The Individual Finance and Insurance Decisions (IFID) Centre, Toronto, Canada, is pleased to announce its first annual student paper competition. The competition seeks to promote the wide dissemination of research that is relevant to all aspects of personal financial decision making. These areas include, but are not limited to, portfolio choice, investments, wealth management, retirement planning, pensions and actuarial science, life insurance, and other aspects of personal finance.

**Competition Rules**

The award is intended for doctoral students. Therefore, while the paper can have non-student co-authors, the paper must be submitted by a doctoral student who will not receive his/her Ph.D. prior to the submission deadline. The paper must be based on original research and not been published (or accepted for publication) in an academic journal.

The winning paper must be presented by the student author at the 2009 Annual IFID Centre conference, which will take place in Toronto, Canada in the fall of 2009 (exact date to be announced shortly on the Centre's web site, www.ifid.ca).

Interested applicants are requested to submit their papers in full (including appendices, figures and bibliographies) by the deadline of May 30, 2009. Submissions should be sent electronically to Professor Narat Charupat at the following e-mail address:

award@ifid.ca

The submitted papers should not exceed 40 double-spaced pages, and must be in English. They will be reviewed by the IFID Centre's Scientific Committee. The result will be announced to the authors, and mentioned on the IFID Centre's web site by July 31, 2009.

**Award and Award Presentation**

There is one award in an amount of $5,000 USD or its currency equivalent. The award and certificate will be presented to the author of the winning paper at the 2009 Annual IFID Centre conference in Toronto, Canada.

**Disclaimer**

The Committee's decision is final. The Committee reserves the right to decline naming the winning paper in case the submitted papers are not considered to be of sufficient quality.