

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/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu> or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<<http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu>), or LifeSmarts<[http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6](http://en.mcafee.com/d/2DRBsa41N15exN5cdDZ7Tc5srZRs3VN6CV16VYb3Dd6VMSsrZRs3UNzB4SsrVQVFEVnubhdE3x8S6GceG1T5xKMEI4d0CQW8smX2CQJ0Dz7s78F0IKCZzASbMVN7HTTtEEFDVZ74VQstRVJ6QssGsb7exVZz6H3z6p0VTz7cS02Ez6GKNa...rGLX01MTaD81xR88xUseQ1NtoD4eG2qdpsdMUSbu)