

WHAT WAS THE DUMBEST THING YOU EVER DID WITH YOUR MONEY?

Grade 12 Essay Writing Contest | October 1st – November 10th, 2017



WIN \$1,500 FOR YOUR POST-SECONDARY EDUCATION

If you are a grade 12 high school student – or if you know one – you should check out our essay writing contest. A grand prize of \$1,500 in the form of a scholarship is being awarded along with second and third prizes of \$1,000 and \$500. Write an original essay not more than 1000 words, describing, “What was the dumbest thing I ever did with my money and what did I learn from it?”

TO ENTER VISIT: WWW.CCSNL.CA

For rules and guidelines visit www.ccsnl.ca

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Rules and Guidelines

- ✚ The essay contest is open to all grade 12 students across Newfoundland and Labrador
- ✚ Essays must be written in a Microsoft Word document using 12-point font, double spaced, with one-inch margins left and right
- ✚ Don't be afraid to be funny! WE REPEAT... BE FUNNY!
- ✚ Limit of one (1) entry per student
- ✚ Essays will be accepted up to midnight on Friday, November 10th, 2017. Completed essays should be emailed to kwinsor@ccsnl.ca by this date.
- ✚ Please ensure your entry includes a copy of your essay along with a separate page containing the following information:
 - * Your name
 - * Your mailing address
 - * Your telephone number
 - * Your e-mail address
 - * Your school name
 - * Your Principal's name

* Your homeroom teachers name

- ✚ Your own name or other identifying personal information should not appear on the essay pages whatsoever. When we receive your submission, it will be assigned a number to ensure that all submissions are read and evaluated both independently and anonymously. You will be informed of your individual number by return email.
- ✚ All submissions become the property of CCSNL; however, CCSNL will not publish, modify, or copy any part of any essay without the written consent of the writer or their parent/guardian
- ✚ Winners will be notified on or before November 26th, 2017
- ✚ Winners will be invited to read their essay at CCSNL's 35th Anniversary Financial Literacy Conference in St. John's on November 30th, 2017 (travel expenses are **not** included)
- ✚ Your essay must not be defamatory or obscene; it must not include obscenities, or be sexually explicit. Your submission must not use curse words, inappropriate graphics; crude, vulgar or offensive language. You may not bully or be derogatory toward any ethnic, racial, political, or religious group or groups. You may not be derogatory to any person or groups sexual orientation
- ✚ You may not endorse, condone or encourage any illegal, inappropriate or risky activity such as alcohol or drug use or the use of cigarettes or vapour smoking
- ✚ You must not reference or identify any third-party products and/or trademarks or brand, all as determined by the legal owner in its sole discretion

Should you submit an essay which is found to be in violation of these rules, CCSNL will have no choice but to disqualify you from the competition. We also reserve the right to notify your school of our decision.
