



In support of the Money Smart Week of Greater Kansas City 2010, taking place April 26-30, CommunityAmerica Credit Union is sponsoring the second annual Money Smart Kid Scholarship Essay Contest. Students in grades 6-8 are encouraged to answer this year's Money Smart Question (see below) with a one-page essay of 300 words or less. Essays will be judged by the Money Smart Kid Committee and nine finalists will be selected for interviews – three from each of the following regions: Johnson County, KS, KCMO/Jackson County, MO, and the Northland. One student from each region will be named this year's Money Smart Kid, winning a \$1,000 scholarship from CommunityAmerica Credit Union, which will be placed in a 529 College Savings Plan. Winners will be announced during the Money Smart Week kickoff on April 23, 2010.

This Year's Question Is . . .

There's an old saying that "a penny saved is a penny earned." Please explain why saving is so important, what you are currently saving money for and what savings steps you are taking to help achieve your goal.

Guidelines

CANDIDATES MUST:

- + Be a student in grades 6-8.
- + 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 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.

TO APPLY:

- + Student must be recommended by a teacher using the attached form.
(Note: Official school sponsorship is not required.)
- + Student must have parent or guardian permission to apply and participate.
- + Student must submit a one-page essay of 300 words or less on the assigned topic
- + Essay must be **typed** on plain white paper, double-spaced using 12-point font.
- + The Money Smart 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 *and* a parent/guardian.
- + **Deadline for submissions is March 24, 2010 at 5 p.m.** The essay and application should be mailed to the following:
Money Smart Kid
c/o Rachel McKenney
CommunityAmerica Credit Union
PO Box 15950
Lenexa, KS 66285-5950

OFFICIAL RULES: All essays become the property of CommunityAmerica Credit Union, will not be returned and may be used to promote financial literacy. Candidates acknowledge that if they are selected as the/a winning candidate, they may be required to complete and sign additional application materials, release forms and other documents. All decisions by CommunityAmerica and the Money Smart Kid Committee concerning the contest and winning candidates are final and not subject to challenge or appeal. Three total scholarships – one for each region listed above – will be awarded at the completion of the contest. Employees and family members of CommunityAmerica Credit Union and its divisions and prior contest winners are not eligible to participate.

2010 TIME LINE

Monday, February 22	Essay contest question and guidelines released
Wednesday, March 24	Deadline for entries at 5 p.m.
Week of April 5	Essays judged and candidates interviewed
Week of April 19	Winners notified
Friday, April 23	Winners announced at Federal Reserve Money Smart Week Kick-Off

MONEY SMART KID COMMITTEE MEMBERS

Gigi Wolf, Economic Education Specialist, Federal Reserve Bank of Kansas City
Jana Castanon, Community Outreach Director, Consumer Credit Counseling Services
Jenn Strathman, NBC Action News Call for Action reporter
Mary Rhodes, Vice President of Product Management, CommunityAmerica Credit Union



Application

NAME: _____ AGE: _____ GRADE: _____

SCHOOL: _____

SCHOOL ADDRESS: _____ CITY/ST: _____ ZIP: _____ PHONE: _____

HOME ADDRESS: _____ CITY/ST: _____ ZIP: _____ PHONE: _____

TEACHER: _____ PARENT/ GUARDIAN: _____

I vouch that the attached essay is fully the work of _____. (Student name)

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 2010 as she/he is available, 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 cacu.com/moneysmartkid.