

# Money \$Mart Illinois Teen Essay Contest

First National Bank & Trust Company is sponsoring the Illinois Money \$mart Teen Essay Contest. Students in grades 9-12 may enter the contest by answering the question below in no more than 650 words.

One student will be named Money \$mart Teen and will receive \$100. The second place winner will be awarded \$75 and the third place winner will receive \$50.

## 2021 Money \$mart Teen Essay Question

Do you think student loan debt should be forgiven? If not, why? If so, to what degree or in what circumstances? What do you believe will be the effect on the economy if your suggestion is implemented? Make sure to include specific details of your plan. Also include supporting data points that support your plan.

## Timeline

The deadline to submit an essay is 11:59 p.m. Central time on Friday, April 30, 2021. The winner and finalists will be notified by Friday, May 14, 2021.

## Eligibility

Candidates must be a student in grades 9-12 and live in Illinois. All essays must be submitted with a completed application form (included on the following page).

## To Apply

- Students must be in grades 9-12.
- Students must write an essay of 650 words or fewer addressing the 2021 prompt.
- The essay must be the work of the student submitting the essay.
- Essays should be typed and double-spaced.
- The essay should be submitted with a completed application form.
- The application form must be signed by a parent/guardian for applicants under 18 years old.

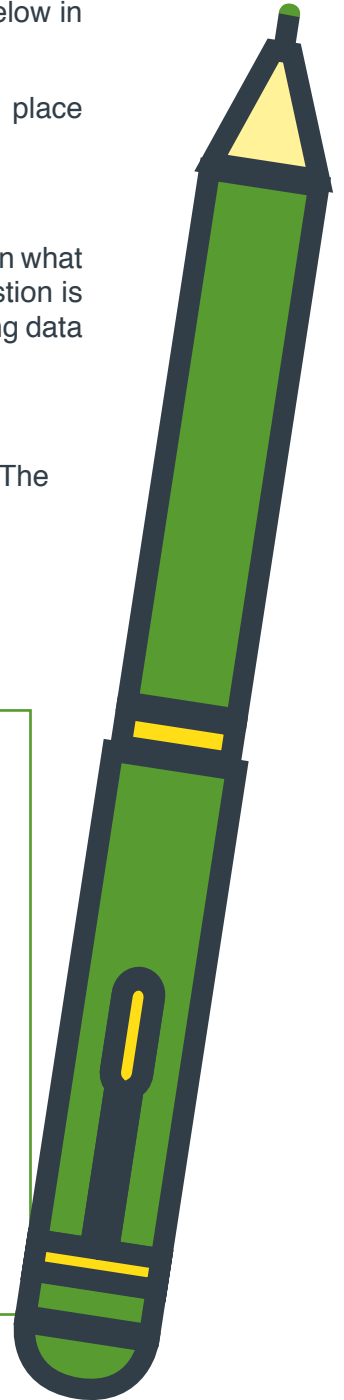
All submissions must be received by 11:59 p.m. Central time on Friday, April 30, 2021. Essays must be submitted to:

Connie Unruh  
First National Bank & Trust Company  
2 Kelli Ct  
Clinton, IL 61727  
217-935-7464

[connie.unruh@firstnbtc.com](mailto:connie.unruh@firstnbtc.com)

Essays become the property of the Money \$mart Committee and may be used to promote financial literacy.

**Any questions? Please contact Connie Unruh at:  
[Connie.Unruh@firstnbtc.com](mailto:Connie.Unruh@firstnbtc.com) or 217.935.7464.**



# Money \$Mart Illinois Teen Essay Contest Application

Student Name		
School		School's City
Home Address		Grade
City	Zip	Phone
Parent/Guardian Name		Parent/Guardian Email

## FOR STUDENT 18 OR OLDER

I, \_\_\_\_\_ attest that the attached essay is solely my work and give consent to release photos and personal information for media and promotional purposes if selected as a finalist or winner.

Signature	Date
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## PARENTAL CONSENT

I certify that the attached essay is solely the work of my child, and I give permission for him or her to participate in this essay contest, including consent to release photos and personal information for media and promotional purposes if selected as a finalist or winner.

Parent/Guardian Signature	Date
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Essays become the property of the Money \$mart Committee and may be used to promote financial literacy. Winners will be chosen by the Money \$mart Committee and judged on the following criteria:

How well the essay question is answered, including supporting documentation, essay is under 650 words, double-spaced and signed consent is given. All submissions must be received by 11:59 p.m. Central time on Friday, April 30, 2021.

Please submit essay and completed application form to:

*Connie Unruh*

*First National Bank and Trust Company  
2 Kelli Ct. Clinton, IL 61727*

*connie.unruh@firstnbt.com*

*217-935-7464*

**FIRST** | NATIONAL  
BANK AND TRUST COMPANY



No purchase necessary, need not be a client to enter. You do not need to be present to win, winner will be notified on or before 5/14/21. To enter, create your meme and email it with application to [connie.unruh@firstnbt.com](mailto:connie.unruh@firstnbt.com). Multiple entries per person allowed. One prize given to each person. Winner will be selected by 5/13/21. Contest valid 04/01/21 – 04/30/21. One grand prize winner will be awarded \$100, a second place winner will receive \$75 and a third place winner will receive \$50, no substitutions permitted. Winner will be contacted by email. First National Bank and Trust Company employees and immediate family are not eligible.