID ESSAY CONTEST

ABOUT THE CONTEST

The “\$mart Kid” Youth Essay Contest is aimed at helping students develop knowledge of financial concepts, understand budgets, recognize the importance of financial planning, and become better prepared for future roles as consumers, investors, and employees. In support of Financial Literacy Month, the Financial Fitness Greater Austin (FFGA) “\$mart Kid” Essay Contest, encourages middle school and high school students in the Greater Austin area to answer this year’s “\$mart Kid” question. Middle school students in **grades 6-8** are encouraged to answer the question with an essay with a **minimum of 300 words** and high school students in **grades 9-12** are asked to answer the question with a **minimum of 500 words**.

Responses must be typed and emailed to financialfitnessgreateraustin@gmail.com.

SIX SCHOLARSHIPS WILL BE AWARDED:

High School:	1st Place - \$2,000	2nd Place - \$1,000	3rd Place- \$750
Middle School:	1st Place - \$1,000	2nd Place - \$750	3rd Place- \$500

THIS YEAR’S QUESTION

A role model is a person who serves as an example of the values, attitudes, and behaviors associated with a certain role, such as a mother, father, athlete, politician, activist, author, scientist, or teacher.

**Tell us about someone you consider to be a role model in your life. What traits do you share with them?
How will these traits and this scholarship help you become a role model for others?**

Make sure to address all of the following points in your essay:

1. Why is this person a role model to you?
2. What traits do you admire in them? Do you share these traits?
3. How would attending college or higher education help you become a role model to someone else?
4. What are the biggest challenges to afford college?
5. How will this scholarship help you achieve your educational goals?
6. What other actions and potential solutions can you and your family take to make college more affordable?
7. For high school students only: Are you enrolled in dual credit/college equivalent courses? What are the benefits of taking these courses? If not enrolled, which courses would you be interested in taking and why.
8. For high school student only: Have you applied for student loans such as FAFSA (www.fafsa.ed.gov) or the Texas Unified College Application (www.applytexas.org)? If so, when and which career track did you choose and why?

We look forward to your participation in this exciting opportunity from FFGA. For more information, visit www.FinancialFitnessAustin.org. The essay deadline via e-mail must be received by **April 12, 2019, 5:00p.m.**

Late submissions or incomplete applications will be automatically disqualified.

GUIDELINES

Candidates Must:

- ❖ Submit their essay by **April 12, 2019 at 5:00pm via e-mail**. Late submissions will be automatically disqualified.
- ❖ Type the essay; handwritten essays will not be accepted.
- ❖ Be a student in middle or high school in the Greater Austin Area.
- ❖ Have an interest in 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 able to “think on their feet” and respond to questions from business leaders and media.
- ❖ Be articulate: able to speak in front of large groups and cameras, and respond well to questions.
- ❖ Have a valid social security number.

To Apply:

- ❖ The essay submission deadline is **April 12, 2019 at 5:00pm**.
- ❖ Students must have parent, guardian, teacher, or community leader’s permission to apply and participate.
- ❖ Student must write an essay on the assigned topic. Include student’s first and last name at the footer of each page.
 - Middle school, no more than 300 words
 - High School, no more than 500 words
- ❖ Essays should be typed on plain white paper, one – sided, and double-spaced. The \$mart Kid Essay Application Form must be attached at the front of the essay.
- ❖ The essay must be the sole work of the student.
- ❖ The application form must be signed by the teacher/community leader, and a parent/guardian.

Essays are judged by a panel of community leaders of the FFGA Youth Committee. All essays become property of Financial Fitness Greater Austin and may be used to promote financial education.

PLEASE EMAIL COMPLETE APPLICATION AND ESSAY TO:

E-mail to: financialfitnessgreateraustin@gmail.com

Subject Line: \$mart Kid Essay - (enter the name of school and student’s name)

TIMELINE- \$SMART KID ESSAY CONTEST 2019

Date	Activity	Organizations
March 6, 2019	Essay Contest Released to Middle and High Schools	2019 FFGA Partners
April 12, 2019	Deadline for Essay Submission via email by 5:00pm	Teachers, Students, Parents/Guardians
April 21-28	Week- Long Public Awareness Campaign and Financial Literacy Workshops	Financial Fitness Greater Austin
Week of May 13- May 18, 2019	Student Finalist Interviews and Selection of Scholarship Winners	\$mart Kid Essay Committee
June 21 st 2019	Awards Luncheon	Financial Fitness Greater Austin



**Financial Fitness
Greater Austin
SMART KID
ESSAY CONTEST**

APPLICATION FORM

(This form may be handwritten)

Completely fill out this form. Sign the form as indicated and attach it to the front of the essay. The submission deadline is **April 12, 2019 at 5:00pm via e-mail**. Late submissions, handwritten essays, and incomplete applications will be automatically disqualified. For more information, visit www.FinancialFitnessAustin.org.

Name	Age	Grade
School		
School Address		
City	Zip	Teacher Phone
Home Address		
City	Zip	Student Phone
Teacher	Teacher Email	
Parent/Guardian		

I certify that the attached essay is fully the work of:	
Parent/Guardian/Teacher/Community Leader Signature	Date

I certify that the attached essay is fully and solely the work of my child,	
Student Name	Student E-mail
I give permission for him/her to participate in the activities of Financial Fitness Greater Austin 2018, including consent to release photos and personal information for media and promotional purposes.	
Parent/Guardian Signature	Parent/Guardian Email Address
Parent/Guardian Phone Number	Date