



SHAR the **WEALTH** financial literacy
VIDEO CONTEST

Submission Packet



VCU



THE FEDERAL RESERVE BANK OF RICHMOND
RICHMOND • BALTIMORE • CHARLOTTE

OFFICIAL RULES

Contestant Eligibility

- The Share the Wealth: A Student Web Video Contest (“Contest”) is open to University of Richmond, Virginia Commonwealth University, Virginia State University and Virginia Union University full-time undergraduate students who are at least 18 years of age. Contestants can form teams composed of one to three students. Each team must select a faculty/staff advisor who must be employed by the school. Students can only participate as a team member of one team. A team may submit only one video.
- If there is a change in your eligibility status during the Contest you must notify the Sponsors (as said term is defined hereunder) immediately. Any failure to notify the Sponsors of any change in eligibility status will disqualify the participant or the team from participation in the Contest. The Sponsors expressly reserve the right to disqualify any participants or teams for any change in the eligibility status. Disqualified participants or teams will not be eligible to win any prizes.

- Children of Federal Reserve Bank of Richmond employees are not eligible to serve on a team but can serve as an advisor.

Contest Sponsors

- The contest is sponsored by the Federal Reserve Bank of Richmond, 701 E. Byrd Street, Richmond, Virginia 23219 and the Federal Reserve Bank of New York, 33 Liberty Street, New York, New York 10045 (collectively, the “Sponsors”). Employees, officers, directors, agents, and representatives of Sponsors are not eligible to serve on a team. The Contest is subject to all applicable federal, state, and local laws.

General Conditions

- Please read carefully these Official Rules (the “Official Rules”) before submitting any videos. These Official Rules constitute a binding legal agreement between you and the Sponsors with respect to the Contest. You may not participate in the Contest and will not be eligible to receive the prizes described in these Official Rules unless you agree to be bound by these Official Rules and any other particular guidelines issued by the Sponsors.

- The Sponsors reserve the right to, in their sole and entire discretion, declare the contest over without choosing a winner, or to disqualify any participant or team that they believe: (i) does not comply with these Official Rules; (ii) infringes or allegedly infringes the proprietary rights of third parties; (iii) provides any false information (including, but not limited to, information related to a participant's identity, mailing address, telephone number, email address, ownership rights or eligibility status), or (iv) violates any applicable laws, regulations, court orders, ordinances or rulings.

Contest Submission Period

- In order to enter the contest, all contest entrants must form a team and submit a registration form to the designated university liaison by October 15, 2010. The university liaison must receive a completed registration form by e-mail or in-person.
- The Contest Submission Period begins on September 1, 2010, at 12:01 AM Eastern Standard Time ("EST"), and ends on November 10, 2010, at 5:00 PM EST. **ALL ENTRIES MUST BE SUBMITTED TO THE DESIGNATED UNIVERSITY LIAISON DURING THE CONTEST PERIOD.** By participating, entrants agree to be bound by these Official Rules and the decisions of the Judges and/or

Sponsors, which are binding and final on matters related to this Contest.

Role of Advisor

- Each team must select a faculty/staff advisor who must be employed by the school. The advisor is responsible for ensuring that the team reads and understands the contest rules. The advisor should provide only general feedback on the style and content of the student-created video. If the student team wins the first-prize trip to New York City, the advisor is responsible for supervising the student team on the trip.

How to Enter

- This is how to enter: (1) Form a team and submit the registration form to the designated university liaison by October 15, 2010. The university liaison must receive a completed registration form by e-mail or in-person.
- (2) Make your own video ("Submission") according to the Submission Guidelines section contained in these Official Rules ("Submission Guidelines"). Your Submission can be as creative as you like within the Submission Guidelines. (3) Once you have created your Submission, submit your video to your school's university liaison in a DVD that can be viewed in a PC with Windows Media Player. The DVD must be accompanied

with the following Submission materials: a copy of your registration form signed by each team member and the advisor, the video submission form, proof of age and school enrollment for each team member, the waiver and release form for each individual appearing in the video, and written permission for copyrighted material appearing in the video (if applicable).

