

HS Personal Finance State Scholarship Essay Contest
Kansas high school seniors have the opportunity to win one of nine scholarships, with the grand prize amount totaling \$2500, to help cover the cost of tuition at a Kansas school of higher education by entering the Kansas Financial Scholars Essay Scholarship Contest. The contest is jointly sponsored by the Office of the Kansas Securities Commissioner (KSC) and the Office of the State Bank Commissioner (OSBC). Scholarships will be awarded in the amounts of \$2500, \$2000, \$1500, \$1000, \$500, and up to four \$250 honorable mention awards to eligible seniors.

Students who choose to participate in the competition will be asked to write a two-part essay. The first section requires the students to pick one of 3 financial challenges and write a 1-2 page essay incorporating lessons they have learned about personal finance and money management. Then, in a 3-6 page essay, students are to provide an analysis showing how they will apply what they have learned to their life as they prepare for higher education. To be eligible, students must be a Kansas public, private, or home-schooled high school senior planning to attend a Kansas technical school, college or university. They also must have enrolled in and completed at least one KSC or OSBC-sponsored program (Ever's Financial Literacy<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5rZBxVNwcl1rhKcOMYUIMQyrbKYVaQst_eo8CQd4t48X31plms2NmdsSD00mgd85rjag01d13Aa4Se7J1Or81st1p2RXXB0QxYzCqenAumIKzn55155rB6YvE6IK1F1cSe4Kq601pshIKaMG5DFDCcX8K1bEFTp0B0Ux61Ks6opH3GH3M1UEv4), The Stock Market Game<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5rZBxVNwcl1rhKcOMYUIMQyrbKYVaQst_eo8CQd4t48X31plms2NmdsSD00mgd85rjag01d13Aa4Se7J1Or81st1p2RXXB0QxYzCqenAumIKzn55155rB6YvE6IK1F1cSe4Kq601pshIKaMG5DFDCcX8K1bEFTp0B0Ux61Ks6opH3GH3M1UEv4), or LifeSmarts<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5rZBxVNwcl1rhKcOMYUIMQyrbKYVaQst_eo8CQd4t48X31plms2NmdsSD00mgd85rjag01d13Aa4Se7J1Or81st1p2RXXB0QxYzCqenAumIKzn55155rB6YvE6IK1F1cSe4Kq601pshIKaMG5DFDCcX8K1bEFTp0B0Ux61Ks6opH3GH3M1UEv4), Personal Finance Challenge<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5rZBxVNwcl1rhKcOMYUIMQyrbKYVaQst_eo8CQd4t48X31plms2NmdsSD00mgd85rjag01d13Aa4Se7J1Or81st1p2RXXB0QxYzCqenAumIKzn55155rB6YvE6IK1F1cSe4Kq601pshIKaMG5DFDCcX8K1bEFTp0B0Ux61Ks6opH3GH3M1UEv4), or

LifeSmarts<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5rZBxVNwcl1rhKcOMYUIMQyrbKYVaQst_eo8CQd4t48X31plms2NmdsSD00mgd85rjag01d13Aa4Se7J1Or81st1p2RXXB0QxYzCqenAumIKzn55155rB6YvE6IK1F1cSe4Kq601pshIKaMG5DFDCcX8K1bEFTp0B0Ux61Ks6opH3GH3M1UEv4), Personal Finance Challenge<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5rZBxVNwcl1rhKcOMYUIMQyrbKYVaQst_eo8CQd4t48X31plms2NmdsSD00mgd85rjag01d13Aa4Se7J1Or81st1p2RXXB0QxYzCqenAumIKzn55155rB6YvE6IK1F1cSe4Kq601pshIKaMG5DFDCcX8K1bEFTp0B0Ux61Ks6opH3GH3M1UEv4), or during their high school career. Successful completion of a sponsored course by April 20 is required. "I'm looking forward to reading this year's essay entries from our Kansas graduating seniors," said Securities Commissioner Josh Ney. "This scholarship opportunity gives our students and our state a chance to showcase the stories of prudent financial planning that have underpinned our family and community successes over the years. I encourage all Kansas seniors who are planning on attending a Kansas post-secondary institution--whether technical college or a four-year institution--to enter."

"Not only do the students who participate in this contest complete a financial literacy program to be eligible, but the scholarship process is designed to encourage them to explore the financial realities they will soon face," said Jennifer Cook, Deputy Commissioner of the Consumer and Mortgage Lending Division for the OSBC. "We have enjoyed hearing their stories and knowing that these financial literacy programs have helped prepare them for their future."

Teachers, parents, or students may contact the KSC to sign up today for one of the free prerequisite programs by calling 913-652-9164 to speak with Shannon Stone, the Director of Investor Education for the KSC. Essays will be accepted from Dec. 5, 2016 through April 3, 2017. Winners will be recognized at the 2017 Financial Scholars Awards Ceremony in Topeka, KS on Friday, April 28, 2017. To learn more about participating in the contest, visit ksc.ks.gov/scholarship or www.ksbc.com/scholarship, or send an email to Shannon.Stone@ks.gov, or send an email to Shannon.Stone@ks.gov.

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The mission of the KSC is to protect and inform Kansas investors; to promote integrity, fairness, and full disclosure in financial services; and to foster capital formation.

The OSBC regulates all state-chartered banks, trust companies, mortgage businesses, supervised lenders, credit service organizations, and money transmitters that do business in the State of Kansas. The mission of the OSBC is to ensure the integrity of regulated providers of financial services through responsible and proactive oversight, while protecting and educating consumers.