In support of DeKalb County Money Smart Week® the Illinois Community Credit Union and its partner organizations are sponsoring our inaugural roll-out of the Money Smart Kid Essay Contest. Students in grades 6-8 are encouraged to answer this year’s Money Smart Question (see below) with an essay of 300 words or less. Three finalists will be selected and videotaped reading their winning essays. These videos will be shared at the Money Smart Kick-Off breakfast. Prizes will be awarded to the three finalists sponsored by Illinois Community Credit Union. Prizes include a $600 scholarship for the winner and two $200 scholarships will be awarded to the runner-ups by Illinois Community Credit Union.

2016 Money Smart Kid Essay Question:
Your family faces a medical emergency—due to this situation, your parent/guardian cannot work temporarily. Your family does not have much savings and will need to find ways to adjust spending.

1. Given these new circumstances, how can your family adjust spending?
2. What action might you take to assist your family in this situation?
3. How can your family better prepare for something like this moving forward?

Guidelines:
Candidates Must:
• Be a student in grades 6-8 in their school.
• 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 articulate—able to speak in front of cameras, and respond well to questions
• Live in DeKalb, LaSalle or Lee counties

To Apply
• Student must have parent or guardian permission to apply and participate.
• Student must write an essay (300 words or less) on the assigned topic.
• Essays must be typed on plain white paper, double-spaced. The MoneySmartKid 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 mailed, faxed or emailed as a PDF or scanned attachment to:

Money Smart Kid DeKalb County
Illinois Community Credit Union
508 W. State St., Sycamore, IL
Fax: (815) 895-9925
Email: Lordhits.McNamara@ilcomcu.org

MONEY SMART
KID
2016
DeKalb County

MONEY SMART WEEK

ICCU
ILLINOIS COMMUNITY CREDIT UNION

Timeline:

<table>
<thead>
<tr>
<th>DATE</th>
<th>ACTIVITY</th>
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</thead>
<tbody>
<tr>
<td>March 9, 2016</td>
<td>Essay submission deadline (postmarked)</td>
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<tr>
<td>April 4, 2016</td>
<td>Finalists Interviewed</td>
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</tbody>
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Money Smart Kid Committee Members

Dawn Littlefield
Jackie DiNatale
Randi Napientek
Kim Morris
Ashley Murcia
Edith Craig
Samantha Hathaway
Kishwaukee United Way
Kishwaukee United Way
Northern Illinois University
Illinois Community Credit Union
NB&T
DeKalb Public Library
DeKalb Public Library

Go to moneysmartweek.niu.edu to download the application and to access other materials, including relevant lesson plans.
APPLICATION

Student Name ___________________________ Age ______ Grade ______

School ________________________________

School address __________________________

City __________________ Zip ___________ Phone ________________

Home address __________________________

City __________________ Zip ___________ Phone ________________

Teacher __________________ Phone __________ Email ________________

(not required for home-schooled children)

Parent/Guardian __________________ Email ________________

(if applicable)

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 2016, 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 moneysmartweek.niu.edu.