- All entries received by the end of the Submission Period that are complete, fall within the Submission Guidelines, and otherwise qualified will be eligible to win. Sponsors reserve the right to disqualify any entrant it finds to be tampering with the entry process or the operation of the Contest or violating these Official Rules. Sponsors are not responsible for late, lost, delayed, damaged, misdirected, incomplete, void, corrupted, garbled, illegible, or unintelligible submissions and those Submissions will not be accepted; nor are Sponsors responsible for any problems, bugs, or malfunctions contestants encounter when seeking to enter their Submissions.

Submission Guidelines

- Your Submission must be at least 30 seconds but not be longer than 60 seconds in length and must be in a format compatible with Windows Media Player. Entries must be submitted in English.

- Your Submission must be a video that explains a personal finance topic that will target an audience that is between 17 and 25 years old. Your Submission may include humor, music, comedy, dramatizations, animation, as well as documentary and news formats and other presentation formats, provided the content does not infringe on third-party rights. Submissions must be original works and made for the purpose of this competition. Any actors, music, voice-overs, or images contained in any submission must be either original works of the participants or properly licensed, and evidence of such may be requested by the Sponsors at any time during or after the contest submission. Contestant must provide with their Submission secure a written release from any other video participants to use their name and likeness under the terms and conditions of these Official Rules.
- Contestants may not be, nor may contestant use parties who: (1) are represented under contract (e.g., by a talent agent or manager) that would limit or impair Sponsor's ability to show the video in any media form; (2) have an acting or modeling contract that would make their appearance in the Submission a violation of any third-party rights; (3) are under a merchandising agreement; or (4) are under any other contractual

relationship that may prohibit them from participating fully in this promotion, or from allowing Sponsors to use royalty-free the Submission worldwide in all media in perpetuity.

- No Submission may depict any nudity, animal cruelty, harmful or illegal activity or substance abuse, or defame, invade privacy, abuse, threaten, harass, or use obscene or offensive language towards a third party or the Federal Reserve. The Sponsors reserve the right, in their discretion, to determine that the content is inappropriate for public use.
- Contestants must hold all rights to the entire Submission. Contestants may not enter Submissions that have been used in any other competitions, that have been previously published, or that have won any awards.

Judging and Selection

- Judging will be completed in two rounds. In the **First Round** the Community Affairs Office will select the top 10 videos for the judges. In the **Second Round**, a panel of four judges who represent different industries will select the Grand Prize Winner and the two runner-up teams. The judges will score the videos in both rounds according to the following criteria:

- **Is the content accurate? (30 points)**
- **Are data or statistics presented accurately?**
- **Are the facts presented accurately?**
- **Are key terms defined correctly?**
- **Will the video motivate responsible financial behavior? (30 points)**
- **Will the video connect to the target audience (17 – 25 year old young adults)? (20 Points)**
- **Is the message relevant to the target audience?**
- **Is the video unique / creative in conveying the message in its presentation? (20 Points)**

Notification

- The winner(s) will be notified during an Awards Forum at the Byrd Theatre, where the finalists will be invited individually by e-mail and through their university's liaison. If a winner is selected but is not present in the Awards Forum, they will be notified by email and by certified mail.
- If you are selected as a winner of the Contest and you do not contact the Sponsor within 10 (ten) days of the notification, you will forfeit your prize.

Prizes

One Grand Prize Winner: If eligible under the Official Rules, creators of the winning Submission by a tally of points will receive roundtrip air ticket between Richmond, Virginia, and New York, New York, three hotel night stays, roundtrip transportation between the airport in New York to the hotel, and four (4) meals (two breakfasts and two lunches). Winning teams can consist of up to three students plus one advisor.

- If the travel-prize described above becomes unavailable, the Sponsors reserve the right to substitute it for an alternate prize of equal or greater value.

One First Runner Up and One Second Runner Up prize: If eligible under the Official Rules, creators of the second and third-place winning Submission by a tally of points will have their videos featured on the Federal Reserve Bank of Richmond's website as well as other local partners. Other prizes will also be given by partners including networking opportunities with senior-level industry leaders.

