



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 students in the Greater Austin area to answer this year’s “\$mart Kid” questions. Middle school students in **grades 6-8** are encouraged to answer the questions with an essay with a **minimum of 300 words and no more than 400 words.**

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

THREE SCHOLARSHIPS WILL BE AWARDED:

1st Place - \$1,000

2nd Place - \$750

3rd Place- \$500

THIS YEAR’S QUESTIONS:

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

1. What is generational wealth?
2. Why is generational wealth important to the future of you and your family?
3. How do you go about establishing it?

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 **May 6, 2022, 5:00pm**. **Late submissions or incomplete applications will be automatically disqualified.**

GUIDELINES

Candidates Must:

- ❖ Attend a virtual Money Smart class during the week of April 11 or April 18. Visit financialfitnessgreateraustin.org for class details and to register.
- ❖ Essay Contest runs April 6, 2022 – May 6, 2022.
- ❖ Submit their essay by **May 6, 2022 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 school in the Austin-Round Rock-San Marcos Metropolitan Statistical Area (MSA) and the principal cities of Austin, Round Rock, Georgetown, Leander, Jollyville, Bastrop, Pflugerville, Del Valle, Garfield, Jonestown, Lago Vista, Lakeway, Manchaca, Manor, Rollingwood, and West Lake Hills.
- ❖ 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.
- ❖ 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 **May 6, 2022 at 5:00pm via e-mail**.
- ❖ 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, minimum of 300 words and no more than 400 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.

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)

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.

TIMELINE- \$SMART KID ESSAY CONTEST 2022

Date	Activity	Organizations
April 6, 2022	Essay Contest Released	2022 FFGA Partners
May 6, 2022	Deadline for Essay Submission via email by 5:00pm	Teachers, Students, Parents/Guardians
	Public Awareness Campaign and Financial Literacy Workshops	Financial Fitness Greater Austin
Week of May 16, 2022	Contestants will be notified via email if granted an interview. Must confirm receipt of email within 24 hrs.	Financial Fitness Greater Austin
Week of May 23, 2022	Student Finalist Interviews(specific dates will be provided via email. Must confirm receipt of email within 24 hrs.	\$mart Kid Essay Committee

Week of May 30, 2022	Selection of Scholarship Winners will be notified via email. Must confirm receipt of email within 24 hours	Smart Kid Essay Committee
June 2, 2022	Virtual Award Announcement @ 6pm Via MS Teams (Winners must be present)	Financial Fitness Greater Austin



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

APPLICATION FORM

(Please type information)

Completely fill out this form. Sign the form as indicated and attach it to the front of the essay. The submission deadline is **May 6, 2022 at 5:00pm via e-mail**. Late submissions, handwritten essays, and incomplete applications will be automatically disqualified. For more information, visit www.FinancialFitnessGreaterAustin.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

Please use white paper to type your essay - single spaced, size 12 font; a minimum of 300 words and no more than 400 words.