



Eligibility and Official Rules

Contestant Eligibility

The Share the Wealth: A Financial Literacy Video Contest (“Contest”) is open to currently enrolled undergraduate students at a career/technical/trade school, community college, or 4-year college/university located within the Fifth District of the Federal Reserve System (Virginia, Maryland, the Carolinas, the District of Columbia, and most of West Virginia¹) who are at least 18 years of age. Contestants can form teams composed of one (1) to three (3) students (“Team”). Students can only participate as a member of one (1) Team. A Team may submit only one (1) Video (as said term is defined hereunder).

If there is a change in your eligibility status during the Contest you must notify the Sponsor (as said term is defined hereunder) immediately. Any failure to notify the Sponsor of any change in eligibility status will disqualify the participant or the Team from participation in the Contest. The Sponsor expressly reserves 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.

Employees of the Sponsor, or any individual involved with the design, production, execution or distribution of the Contest and their immediate family (spouse, children, step-children, parents and step-parents) and household members (people who share the same residence at least three (3) months out of the year) of each such employee are not eligible.

Contest Sponsor

The Contest Sponsor (“Sponsor”) is the Federal Reserve Bank of Richmond, 701 East Byrd Street, Richmond, Virginia. Employees, officers, directors, agents, and representatives of the Sponsor are not eligible to serve on a Team. The Contest is subject to all applicable federal, state, and local laws. Please direct all Contest questions or notifications to Yolanda Ferguson, Federal Reserve Bank of Richmond, Charlotte Branch, 530 East Trade Street, Charlotte, North Carolina 28202 (mail), 704-358-2498 (fax), Yolanda.Ferguson@rich.frb.org (e-mail).

General Conditions

Please read these Official Rules (“Official Rules”) before submitting any Videos. These Official Rules constitute a binding legal agreement between you and the Sponsor 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 Sponsor.

The Sponsor reserves the right to, in its sole and entire discretion, declare the Contest over without choosing a winner, or to disqualify any participant or Team that it believes: (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, e-mail 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 register their Team via the web at www.richmondfed.org/sharethewealth. EACH TEAM MEMBER MUST REGISTER INDIVIDUALLY AND DESIGNATE THEIR TEAM LEADER DURING REGISTRATION.

The Contest submission period ("Submission Period") begins on September 24, 2012, at 12:01 AM Eastern Time ("ET"), and ends on November 9, 2012, at 5:00 PM ET. ENTRIES SUBMITTED BEFORE OR AFTER THE SUBMISSION PERIOD WILL NOT BE CONSIDERED. By participating, entrants agree to be bound by these Official Rules and the decisions of the Judges and Sponsor, which are binding and final on matters related to the Contest.

How to Enter

This is how to enter:

- Form a Team of one (1) to three (3) students and register your Team via the web at www.richmondfed.org/sharethewealth by November 2, 2012 at 5:00 PM ET. EACH TEAM MEMBER MUST REGISTER INDIVIDUALLY AND DESIGNATE THEIR TEAM LEADER DURING REGISTRATION.
- Create your own Video according to the guidelines ("Submission Guidelines") contained in these Official Rules. Your Video can be as creative as you like within the Submission Guidelines.
- Once you have created your Video, submit your Video via YouTube (www.youtube.com) using your personal account and with the following tag: STWFRBR2012. The file size of your video cannot be bigger than 2GB and your Video must comply with all YouTube terms and conditions. <http://www.youtube.com/t/terms>). SUBMITTING YOUR VIDEO ON YOUTUBE DOES NOT BY ITSELF QUALIFY AS REGISTERING FOR THE CONTEST. YOU MUST REGISTER AT www.richmondfed.org/sharethewealth. To be eligible for the Contest, your Video must be posted to YouTube by 5 PM ET, November 9, 2012.
- All Videos received by the end of the Submission Period that are complete, fall within the Submission Guidelines, and otherwise qualified will be eligible to win. The Sponsor reserves 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. The Sponsor is not responsible for late, lost, delayed, damaged, misdirected, incomplete, void, corrupted, garbled, illegible, or unintelligible Videos, and those Videos will not be accepted; nor is Sponsor responsible for any problems, bugs, or malfunctions Contestants encounter when seeking to enter their Videos.
- If your Video is selected as a winner, as a condition to receive the prizes, you may be required to submit your Video to the Sponsor on a DVD that can be viewed in a PC with Windows Media Player.

