



Money Smart Wisconsin

2026 Scholarship Application

Deadline: March 6, 2026

In celebration of **Money Smart Wisconsin (April 6 - 12, 2026)**, the [Wisconsin Coalition on Student Debt](#) along with its partner organizations, is excited to announce the 7th annual Money Smart 2026 Scholarship Contest. We invite Wisconsin's graduating high school seniors to participate by answering this year's Money Smart Question for a chance to win one of several \$1,000 scholarships in the form of a contribution to a new or existing Edvest 529 college savings plan account.

How do you plan to be money smart and future ready?

Student loan debt in Wisconsin for students who graduated with a bachelor's degree in 2025 averaged \$32,619. About two-thirds of all college students take out loans to pay for their educational costs.

We are eager to learn about your plan to finance your college education. Through your essay, demonstrate your ability to think critically, plan realistically, and show how you are preparing for the financial responsibilities of college and beyond.

THE 2026 ESSAY

Write the essay, referencing where you plan to attend and the program of study, and share your vision of the college journey addressing the following prompts:

1. **Planning for College Costs:** Start by estimating your total cost of attendance, including tuition, housing, meals, textbooks, technology, fees, transportation, and other expenses. You can use tools like the U.S. Department of Education's [Net Price Calculator](#) to get accurate estimates.
2. **Financing Your Education:** Once you've outlined the costs, describe your strategy for funding your education. Discuss various resources, such as grants, scholarships, financial aid, jobs, or family support that you will use to make college affordable.
3. **Financial Aid Process:** Have you completed the [Free Application for Federal Student Aid](#)? What impact does completing the FAFSA have on your financial plan?
4. **Managing Student Loan Debt:** If loans are part of your plan, detail your approach to keeping debt manageable. Compare your potential student loan debt/payment to the salary you expect in your chosen career and discuss how you'll stay financially responsible. How do you plan to manage any student debt in relation to your future income? Consider how this will shape your life in the next few years.
5. **Balancing Responsibilities:** Describe how you'll manage your finances, schoolwork, and any job responsibilities while staying focused on your academic and career goals.

**Thank You To Our Money Smart
Scholarship Sponsors**

Go to <https://debtsmarts.org/money-smart-essay>
to download the application!

GUIDELINES

Candidate Must:

- Be a resident of Wisconsin, graduating high school senior and plan to attend a Wisconsin college or university.
- Student or parent/guardian must have a valid SSN.
- Demonstrate key money management knowledge (budgeting, investing, use of credit, etc.).

To Apply:

- The essay must be concise and written by the student submitting the essay.
NOT AI Generated
- The Money Smart Scholarship Application must be signed by the student and a parent/guardian and attached to the essay.
- The essay and application should be emailed as a PDF or scanned attachment to: <mailto:MoneySmart@debtsmarts.org>

Important Information:

Direct questions about this Money Smart Scholarship Contest to the above email and the attention of **Cheryl Rapp**.

All essays become the property of the WI Coalition on Student Debt and may be used by members to promote financial literacy.

Award recipients only, **will** be contacted between April 6 - 12, 2026.

Winners' names **will** be shared with their high school for possible announcement at School Award Ceremonies.

Learn more about how to open, manage, and utilize an **Edvest 529** account, including investment options.

**All submissions must be received
before midnight March 6, 2026.**



Money Smart Wisconsin 2026 Scholarship APPLICATION

SCHOLARSHIP APPLICATION - (Please print when completing information below)

STUDENT NAME: _____ AGE: ____ GRADE: _____

HIGH SCHOOL: _____

SCHOOL ADDRESS: _____

CITY: _____ ZIP: _____ PHONE: _____

HOME ADDRESS: _____ COUNTY: _____

CITY: _____ ZIP: _____ PHONE: _____

EMAIL (WILL BE USED TO CONTACT WINNER): _____

COLLEGE YOU PLAN TO ATTEND IN FALL 2025: _____

CITY: _____ ZIP: _____

HAVE YOU APPLIED AT THIS COLLEGE?: Yes ☐ No ☐ HAVE YOU BEEN ACCEPTED?: Yes ☐ No ☐

ARE YOU A FIRST GENERATION STUDENT?: Yes ☐ No ☐ DO YOU HAVE A 529 ACCOUNT?: Yes ☐ No ☐ Not Sure ☐

I, _____, vouch that the attached essay
(PARENT/GUARDIAN NAME - *please print*)

is fully and solely the work of my child, _____.
(STUDENT NAME - *please print*)

And I give permission for my child to participate in the activities of Money Smart Wisconsin 2025, including consent to release photos and personal information for the media and promotional purposes.

(PARENT/GUARDIAN SIGNATURE)

(DATE)

(STUDENT SIGNATURE)

(DATE)

Complete this form, include **all** information requested, sign the form where indicated, be sure to attach it to the front of your essay and email it all to MoneySmart@debtsmarts.org
Visit <https://debtsmarts.org/money-smart-essay> for more information.