



**STATE OF VERMONT**  
**OFFICE OF THE STATE TREASURER**

**FOR IMMEDIATE RELEASE**—January 14, 2014  
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## Think Before You Spend Poster Theme Challenges Students' Artistic Talents

MONTPELIER, Vt.—A statewide poster contest challenges Vermont students to illustrate how to make thoughtful spending decisions. The theme for the 2014 Be Money Wi\$e Financial Literacy Poster Competition is: "Think... before you spend!" The contest is open to third through twelfth grade students. Grade division winners each win a \$100 cash prize.

For the last seven years, the State Treasurer's Office and the Vermont Bankers Association have sponsored the annual competition. The purpose of the contest is to give teachers and parents a tool to engage children in discussions on money management. The 2014 theme encourages students to think about the costs and benefits of their money choices and provides them with a creative outlet to demonstrate their knowledge. Examples of thoughtful decision-making include: considering what is a want or a need; knowing how much money you have before you commit to spend it on something; considering several ways to spend the same amount of money and deciding which item is most important; and shopping wisely by practicing tactics like price comparison or waiting for sales.

The contest features three grade categories: elementary, 3rd-5th grades; middle school, 6th-9th grades; and high school, 10th-12th grades. Top-placing students and their teachers will be recognized at a State House ceremony on April 10. In addition to cash prizes for the first place division winners, the students' schools also will receive a \$100 cash award in recognition of their support of financial literacy. The prizes are donated by the Vermont Bankers Association. The deadline for poster submissions to the Treasurer's office is March 12, 2014.

Posters must be on white paper stock and between 8 ½" by 11" or 11" by 17" inches in size. Vermont entries may be sent to the Treasurer's office, Attention Poster Competition, 109 State Street, Montpelier, Vermont 05609. Complete contest details are available on the Treasurer's office web site, financial literacy main page. Go to [www.MoneyEd.Vermont.gov](http://www.MoneyEd.Vermont.gov) to view the contest rules.

Questions about the competition may be directed to the State Treasurer's Office at 1-800-642-3191 or via e-mail at [Treasurers.Office@state.vt.us](mailto:Treasurers.Office@state.vt.us).