- The prizes to be awarded to the winner(s) of the Contests are nontransferable and, as such, winner(s) may not designate someone else as the winner. If you are unable or unwilling to accept your prizes, the Sponsors expressly reserve the right

to select a new winner from the other participants using the judging criteria described herein.

- If you are selected as a winner, as a condition to receive the prizes, you will be required to sign the waiver and release form that will be provided by the Sponsors.
- Winner(s) of the Contest must agree to the publication, reproduction, depiction, and display of their personal information, voice, appearance, likeness and the description of the winning video for any and all purposes, including but not limited to the commercial, advertising and promotional purposes. Winners are solely responsible for payment of all taxes incurred as a result of the award of a prize.

Tips for Success

Federal Reserve – Consumer Information

www.federalreserve.gov/consumerinfo/default.htm

FDIC – Money Smart for Young Adults

www.fdic.gov/consumers/consumer/moneysmart/young.html

Jump\$tart Coalition for Personal Financial Literacy

www.jumpstart.org/

MyMoney

www.mymoney.gov

Examples of Educational & Creative Videos

Credit Fairy

www.youtube.com/watch?v=HtVs7J_wq28

Saving vs. Paying off Debt

http://www.youtube.com/watch?v=m_jfQDTrMcQ

Credit Card Basics

<http://www.youtube.com/watch?v=Wjvo0nHne-8&feature=related>

Federal Reserve Bank of St. Louis – National Economic Education Video Competition

www.stlouisfed.org/education_resources/winningvideos.cfm

Use of Personal Information

- By submitting an entry to the Contest, you agree that your personal information (including, but not limited to, name, mailing address, phone number, and email address) will be collected, processed, stored and used by the Sponsors for conducting and administering the Contest (i.e., notifying winners, contacting participants, verifying participant information for eligibility purposes, etc).

Intellectual Property

- By submitting an entry to the Contest, you accept and agree that the Sponsors shall be deemed the sole and exclusive owners of all worldwide rights, title, and interests in and to the video, including without limitation, all copyrights, patents, trademarks, trade names, trade secrets and any other proprietary rights in and to the video submitted by you. In this regard, for no additional consideration, you hereby agree to and hereby do assign to the Sponsors all worldwide rights, title, and interests in and to the video, including without limitation, all copyrights, patents, trademarks, trade names, trade secrets and any other proprietary rights in and to the video submitted by you. The Sponsors may edit and use videos submitted in their sole discretion.

- By submitting an entry to the Contest, both during the term of Contest and thereafter, you agree to cooperate with the Sponsors in securing the protection and enforcement of any rights in and to the video submitted by you. This includes, but is not limited to, acknowledging and delivering to the Sponsors all documents or papers which may be necessary to enable the Sponsor to publish, protect, register, or obtain statutory protection throughout the world for the video submitted by you.

Warranties

- By submitting an entry to the contest, you warrant and represent that you have or will have full and sufficient right and authorization to grant the indemnities, consents, authorizations, licenses, assignments, releases and waivers contemplated under these official rules; that you have made no agreements, grants, assignments, or commitments which will conflict with or impair the complete enjoyment of the rights and privileges granted to the sponsors; that any or all videos and/or materials submitted by you are or will be wholly original, and they do not and shall not infringe upon or violate any copyright, or any other right, and that there is, to the best of your knowledge, no claim or action pending, outstanding or threatened which

might in any way prejudice the rights granted or to be granted to the sponsors.

Limitation of liability

- By submitting an entry to the contest you expressly release the sponsors, their subsidiaries, affiliates, officers, employees, agents, successors and assigns from any liability whatsoever, and waive any and all causes of action, for any claims, costs, injuries, losses, or damages of any kind (directly or indirectly) arising out of or in connection with the contest or acceptance, possession, or use of any prize (including, without limitation, claims, costs, injuries, losses, and damages related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light, whether intentional or unintentional), whether under a theory of contract, warranty, tort (including negligence, whether active, passive, or imputed), strict liability, product liability, contribution, or any other theory, for expenditures, investments or other obligations or commitments incurred or made by you in connection with the contest, or on account of any other thing or cause whatsoever.

