



Financial Fitness Greater Austin

\$MART KID ESSAY CONTEST

Presented by



ABOUT THE CONTEST:

The “Smart Kid” Essay Contest is aimed at helping students develop knowledge of economic and personal finance concepts, understand budgets and the importance of financial planning, and become better prepared for their future roles as consumers, investors, and workers. In support of Financial Literacy Month, the Financial Fitness Greater Austin (FFGA) “Smart Kid” Essay Contest, administered by Junior Achievement (JA) and presented by Capital One Bank, encourages students in grades 6-12 to answer this year’s “Smart Kid” question (see below). Students in grades 6-8 are encouraged to answer the question with an essay of 300 words or less and high school students are asked to answer the question in 500 words or less. Four scholarships will be awarded:

High School:	1st Place - \$4,500	2nd Place - \$3,000
Grades 6th - 8th:	1st Place - \$1,000	2nd Place - \$500

Winners and their parents also receive a free financial planning consultation with the prize money being deposited in an appropriate savings product in the students’ name. Essay contest winners and their families will also be eligible to sit at the Essay Contest Winners' Table at the JA Business in Action luncheon on April 21st.

THIS YEAR’S QUESTION:

Most youth have career aspirations, even from an early age. Thinking about your future, please answer the following questions.

- What field do you want to work in and why?
- How will you be trained for this profession (trade school, college/university, and/or on-the-job training)?
- How will you pay for this training?
- How will incorporating a spending and savings plan help you achieve your professional and personal goals?

We look forward to your participation with this exciting opportunity from FFGA, JA and Capital One Bank. For more information, please visit www.FinancialFitnessAustin.org. The deadline for essay submission is April 12, 2010.

In support of Financial Fitness Greater Austin (FFGA), April 24 - May 1, Capital One Bank is presenting the “Smart Kid” Essay Contest. Students in grades 6-12 are encouraged to answer this year’s “Smart Kid” question (see below for essay contest guidelines). Winners will be recognized at the FFGA Kick-off Event on April 21, 2010.



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Greater Austin
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GUIDELINES:

Candidates Must:

- Submit their essay by Monday, April 12, 2010.
- Be a student in grades 6-12.
- 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” –responding to questions from business leaders and media.
- Be articulate –able to speak in front of large groups and cameras, and respond well to questions.
- Live in the Greater Austin area.

To Apply:

- The deadline for essay submissions is Monday, April 12, 2010.
- Student must be recommended by a teacher using the attached form. Official school sponsorship is not required.
- Students must have parent or guardian permission to apply and participate.
- Student must write an essay (Grades 6-8, 300 words or less; H.S. 500 words or less) on the assigned topic.
- Essays should be typed on plain white paper, double-spaced. The Smart Kid Essay Application Form should be attached to the top of 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 to:

Smart Kid Essay Contest
Junior Achievement, Central Texas
PO Box 684571
Austin, TX 78768

Essays are judged by a panel of community leaders and educators selected by Junior Achievement. All essays become the property of Financial Fitness Greater Austin and may be used by the group to promote financial education.

Timeline – Smart Kid Essay Contest 2010		
Date	Activity	Organizations
February 25, 2010	Essay contest question and guidelines released	Capital One, Junior Achievement, and 2010 Partners
April 12, 2010	Deadline for essay submission	Teachers, Students, Parents/Guardians
April 16, 2010	Finalists interviewed	Smart Kid Essay Committee
April 19, 2010	Deadline for selecting Smart Kid Winners	Smart Kid Essay Committee
April 21, 2010	Announce Winners at FFGA Kick-off Event Recognition at JA Business in Action Event	Financial Fitness Greater Austin
April 24-May 1	Week-long Public Awareness Campaign and Financial Literacy Workshops	Financial Fitness Greater Austin



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APPLICATION:

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. The deadline for essay submission is April 12, 2010. For more information, see www.FinancialFitnessAustin.org

Name	Age	Grade
School		
School address		
City	Zip	Phone
Home address		
City	Zip	Phone
Teacher		
Parent/Guardian		

I certify that the attached essay is fully the work of	
	<i>(Student name)</i>
<i>Teacher Signature</i>	<i>Date</i>
I certify that the attached essay is fully and solely the work of my child,	
<i>(Student name)</i>	
And I give permission for him/her to participate in the activities of Financial Fitness Greater Austin 2010, including consent to release photos and personal information for media and promotional purposes. Parent/Guardian Signature and Date	