



Securities Division 2009-2010 Essay Contest for Tennessee High School Seniors

2009-2010 Essay Contest Topic

"By creating a budget, saving and investing, you can accomplish personal financial goals like paying off debts, buying a home, saving for retirement, developing an emergency fund, or even starting your own business. Some people think they are wealthy because they live in a large house, drive a fancy car, and travel around the world. Some people think they are wealthy because they are able to pay off their bills each month. Others think they are wealthy because they are able to contribute to charities and help others whenever they like. What is your definition of financial wealth, and how do you plan to achieve it?"

Enter Today – See website for rules

Good Luck! Email: Securities.5@tn.gov

www.tn.gov/commerce/securities

2009-2010 Essay Contest Topic



"By creating a budget, saving and investing, you can accomplish personal financial goals like paying off debts, buying a home, saving for retirement, developing an emergency fund, or even starting your own business. Some people think they are wealthy because they live in a large house, drive a fancy car, and travel around the world. Some people think they are wealthy because they are able to pay off their bills each month. Others think they are wealthy because they are able to contribute to charities and help others whenever they like. What is your definition of financial wealth, and how do you plan to achieve it?"

Contest Rules

1. Open to all high school seniors in Tennessee.
2. Limit one entry per person.
3. Essay must be the original, unpublished work of the student.
4. Submittal is via email or our website only. If you enter through our website, click on the division of the state where your county is located. If you enter strictly by email, send the email to Securities.5@tn.gov with your essay attached.
5. Essay should be approximately 1,500 words in length and written in English. The essay should be typed double space with 1 inch margins and in a 12 point font. Acceptable formats are Microsoft Word and Acrobat PDF. Do not password protect any of your documents.
6. Entries will become the property of the Sponsor (Tennessee Securities Division), so be sure to keep a copy for your records.
7. Entries must include a title page as the first page of the submitted document. This title page should contain the writer's name, email address, home phone, address (street, city, state, zip) county of residence, school name, contact person (guidance counselor or teacher) and school phone number.
Be certain that no name or identifying information appears on the essay itself.
8. Entries must be submitted by December 4, 2009.
9. Winners will be selected from eligible entries received.
10. Winners will be notified through their school. Be certain the correct home and school phone numbers are provided. At time of notification, winners will be asked to provide their social security number for issuance of savings bond.
11. Winners will be publicly announced and recognized in an appropriate way (e.g., school assembly or senior awards day) to be determined by the sponsor at the end of the contest.
12. Entries that do not meet submission guidelines will be automatically disqualified. Sponsor reserves the right to disqualify any person it believes has intentionally violated these official rules.
13. Essays will be judged by individuals chosen by the Sponsor, whose decisions are final. In the event of a tie, the Commissioner of the Department of Commerce and Insurance or her designee will cast the deciding vote.
14. All prizes will be awarded.
15. Entry and acceptance of prize constitutes permission to use each winner's name, prize won, hometown and likeness for advertising and promotional purposes without further notice or compensation, except where prohibited by law.
16. Students in families of the judges or families of employees of the Sponsor are not eligible to participate in this contest.
17. Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the contest or in the announcement of the prizes.
18. Entries must meet all contest requirements. Consideration will be given to presentation, content, structure, grammar, spelling, clarity and originality of response.
19. Prizes - six in all:
1st prize – \$2,000.00 – Savings Bond
2nd prize – \$1,000.00 – Savings Bond
Sponsor will award a 1st and a 2nd place prize in each of the 3 main divisions of the state. See the map on our web site for the divisions and counties they include.
20. By entering, entrants agree to be bound by these Official Rules and the decision of the judges and the Sponsor, which will be binding and final in all respects.