Indemnity

- You agree to indemnify and hold harmless the Sponsors, their subsidiaries, affiliates, officers, employees, agents, successors

and assigns, for and against any damage, civil or criminal liability, fine, charge, expense or loss imposed on or suffered by the Sponsors, directly or indirectly, as a result of: (1) any breach of these Official Rules directly or indirectly attributable to you; (2) negligent or intentional acts or omissions by you, your teammates, and/or any other person acting on your behalf; (3) the infringement or alleged infringement of any patents, copyrights, trademark, trade name, trade secrets or other intellectual property rights, or the infringement or alleged infringement of any privacy rights, right of publicity or similar rights of any person or entity; (4) any misrepresentation made by you in connection with the Contest (including, but not limited, to misrepresentations regarding your compliance with the eligibility requirements); and/or (5) for failure to comply with any law, rule or regulation applicable to, or that has to be complied with by you, your teammates and/or any other person acting on your behalf.

- In the event that attorney's fees or other costs are incurred to secure performance of any of the obligations herein provided for, or to establish damages for the breach thereof or to obtain any other appropriate relief, whether by way of prosecution or defense, the Sponsors shall be entitled to recover reasonable attorneys' fees and

costs incurred therein from you (the contestant).

Miscellaneous

- Nothing in these Official Rules (including, but not limited to, the submission of an entry into the Contest) will be interpreted as the creation of an employer/employee, joint venture or principal/agent relationship between the Sponsors and the participants of the Contest.
- Any provision of the Contests and the these Official Rules that is declared invalid

or unenforceable by a court of competent jurisdiction shall be ineffective to the extent of such invalidity or unenforceability without invalidating or rendering unenforceable the remaining provisions hereof. The headings or titles of the sections of these Official Rules are used for purposes of reference and they should not affect the construction, interpretation, validity and/or enforceability of these Official Rules.

For more information, or questions please contact:

Sarah Eckstein

Community Affairs Office

Federal Reserve Bank of Richmond

Richmond, VA

(804) 697-2782

Sarah.Eckstein@rich.frb.org

Leona Chan

Community Affairs Office

Federal Reserve Bank of Richmond

Richmond, VA

(804) 697-8452

Leona.Chan@rich.frb.org

Registration Form:

I acknowledge that I am 18 years of age and that I have read and understood the official rules and agree to them. (Provide signatures of all team members.)

Name Signature Date

Name Signature Date

Name Signature Date

Primary Student Contact:

STUDENT E-MAIL	STUDENT PHONE
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As the advisor of the above team members, I acknowledge that I have read and understood the official rules and agree to them.

Name Signature Date

Primary Contact:

ADVISOR E-MAIL	ADVISOR PHONE
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Please complete and submit this registration form to your university liaison by October 15, 2010.

Video Submission Form:

Person Submitting Video

This is the primary contact of further correspondence, including prize award. For Submission, please complete this form and attach a copy of each team member's proof of age/school enrollment.

FIRST NAME		LAST NAME	
ROLE IN VIDEO			
ADDRESS			
CITY		STATE	ZIP CODE
DAYTIME PHONE		ALTERNATE PHONE	
E-MAIL			

Video Team Members (If Applicable)

Provide first and last name, role in video and valid e-mail for each additional team member

FIRST NAME		LAST NAME	
ROLE IN VIDEO			
E-MAIL			

FIRST NAME		LAST NAME	
ROLE IN VIDEO			
E-MAIL			

ADVISOR NAME		ADIVSOR DAYTIME PHONE	
ADVISOR E-MAIL			

Photo and Video Release Form:

I, _____

residing at _____

City

State

Zip

am at least 18 years old and do hereby irrevocably consent to the use of my picture/video or reproductions thereof by the Federal Reserve Bank of Richmond for use in their publications and on their Web site or on www.federalreserveeducation.org as it relates to the Share the Wealth: Financial Literacy Video Contest.

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