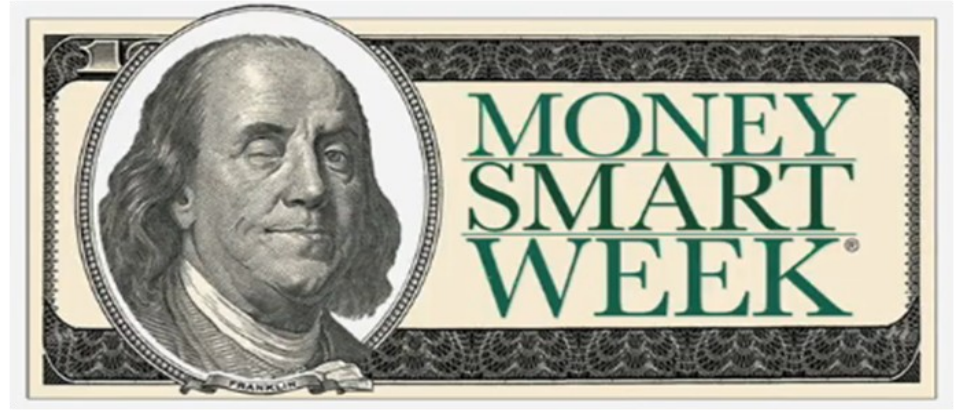


# Money Smart Week Essay Contest

Calling all "money smart" middle school students (grades 6-8) in West Virginia!

We want to know how you handle your money.

Answer the question below and you could win prizes!



**Grand Prize** - \$500 529 College Savings

**First Place** - \$200 529 College Savings

**Second Place** - \$100 529 College Savings

*Note: There will be a first and second place winner in each grade level. The teacher for each winning student will receive \$100 for classroom supplies.*

## Essay

### Guidelines:

Limit—1 page 8 1/2" by 11"

Double-spaced—1" margins

12 pt. Times New Roman

**DEADLINE:** Essays must be emailed to [sally@jaadvantage.com](mailto:sally@jaadvantage.com) by 4:00 PM September 24, 2010 or postmarked on or before Friday, September 24, 2010

#### MAIL ESSAYS TO:

Junior Achievement of West Virginia  
Money Smart Week Essay Contest  
1700 MacCorkle Ave. SE  
Charleston, WV 25314

For more information visit:

<http://www.jaadvantage.com/>

### QUESTION

**Your family faces a financial emergency – a natural disaster has ruined your refrigerator and it needs to be replaced. Your insurance will not cover the cost of a new one, so your family needs to decide:**

- **Do they buy a brand new one or a used one?**
- **Buy on a credit card or make monthly payments to a lending institution?**
- **How does a budget help a family prepare for a situation like this?**

Research ideas: Look for advertisements in the newspaper or on the Internet for refrigerator models and prices. Find out about interest rates and pay back terms on credit cards and loans. Talk to your parents about a family budget.

Money Smart Week  
October 18 – 23, 2010

To learn more, visit: <http://www.jaadvantage.com>

# Money Smart Week Essay Cover Sheet

Student Name: \_\_\_\_\_ Grade Level: \_\_\_\_\_

Parent or Guardian: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

School: \_\_\_\_\_ County: \_\_\_\_\_

Teacher/Principal Name: \_\_\_\_\_

School Address: \_\_\_\_\_

School Phone: \_\_\_\_\_ FAX: \_\_\_\_\_



Please attach the cover sheet to each entry. All entries must be postmarked no later than

September 24, 2010. Send completed essay to:

**Junior Achievement of West Virginia**

**Money Smart Week Essay Contest**

**1700 MacCorkle Ave. SE**

**Charleston, WV 25314**

Money Smart Week

October 18 - 23, 2010

To learn more, visit: <http://www.jaadvantage.com>

To: Middle School Principals and Faculty Senate Chairs  
From: Sally Snyder  
MSW Kids Committee  
Subject: Money Smart Week Essay Contest  
Date: August 1, 2010

October 18-23 has been designated as Money Smart Week in West Virginia for 2010. This first annual Money Smart Week will provide opportunities for a wide range of audiences to learn the skills for making wise financial decisions. The activities being planned for the week include the feature event to be held on October 19 at the Charleston Civic Center which will include tracks for law enforcement, social services organizations, financial planners, and layers. In addition, the public will be invited to learn a consumer track and financial health fair.

Throughout the week there will be programs for educators and youth. Among these will be outreach presentations to schools by members of the banking community. Finance University will offer teachers advanced training in personal finance.

In conjunction with Money Smart Week, there is an essay contest open to students in grades 6-8. The enclosed flyer provides the contest rules. In addition, a copy of the submission form is attached. Please share this information with the teachers and students in your school.

The essay could be a class writing assignment or the initiative of individual students. The students will not only be judged on content but on writing skills using the Department of Education grade level assessment rubrics. The winning students, their teacher, and parents will be invited to an awards luncheon on Friday, October 22.

Feel free to contact Sally Snyder at 304-346-9753 or [sally@jaadvantage.com](mailto:sally@jaadvantage.com) or visit [www.jaadvantage.com](http://www.jaadvantage.com) to learn more.