Submission Guidelines and Video Definition

Your “Video” should be at least 30 seconds but not longer than 60 seconds in length and must be in a format compatible with YouTube.

(<http://www.google.com/support/youtube/bin/answer.py?answer=55744>)

Your Video must focus on helping high school students make informed decisions about education after high school, with a concentration on one of three topics: (1) the importance of finishing high school for their financial future; (2) considering the costs and benefits of post-high school education and the options available (e.g., career/technical/trade school, community college, 4-year college/university); or (3) paying for post-high school education and managing student loans. Your Video 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. Videos must be original works and made for the purpose of this competition. Any actors, music, voice-overs, or images contained in any Video must be either original works of the participants or properly licensed, and evidence of such may be requested by the Sponsor at any time during or after the Submission Period. Contestant must provide a written release from any other video participants (i.e., participants other than the registered Team members) to use their name and likeness under the terms and conditions of these Official Rules. A downloadable release form can be found at www.richmondfed.org/sharethewealth. Submission instructions are provided on the form.

- Contestants may not be, nor may Contestants 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 Video 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 Sponsor to use royalty-free the Video worldwide in all media in perpetuity.
- No Videos 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 Sponsor reserves the right, in their discretion, to determine that the content is inappropriate for public use.
- Contestants must hold all rights to the entire Video. Contestants may not enter Videos 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 as follows. In the first round, the Federal Reserve Bank of Richmond Economic Education Team will select the top three (3) finalist Videos using the attached scoring rubric criteria (“Evaluation Rubric”). If there are any ties in first through third place, each tied Team will be recognized as a finalist. In the second round, a panel of four or more judges who represent organizations that promote financial literacy will rate the Videos according to the Evaluation Rubric. The finalist Videos will also be featured on the Richmond Fed’s YouTube channel (www.youtube.com/richmondfed) for a period of one (1) week. The number of “Views” plus “Likes” that each Video receives during that week will factor into each Video’s total score as noted in the Evaluation Rubric to determine the grand prize winner and second and third place Teams.

Notification of Finalists/Winners

- The finalists will be notified by 9AM ET on November 13, 2012.
- The winners will be notified by 5PM ET on November 19, 2012.
- If a tiebreaker is necessary to determine the grand prize winner, the tied Teams will be notified by 5PM ET on November 19, 2012 and the winners will be notified by 5PM ET on December 3, 2012 (see tiebreaker details in Prizes below).
- If you are selected as a winner of the Contest and you do not contact the Sponsor within ten (10) days of the notification, you will forfeit your prize.

Prizes

- There will be one (1) grand prize winner. If there is a tie by a tally of most points from the Evaluation Rubric, the tied Teams will be required to submit an idea of no more than one (1) typed page describing how they would use their Video to support high school students in considering their post-high school pursuits. The deadline for submitting this proposal will be 5PM ET on Thursday, November 29, 2012. The Federal Reserve Bank of Richmond Economic Education Team will review the tiebreak submissions and assess them based on creativity, reach, and practicality to determine the grand prize winner. If eligible under the Official Rules, each Team member of the winning Team will receive a 16GB iPad tablet computer and have their Video featured on the Federal Reserve Bank of Richmond YouTube channel and website, as well as other educational sites.
- If eligible under the Official Rules, Team members from the second and third place winning Teams by a tally of points from the Evaluation Rubric, or by first place tiebreaker, will receive gift cards to their university/college bookstore or an online bookstore. Each second place Team member will receive a \$200 gift card, and each third place Team member will receive a \$100 gift card. Second and third place Videos will also be featured on the Federal Reserve Bank of Richmond YouTube channel and website, as well as other educational sites. If there is a tie for second place, there will be no tiebreaker and no third place recognition or prize. If there is a tie for third place, each tied Team will be recognized and receive prizes.
- The prizes to be awarded to the winners of the Contest are nontransferable and, as such, winners may not designate someone else as the winner. If you are unable or unwilling to accept your prizes, the Sponsor expressly reserves the right to select a new winner from the other participants using the judging criteria described herein.
- Sponsor reserves the right to substitute any listed prize for one of equal or greater value for any reason. The Sponsor is not responsible for how each prize is shared among Team members.
- Winners are solely responsible for payment of all future taxes and fees incurred as a result of the receipt and use of their prizes.
- If your Video is selected as a winner, as a condition to receive the prizes, you may be required to submit your Video to the Sponsors on a DVD that can be viewed in a PC with Windows Media Player. You will also be required to sign the consent and release form that will be provided by the Sponsor.

