



INDIAN RIVER STATE COLLEGE

Center for Financial Literacy

Topic: What does financial literacy mean to you as a college student? Why is it important? How will financial literacy enable you to succeed?

In a 500-word essay, explain why financial literacy is important to you as a college student and describe how financial literacy will help you achieve your goals. You should answer the following questions in your essay:

- What is financial literacy and why is it important?
- How will financial literacy help me to succeed in achieving my goals?
- How will financial literacy help me to avoid making financial mistakes?
- How will the knowledge of financial literacy prepare me to become a better leader in the community?

This essay writing competition is open to all currently registered AA, AS and Bachelor's degree students. Students should focus on savings, credit cards, student loans, identity theft, loans, budgeting, and other relevant subjects.

IRSC Center for Financial Literacy Essay Competition

Who: Open to all students currently registered for Fall 2020 AA, AS and Bachelor's degree programs

What: Financial Literacy essay competition to stress its importance to college students

Prizes:

- **AA and AS degree students**
First prize - \$300 gift card
Second prize - \$200 gift card
Third prize - \$100 gift card
- **Bachelor degree students**
First prize - \$300 gift card
Second prize - \$200 gift card
Third prize - \$100 gift card

When: The competition opens on September 10 and closes on October 8, 2020 at 11:59 p.m. Late essays will not be considered. All winners will be notified in October.

Where: Send in essays by email to medavis@irsc.edu.

For questions, send an email to medavis@irsc.edu or leave a message at 772-226-2557.

Rules and Guidelines

1. To enter, email your essay as a Microsoft word document to medavis@irsc.edu. The first page of your submission should be a cover page containing the following information:
 - Full name
 - Degree
 - Title of essay
 - Full word count (do not include cover page)
 - Home address, email address and phone number
2. Your essay should be in:
 - English
 - No longer than 500 words
 - Typed double-space in Times New Roman 12-point font
3. If you use other sources, you must include correctly formatted citations and a bibliography at the end of your submission. APA citation style is recommended. Essays without proper citations will be disqualified. Plagiarism will automatically disqualify you. Number the pages of your document. Your name should not appear anywhere on the document except for the cover page.
4. Your essay will be judged according to the following criteria:
 - Focus (20%): Is your essay on-topic? Does it provide comprehensive answers to the questions that need to be answered?
 - Structure (25%): Is your essay clear and organized? Is an introduction and conclusion included? Can the reader follow the flow of your ideas?
 - Research (20%): Did you use sources that will support your ideas and analysis? Did you properly cite the sources?
 - Analysis (25%): Are your conclusions supported by experience and research?
 - Style and Grammar (10%): Was your essay written in a coherent manner? Is your essay grammatically correct?