



Houston Money Week 2013 Student Essay Contest

Essay Contest Application Deadline: Monday, March 25, 2013

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.

NAME _____ AGE _____ GRADE _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

EMAIL ADDRESS _____

PHONE NUMBER (Home) _____ (Cell) _____

PARENT/GUARDIAN NAME _____

SCHOOL / TEACHER INFORMATION

SCHOOL NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

TEACHER NAME _____

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. I GIVE PERMISSION FOR HIM/HER TO PARTICIPATE IN THE ACTIVITIES OF HOUSTON MONEY WEEK 2013, INCLUDING CONSENT TO RELEASE PHOTOS AND PERSONAL INFORMATION FOR MEDIA AND PROMOTIONAL PURPOSES.

(PARENT/GUARDIAN SIGNATURE)

(DATE)





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In support of Houston Money Week 2013 – April 6–13, 2013 – Houston Money Week and Capital One Bank are sponsoring the Houston Money Week Student Essay Contest. Students in grades six through twelve are encouraged to answer this year's Houston Money Week Question (see below) in an essay of 500 words or less. Three finalists will be selected – one middle school student and two high school students. The first place middle school student will receive \$1,500. At the high school level a first prize of \$2,500 and a second prize of \$1,000 will be presented. In addition, the finalists will attend the Houston Money Week Kick-Off Reception on Monday, April 8.

THIS YEAR'S QUESTIONS ARE:

**What are the benefits of saving and budgeting?
How would you utilize financial education to improve your future?**

*KEY DEFINITIONS:

Budget: A spending plan. A plan that balances money coming in (income) with money going out (expenses).

Savings: The process of setting income aside for future spending. Saving provides ready cash for emergencies and short-term goals, and funds for investing.

Financial Literacy: The ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security.

*Definitions are from www.jumpstart.org and "Great Minds Think", a Federal Reserve Bank of Cleveland publication. Other resources can be found in the Building Wealth materials on the Federal Reserve Bank of Dallas website: <http://www.dallasfed.org/ca/wealth/pdfs/wealth.pdf>





Houston Money Week 2013 Student Essay Contest

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CANDIDATES MUST:

- Be a student in grades 6-12.
- 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.
- Live in greater Houston.

TO APPLY:

- Students 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 write an essay (500 words or less) on the assigned topic.
- Essays should be typed on plain white paper, double-spaced.
- The Houston Money Week Essay Contest Application 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.
- No teacher may sign more than five recommendations.
- The essay and application must be mailed to:

Susan Kizer
Federal Reserve Bank, Houston Branch
1801 Allen Parkway
Houston, TX 77019

All essays become the property of Houston Money Week and may be used by Houston Money Week or Capital One Bank to promote financial education.

TIMELINE – HOUSTON MONEY WEEK 2013 STUDENT ESSAY CONTEST

February 11, 2013	Essay contest question and guidelines released	Houston Money Week 2013 Partners
March 25, 2013	Contest submissions must be postmarked by midnight 3/25/2013.	Teachers, students, parent/guardians
April 1, 2013	Deadline for picking Houston Money Week 2013 Student Essay Contest Winners	Houston Money Week Essay Contest Committee
April 8, 2013	Announce winner at Houston Money Week Partner Kick-Off Reception	Houston Money Week



