



## 2012 Seventh and Eighth Grade Student Essay Contest

The Financial Literacy Committee of the Massachusetts Credit Union League, Inc. and the Massachusetts Credit Union Share Insurance Corporation are pleased to announce the 2012 Student Essay Contest for seventh and eighth grade students. First prize is a \$500 US Savings Bond. There also will be seven finalists, who each will receive a \$250 US Savings Bond, and honorable mention winners who each will receive a \$50 US Savings Bond. An awards ceremony at the State House will be scheduled in the spring.

### 2011 ESSAY CONTEST THEME

In 1909, Credit unions began in the United States to serve a very specific purpose – to provide financial services to the working class ... safe places to save money and access to funds via loans. Credit unions are proud of their role in helping millions of Americans improve their standard of living during the past century. Even today, credit unions remain a safe haven for savers and borrowers alike.

The Credit Union movement is based on the concept of “people helping people.” Every day people across the Commonwealth come together to aid and assist others. To illustrate this concept, seventh and eighth grade students are asked to write an essay on

*Please share an example of how you and your family have reached out to help other people this past year.*

The essay should be no more than 250 words in length. **Please abide by the following guidelines.**

- Only students currently in the seventh and eighth grades are eligible to participate.
- Students must be Massachusetts residents.
- Schools must be located in Massachusetts.
- All essays must be **handwritten** by the student.
- Essays should be no more than **250 words** in length.
- Only one essay per student may be submitted. Each student may be sponsored by only one credit union.
- Each essay should include the student’s name and grade, address, school name, teacher’s name, principal’s name and sponsoring credit union (MAFCU).
- Essays will be judged on originality, content, neatness, grammar/spelling

All entries and essays must be received by MAFCU by **Friday, December 23, 2011**. Mail entries to:

Paula Kerwin  
MAFCU Federal Credit Union  
365 Boylston Street  
Brookline, MA 02445

Entries and essays also may be dropped off at MAFCU locations, 365 Boylston Street, Brookline; 221 Longwood Avenue, Boston, or the Lending Center at 1197 Adams Street in Dorchester Lower Mills.