



**CREDIT ABUSE RESISTANCE EDUCATION – TAMPA
2023 ESSAY WRITING CONTEST**

Essay: What is the greatest obstacle you face in creating and maintaining a balanced budget?

Submissions should include an essay no longer than 1,000 words. Please also include your name, contact information, the enclosed form; and, if under 18 years old, a signature of a parent or guardian to participate. The enclosed form needs to be completed by a teacher affirming that if you are selected as one of our winners the teacher will coordinate a Credit Abuse Resistance Education (C.A.R.E.) presentation during the next school year. All materials may be submitted to Jennis Morse Etlinger pursuant to the contact information below and received on or before **January 31, 2023**.

Prizes (all cash):

- **First Place** \$1,000.00
- **Second Place** \$500.00
- **Third Place** \$250.00

Terms and Conditions:

- Candidates must be a student in the Tampa Bay area.
- Entries should be original content.
- Essays will be held in confidence and will not otherwise be published.
- We will notify all participants within one month of the submission deadline.

SUPPORTED BY:



RETURN FORMS TO:

Jennis Morse Etlinger, Attention: Daniel Etlinger / 606 E. Madison Street, Tampa, Florida 33602
e. detlinger@jennislaw.com / p. (813) 229-2800
JENNISLAW.COM

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TEACHER ACKNOWLEDGMENT

Credit Abuse Resistance Education (C.A.R.E.) is a national, nonprofit financial literacy organization created by retired bankruptcy judge John C. Ninfo, II. C.A.R.E. provides **FREE** presentations to middle school, high school and college kids about the best practices and pitfalls regarding their credit in an attempt to start them off on the right path. Each C.A.R.E. presentation conforms to the National Standards in K-12 Personal Finance Education developed by the National Jump\$tart Coalition for Personal Financial Literacy. Further information about C.A.R.E. can be found on our website – care4yourfuture.org.

C.A.R.E.’s local Tampa chapter is underway with its 2023 essay writing contest on the subject “what is the greatest obstacle you face in creating and maintaining a balanced budget?” This contest is open to students in the Tampa Bay area whose essays will be held in confidence. Cash prizes will be awarded to three students as selected by our judges. However, in order to be eligible each student must have the affirmation of a teacher that if selected as a winner C.A.R.E. will be invited during the next school year to give a (free) 1-hour C.A.R.E. presentation. The topics include budgeting, credit, financial independence and student loans. If you are receiving this it is because one of your students has a desire to submit an essay and is asking you for your support!

Name: _____

Email and Phone Number: _____

School/Youth Organization Name: _____

Location: _____

Approximate Size: _____

Presentation Preferences: Any _____ **Brush Up on Budgeting** _____ **Student Loans** _____
The Road to Financial Independence _____ **The Truth About Credit** _____

Interested Dates: _____

Any Additional Notes: _____