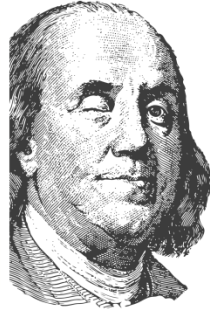


**MONEY
SMART
MONTH**



Money Smart Teen Essay Contest Portland 2019

Win a scholarship!

In support of Money Smart Month (April 2019) COUNTRY Financial - in partnership with Financial Beginnings Oregon - is presenting the Teen Essay Contest. Students in high school (grades 9-12) are encouraged to answer this year's Money Smart Question (see below) with an essay of 300 words or less. A \$3,000 scholarship will be awarded to the winner and \$1,000 scholarships to the two runners-up, each being sponsored by COUNTRY Financial.



2019 Money Smart Essay Question:

Many American families experience income volatility over the course of a year. Please explain why a family may experience this and discuss how a family can prepare for a sudden change in income. Please explain what you think could be done to help alleviate this situation in our communities.

Timeline

<u>Date</u>	<u>Activity</u>
March 22:	Deadline for essay submission is 4pmPST*
Week of April 22:	Winners notified

**late entries will not be accepted*

Committee

Christi Houser • COUNTRY Financial
Sarah Franzen • COUNTRY Financial
Kate Benedict • Financial Beginnings Oregon
Tom Moosbrugger • Financial Beginnings Oregon
Audreona Mullens • Financial Beginnings Oregon

Guidelines

Candidates Must:

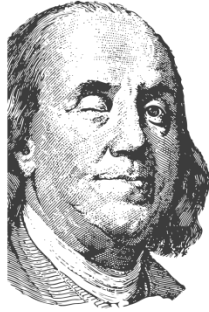
- Be a student in high school (grade 9-12) during the 2018 – 2019 school year
- Have knowledge of money management skills (decision-making related to spending and saving, investing, use of credit, etc.) appropriate for their age and grade level
- Demonstrate how they practice good money management skills in their daily lives
- Can "think on their feet" when responding to questions from business leaders and media
- Live in or attend school in the Greater Portland Area (Clackamas, Multnomah and Washington 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. One submission per student
- Essays must be typed on plain white paper, double-spaced. The Money Smart 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 emailed as a PDF or scanned attachment to: **community@countryfinancial.com** with the subject line: **Portland Money Smart Essay Contest 2019**

All essays and photos become the property of the Money Smart Committee and may be used by COUNTRY Financial and Financial Beginnings Oregon to promote financial literacy. All submissions must be received by 4:00pmPST on Friday, March 22, 2019.

**MONEY
SMART
MONTH**



**Money Smart Teen
Essay Contest
Portland
2019**

Student Name: _____

Student Address: _____ City: _____ State: _____ Zip: _____

Student School: _____ Student Grade: _____

School Address: _____ City: _____ State: _____ Zip: _____

School Phone Number: _____

By signing below I am endorsing my student's participation in the Money Smart Teen Portland Essay Contest and related activities, including statement that the attached essay is indeed the work of the student.

Print Teacher's Name: _____ Teacher's Email: _____

Teacher's Signature: _____ Teacher's Phone: _____

Date: _____

By signing this application, I am giving the child above (whom I am parent/guardian of) permission to participate in the Money Smart Teen Portland Essay Contest and related activities, consent to release photos and personal information to COUNTRY Financial, Financial Beginnings Oregon and their partners (i.e. – media) for promotional purposes. I also state that the attached essay is indeed the work of the student listed.

Print Parent/Guardian Name: _____ Email: _____

Parent/Guardian Signature: _____ Date: _____

Parent/Guardian Phone: _____ Best time to call: _____