Use of Personal Information

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

Consent and Release

By registering for the Contest, you acknowledge that the Sponsor may use your name, likeness, image, voice, appearance and performance for use in internal or external productions, including but not limited to, web, print, video, audio or for other legal purposes (“Production Materials”). Your registration for the Contest and submission of a Video is completely voluntary. For adequate consideration hereby received, you irrevocably give the Sponsor your consent to use your name, likeness, image, voice, appearance, and performance for purposes of and surrender any ownership you may have in the Production Materials. It is your intention for the Sponsor to own the Production Materials and you understand they may become part of the Sponsor’s permanent collection. You grant the Sponsor, with your approval in each instance, the right to edit, mix, duplicate, use, and re-use the approved Production Materials in whole or in part and to grant the Sponsor’s third party vendors a limited license to use the Production Materials in a way sanctioned by the Sponsor. You irrevocably release the Sponsor from any and all claims in connection with the use of the Production Materials.

Intellectual Property

By submitting a Video to the Contest, you accept and agree that the Sponsor 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 Sponsor 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 Sponsor may edit and use Videos submitted in their sole discretion.

By submitting a Video to the Contest, both during the term of the Contest and thereafter, you agree to cooperate with the Sponsor 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 Sponsor 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 A VIDEO 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 SPONSOR; 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 SPONSOR.

Limitation of Liability

BY SUBMITTING A VIDEO TO THE CONTEST, YOU EXPRESSLY RELEASE THE SPONSOR, ITS 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 Sponsor, its 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 Sponsor, 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 Team members, 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 Team members 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 Sponsor 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 a Video into the Contest) will be interpreted as the creation of an employer/employee, joint venture or principal/agent relationship between the Sponsor and the participants of the Contest. Any provision of the Contest and 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 the 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:

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EVALUATION RUBRIC

Evaluation Criterion	3 POINTS	2 POINTS	1 POINTS	0 POINTS
Content is accurate.	Very clear and accurate	Understandable	Somewhat confusing	Extremely confusing
Content is illustrated in a unique way.	Contains many examples of clever dialogue or narration, eye-catching and thought provoking visuals and a unique method of conveying the concept	Contains clever dialogue or narration, interesting visuals and/or a unique method of conveying the concept	Some parts of the dialogue, visuals, and/or teaching method are clever and interesting	Dialogue, narration, visuals and method offered has little information that is new or clever
Video will motivate responsible financial behavior.	Challenges and motivates audience to act upon content	Challenges audience to act upon content	Gives audience something to think about	Does not motivate or challenge audience to act
Video will connect with target audience.	Immediately and consistently engaging for target audience	Engaging in parts for target audience	Somewhat of a connection for target audience	No connection for target audience
Message is relevant to target audience.	Audience can immediately relate to message in their daily lives	Audience can relate to message	Audience can only marginally relate to message	Audience cannot relate to message
The audio/video is clear and understandable and length is appropriate.	Consistent and clear volume and picture. Speech (if any) clearly articulated. Pace and video length is excellent.	Mostly clear and consistent in volume and picture. Speech is clear and well-paced and video length is appropriate.	The volume faded in and out or picture was blurry. Some speech difficult to understand. Length slightly too short or long.	Audio/video was very unclear in much of the submission or length considerably too short or long.
Richmond Fed YouTube Channel: Views and Likes²	Most views + likes	2 nd most views + likes	3 rd most views + likes	Less than 3 rd most views + likes

¹ Excludes West Virginia counties of Brooke, Hancock, Marshall, Ohio, Tyler, and Wetzel, which are served by the Federal Reserve's Fourth District.

² Scores for the Richmond Fed YouTube Channel views and likes criterion apply to finalist videos only.