

**Spring 2012 Essay Contest**  
**INSTRUCTION SHEET FOR PARTICIPANT**

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The following instructions must be strictly followed:

Title of Essay:           The Importance of Maintaining Good Credit  
*How will the way I handle credit today affect my future?*

As you graduate from high school, you will have opportunities to establish credit. You will probably be offered a credit card and may finance all or some of your college education using loans. Today you probably have a clean credit slate, but your repayment of these credit cards and loans will become the foundation of your credit history. Your essay should reveal your feelings about the importance of maintaining good credit. In preparing to write your essay, we urge you to interview adults in your life. Ask them how a good credit history has helped them and — just as importantly — how bad credit may have hurt them. Your research might also include information obtained from newspaper articles, the internet, and consumer credit councils, to name a few. Seek a variety of sources. Then, formulate your essay based on your feelings about what you have learned. How will the way you choose to manage your credit today affect your future?

Length of Essay: 300 to 500 words, typewritten essays only. Font must be Arial or Times New Roman, 10 or 12 point in size.

Judging Criteria: Content (develop an answer to the question citing specific contemporary examples to the problem stated in the title); grammar, spelling, punctuation; originality.

Deadline: A paper copy of the essay must be postmarked or hand delivered no later than 6:00 PM at our Downingtown, West Chester, or Avondale offices on March 30, 2012, to:

<b>Keystone Federal Credit Union</b> 370 W. Uwchlan Avenue Downingtown, PA 19335	<b>Keystone Federal Credit Union</b> 1052 Andrew Drive West Chester, PA 19380	<b>Keystone Federal Credit Union</b> 811 Gap Newport Pike Avondale, PA 19311
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Cover Page: Contestants must complete the Official Cover Sheet & Disclaimer and attach it to their essays. The contestant's name, school, and district must not appear anywhere else in the body or margins of the essay. If identifying personal information is included in the essay, the entry will be disqualified.

References: Where appropriate, essays should include a list of reference sources used.

All essays will be assigned a code to ensure confidentiality during the judging process. The panel of volunteer judges includes current or former employees of Chester County School Districts who have experience reading essays.

Eligibility Requirements continued on reverse side.
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## ELIGIBILITY REQUIREMENTS

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Essay entry qualifications:

- To qualify for the essay contest, applicants must be completing the final requirements in preparation for receiving a diploma from a school within the field of membership of Keystone FCU. These include all public schools in Chester County and select non-public schools in the Chester County and surrounding area. To view a complete list of our Field of Membership, please visit: [http://www.keystonefcu.org/seg\\_list\\_a\\_h.html](http://www.keystonefcu.org/seg_list_a_h.html)
- In addition, all members of Keystone FCU who are graduating high school seniors are eligible to apply and win, regardless of the school from which they will receive a diploma. Current Keystone Federal Credit Union employees and their immediate families are not eligible to enter the contest.
- To receive scholarship funds, the winning applicant must have received a high school diploma.
- Scholarship monies will be awarded to an educational institution, not to an individual. Monies will be awarded to accredited institutions offering a two-year-degreed program as a minimum.
- Applications must have signatures of both the applicant and a parent or guardian.
- Scholarship will be awarded based on the quality of the essay, regardless of personal financial need of the applicants.
- There will be no exceptions for missing the stated submission deadlines.