TEST YOUR FINANCIAL



2003-2004 EDITION RULES

THE OUESTION:

It's your future. So how are you going to pay for it?

Here are some guidelines to help you answer that question:

- What are your overall financial goals and how do you expect to reach them?
- Describe the factors you would consider when saving and investing your money?
- What kind of financial products would interest you the most and why?
- Where would you turn for financial advice and information?
- How would you determine if the advice and information is credible?

Judging guidelines

- \cdot Between 500 and 750 words (Word format, double-spaced in 12-point type).
- \cdot Must be submitted through a parent or a guardian.
- This contest is open to all residents of Canada aged 14 to 18 by February 27, 2004, with the exception of employees of provincial/territorial securities commissions of Canada, their advertising and promotions agencies, suppliers of promotional services and materials, as well as anyone related to this contest including immediate family members (siblings and children), or anyone with whom these employees, representatives or agents are domiciled.
- · Must be received before February 27, 2004, at 5pm EST.
- Consideration will be given to presentation, structure, grammar, spelling, clarity, depth of research, originality and practicality of the answers.

Purpose

To raise awareness among young Canadians aged 14 to 18 of the importance of learning about investing at a young age and to encourage them to learn more about investing and the products available for investment purposes.

The Program

- A prize of \$750 will be awarded to the winning essay in each province/territory.
- One grand prize of \$2,500 will be awarded to one of the provincial/territorial winners.
- If no suitable entries are received from a province/territory, no award will be given in that province/territory.
- Provincial and territorial securities commissions in Canada and the CSA reserve the right to suspend or cancel this contest in the case of an administrative error or a major event.
- The awards will be given to the winning entries from essays submitted by youth. To help ensure that youth, and not members of the general public are submitting essays, the essays must be submitted through a parent or guardian.

The application form will be available on provincial and territorial securities commission websites and the CSA website.

Applications for entry also may be obtained by contacting any of the participating provincial/territorial securities commissions.

- The entry may be in either official language.
- The contest begins on October 15, 2003 and ends on February 27, 2004.
- English entries must be submitted in one of the following ways:
 - 1. Electronically using WORD format to investored@osc.gov.on.ca
 - 2. Mailed to:

Investor Communications Ontario Securities Commission 20 Queen St. W. 19th Floor, Box 55 Toronto, Ontario M5H 3S8

- 3. Faxed at (416) 593-3656.
- Entries must be received by February 27, 2004, before 5pm EST. No late entries will be reviewed.
- Announcement of the provincial and territorial winners will be made on the websites of all jurisdictions in April, 2004 to coincide with Investor Education Month. Cheques will be mailed to the provincial and territorial award winners in April.
- The national winner will receive the award from the Chair of their provincial/ territorial securities commission at a place and date to be determined.
- A national press release will announce the names of all winners in May, 2004.
- Material submitted by the students becomes the property of the CSA Investor Education Committee, and may be used in future educational and informational initiatives by the securities commissions.
- There are no conditions for use of the award.