

# Terms and Conditions for the 2021 Building Better Financial Futures (BBFF) Challenge

The following Terms and Conditions apply to a participant/author who submits a research paper for consideration in the Building Better Financial Futures Challenge 2021 Competition (“the Competition”). Failure to comply with these Terms or Conditions at any time, may lead to disqualification from the Competition.

Please direct any questions or concerns to the Financial Consumer Agency of Canada (FCAC) at the following email: [Competition@FCAC-ACFC.gc.ca](mailto:Competition@FCAC-ACFC.gc.ca)

## 1. Eligibility

(1) Participants must:

- Be registered in a Canadian post-secondary institution undergraduate or graduate program at the time of the submission deadline (April 30, 2021).
- Submit an 8-10 page research paper, in English or French, as described in detail in the Competition Guidelines.
- Submit their own work which has not been published elsewhere.

(2) A student may participate in this Competition as an individual or as part of a two-person (maximum) team, but not both. However:

- Any individual may only submit one entry in the Competition. For instance, if a participant chooses to enter individually, then the participant cannot be on a team. Likewise, a participant cannot be on multiple teams.
- In the case of team entries, the presence of one graduate student in the team will mean that the submission will be considered in the graduate category. The category definitions are based on the participant’s student status in the 2020-2021 academic year. For example, if a participant is an undergraduate student from fall 2020 until spring 2021, the participant qualifies in the undergraduate category.

## 2. Paper content and formatting requirements

(1) Your entries must include the following content:

- A rationale for your choice of topic by Research Priority, Theme and Target Group.
- A brief overview of the Target Group’s financial decision-making trends (or financial behaviours).
- A synthesis of the existing research that helps us better understand their decisions and behaviours.
- An actionable solution for how the Target Group can be better supported to improve their overall financial well-being with regard to the Research Priority and Theme chosen.

- A description of how you would build evidence-based support for your proposed solution (e.g. by outlining how you would use an experimental design, pilot intervention, or other validated research methods to test your solution in the future).

(2) Your entries must be formatted as follows:

- Cover page: Name(s) of individuals or team members, respective post-secondary institutions, departments/focus of study, supervising or course-leading professor (if applicable), and title of research paper.
- Research paper: Cover page plus 8-10 typed, double spaced pages, 11-pt font (Times New Roman), with 1-inch margins. You may include up to an additional 3 pages of exhibits and appendices. A Reference page should be located at the end of the research paper but before the additional exhibits and appendices. Cover page and References do not count towards the page limit.

### **3. Required Commitments of the Selected Guest Speaker(s) & Author(s)**

Participants who wish to be selected as a Guest Speaker & Author, must:

- Allow FCAC to publish the submitted paper on Canada.ca.
- Present their work (in a live virtual presentation) to FCAC and selected members of the financial literacy stakeholder community.

### **4. Conformity to Ethical Standards: Academic Institution & the Government of Canada**

- All papers must satisfy the ethical standards of the submitting author(s)' academic institution and it is incumbent upon the author(s) to ensure that they have met these requirements, particularly if any human research has been conducted. Human research typically includes any data collected directly from people, including, for instance, in surveys or during interviews.
- The submitted papers must conform to [Government of Canada publishing requirements](#).