Hope Chapman- 2nd place

When I was a small child

I learned to read

I then learned to write

With great fluency

My literacy, you could say

Has helped me in significant ways

For if I couldn't read; if I couldn't write

I would be nowhere in my life

When it comes to finances

It is the same

Managing money is crucial, it's no game

It starts out with working, earning your pay

Something vital in this day and age

Then you better start saving, let it add up

Budget, invest

Don't let funds be a pest

And spend it wisely, or your life could end up:

Staring at numbers for hours a day

Not having a cent toward your name

Life does not need to be that way—

You can be free!

And to me, this is Financial Literacy:

The college I will go to

The car I will own

The house I will buy

And just my phone—

It is my whole life

From my first day of work

And to the day I retire

Smart money decisions

Will always matter

So with Financial literacy, the language of money

Life can be sweet!

And cozy!

And comfy!