



## Financially Fit in Your 40s: a Financial Poise™ Essay Contest for Undergraduates

Summary- This is an essay contest for students enrolled in a four-year university or college. Three cash prizes will be awarded. Finalists may have their essays published, and finalists may be offered interviews for paid, virtual summer internship positions.

Topic- How can one achieve financial success by her or his 40s? The essayist (“Essayist”) may organize the response to this question around spending, saving, earning, or investing money, or some combination of these. The Essayist may choose to focus on fundamentals, trends, or anticipated changes in products, marketplaces, technology, or law. The Essayist shall have wide latitude; creativity is encouraged. Nevertheless, the essay must be informed by and cite to Financial Poise articles and podcasts. To be more specific, the essay must be an original work and should cite at least five research points from the Financial Poise™ family of websites. Essayists may also cite to other sources.

These are some examples (and only examples) of issues an Essayist may want to write about (or not) in the essay:

- How a typical child’s post-high school educational experiences in 2036 may differ from those of today
- How a middle class family’s investment practices in 2036 may differ from those of today
- Predictions of how technology will change the job market over the next 20 years
- The characteristics of investment products that will attract investors as markets continue to open
- Which industries will rise, fall, or consolidate over the next two decades and beyond
- Who has the most to win (and to lose) with broader use of crowdfunding marketplace
- How you intend to save and invest over the next 20 years
- How the concept of diversification will change over the next 20 years
- What careers you believe will be good ones in 2036
- What industries or asset classes you think will be smart to invest in in the coming years

To be clear, it is not necessary to touch on any of the examples above.

## OFFICIAL RULES FOR FINANCIALLY FIT IN YOUR 40S: a Financial Poise™ Essay Contest for Undergraduates

No purchase necessary. A purchase will not enhance your opportunity to win.

### HOW TO ENTER

The essay should be emailed to: [essaycontest@financialpoise.com](mailto:essaycontest@financialpoise.com). The subject line of the email should include the Essayist's full name. The body of email should include the following information.

- Name
- School
- Age
- Expected graduation date
- Major and minor
- Email address
- Home and a school mailing address
- Telephone Number
- Title of the essay

The essay should be included as an attachment (in Microsoft Word or Google Docs) to the email, and the essay should also include a cover page with the above information.

Essays must be at least five and no more than ten double-spaced pages, excluding the cover page, in 12 pt. Times New Roman font with 1 inch margins on all sides. Footnotes may use 8 pt. font.

To be eligible, an entry must be received by May 30, 2016 at 11:59:59 EST. Submissions by fax, other electronic means or delivered to our physical address will not be considered.

Entries will not be returned. By entering the Contest, each Essayist agrees to abide by these rules, and represents and warrants that the entry submitted is his or her original creation, and that the entry does not violate or infringe the rights, including, without limitation, copyrights, trademark rights, rights of publicity, or rights of privacy, of any third party.

An entry shall be void if it is in whole or in part illegible, incomplete, damaged, or handwritten. Financial Poise™ bears no responsibility for late, lost, damaged, incomplete, illegible, or misdirected email entries.

### ELIGIBILITY

Every Essayist must be enrolled at the time an entry is submitted as a student in an undergraduate program at a college or university accredited by an accrediting organization that is recognized by the Council for Higher Education Accreditation (CHEA) or the U.S. Department

of Education (USDE) or both. For more information, see [http://www.chea.org/pdf/CHEA\\_USDE\\_AllAccred.pdf](http://www.chea.org/pdf/CHEA_USDE_AllAccred.pdf). Every Essayist must be a resident of a State of the United States or of the District of Columbia. Finalists may be asked to provide proof of eligibility.

## JUDGING

All eligible entries received will be judged by a qualified panel of judges chosen by DailyDAC, LLC. Each entry will be judged upon the Essayist's depth of understanding of the chosen topic, support marshalled therefor, creativity, and freshness of approach, with due regard for style and grammar.

Finalists, runners-up, and the top prize winner (each a "Winner") will be notified via email on or about July 1, 2016, and will be announced online on or about July 7th, 2016. Finalists may, as early as two weeks after submission of their essay, (a) have their essay published; and (b) be contacted for the purpose of interviewing for a paid summer internship.

Each Essayist may only submit one essay. There is no predetermined number of finalists. From the entries of the finalists, two runner-up entries and one top prize winner will be selected. All Winners will be announced on Financial Poise websites, e-newsletters, and in a press release. Each will receive a certificate recognizing the accomplishment and some may be invited to interview for paid, virtual summer internships. The ideal internship candidate will have one or more of the following skill sets: excellent writing skills, including grammar and style, knowledge of social media, a basic knowledge of SEO, and substantive knowledge surrounding the topics on which the Financial Poise family of websites is centered. Candidates with majors in business, advertising, marketing, English, and journalism are encouraged to submit essays.

The selection of finalists, runners-up, and the top prize winner will be made in the discretion of the judges. All such decisions are final and binding.

## PRIZES

There are three cash prizes available to be won. Two runners-up will each be awarded a check in the amount of (\$500) and one top prize winner will receive a check in the amount of (\$1,000).

If there is an insufficient number of qualified entries or if the judges determine in their absolute discretion that no or too few entries meet the quality standards established to award the prizes, Sponsor reserves the right not to award any or all of the prizes.

## GENERAL

All expenses, including taxes (if any), on receipt and use of prizes are the sole responsibility of the recipient of such prizes.

The runners-up and top prize winners may be required to execute an Affidavit of Eligibility and Release. If a runner-up or winner is under 18 years of age, his or her parent or legal guardian

will also be required to sign the Affidavit. The top prize winner shall be required to provide a Social Security Number or an Individual Taxpayer Identification Number to Sponsor.

By submitting an entry, each Essayist and his or her parents or legal guardians grant to Sponsor the right to edit, publish, copy, display, and otherwise use the Essayist's entry in connection with this contest, and to further use their names (and school name) in advertising and promotional materials, without further compensation or permission.

LIMITATION OF LIABILITY. By competing in this contest or accepting a prize, each entrant releases Sponsor, its parent, subsidiary or affiliated companies, and their respective employees and other agents from any and all liability for any loss harm, injuries, damages, cost or expenses arising out of or relating to participation in this contest. UNDER NO CIRCUMSTANCES SHALL THE RELEASED PARTIES BE LIABLE FOR INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR EXEMPLARY DAMAGES, ATTORNEYS' FEES, OR ANY OTHER DAMAGES OR COSTS.

Any dispute arising from the contest will be determined according to the laws of the State of Illinois, without reference to any conflict of law rules or principles; and each entrant, by entering, consents to the personal jurisdiction of the state and federal courts located in Lake County, IL and agrees that such courts have exclusive jurisdiction over all such disputes.

## **SPONSOR**

DailyDac, LLC d/b/a/ Financial Poise™  
1954 First Street, Suite #178  
Highland Park, IL 60035