Annual Robert L. Gould Scholastic Award

Background
Founded in 1969 and headquartered in Kansas City, MO, DST Systems, Inc. (DST) is a NYSE listed company that employs approximately 13,000 associates both domestically and internationally. DST is a global provider of technology-based service solutions that help clients grow their business and provide exceptional customer experiences. DST serves clients in five key markets (verticals): asset management, brokerage, retirement, insurance, and healthcare. Our solutions help process, communicate, and safeguard critical customer information needed to manage life’s most important business, such as investing money, planning for retirement, and maintaining a healthy lifestyle. DST provides business solutions through a unique blend of industry knowledge and experience, technological expertise, and service excellence.

Robert (Bob) L. Gould was president of DST from 1984 until his death in 1987. Bob had a distinguished career in the financial services industry and was known for his creative and results orientated style. Prior to joining DST, Bob was president of Fidelity’s Service Company in Boston, MA. Under Bob’s guidance, the Fidelity organization became synonymous with new products and services.

For over 20 years, DST has administered the annual Gould Scholastic Award in honor of Bob. This award recognizes outstanding university students who compose exceptional academic papers on topics related to investment management strategies, theories, and trends. The award represents Bob’s legacy of effective utilization of operations management and information technology to advance the financial services industry. Student winners are awarded grants in the amounts of $10,000, $7,500 and $5,000 for first, second, and third place, respectively, and are celebrated at a special ceremony in Kansas City.

More information about DST can be found at www.dstsystems.com.

Gould Scholastic Award Topic for 2014-2015
The proliferation of publically available data and overall transparency related to financial products has significantly altered the way financial decisions are made. Whether applying for a mortgage, making an investment, or buying a new TV, the consumer’s ability to more completely understand fees and competitive offerings has changed the landscape. As an example, consumers used to buy new and used cars from dealerships. Technology and the Web brought us marketplaces and tools like eBay Motors, Craig’s List, Edmond’s, and Carfax. Innovation and economic changes are bringing about shifts again, this time towards car and ride sharing with companies like ZipCar and Uber, reducing the need to even own a car. Who knows what will happen when the Google driverless car technology becomes common place.

Focus of Paper
The paper should address the future of financial decision making and its impact on financial services companies. When thinking about in individual’s financial planning process and their decisions to save, invest, plan for retirement, etc., what do you think the impact of technology and innovation will be on the financial services industry by the year 2020? The paper should include the perspective of both the consumer, as to how they will conduct financial decision making, and the financial services companies as to how they should respond to the changing demands and needs of the consumer.

Considerations should include:
• What emerging disruptive technologies will impact financial services?
• How will the advances in technology and financial product development impact the various consumer demographics?
• Will there be new or alternative options for consumers seeking financial advice?
• How will today’s financial advisor have to adjust to the new environment?
• What will the service models look like?

Refer to the accompanying rubric and template for the paper. It is very important that you use the required paper and bibliographic styles.

**Eligible Participants**
Eligible participants are: University Junior, Senior, or Honors program students. Graduate students are **not** eligible to participate. Group projects are eligible.

Each university may submit up to three student papers for consideration of the award.

**Award Timeline**
• **December 15, 2014** – Papers due to the School of Business office by email (sbdean@truman.edu)
• **January 31, 2015** – The University submits up to three student papers to DST
• **March 31, 2015** – Awards Announced.

**Paper Awards**

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<thead>
<tr>
<th></th>
<th>Local Truman Award</th>
<th>DST Gould Award</th>
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<tbody>
<tr>
<td>First Place Paper</td>
<td>$500</td>
<td>$10,000</td>
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<tr>
<td>Second Place Paper</td>
<td>$300</td>
<td>$7,500</td>
</tr>
<tr>
<td>Third Place Paper</td>
<td>$150</td>
<td>$5,000</td>
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## Rubric for Gould Scholastic Award Paper Entries

<table>
<thead>
<tr>
<th>Description</th>
<th>Desired Competence</th>
<th>Evaluation Rating</th>
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</table>
| **General – Document Formatting Instructions** | • Retain page numbers, headers, and footers.  
  • For body of paper, use Calibri 11 point font.  
  • Use paragraph line spacing of 1.5 lines.  
  • Provide your paper in Adobe Acrobat .pdf format.  
  • Title the file name of your paper as: Gould Scholastic Award – Author Name.                                                                                     |                   |
| **General – Content**                | • Do I address all aspects of the topic requested?  
  • Do I illustrate creativity and originality in my research and arguments?  
  • Do I support my arguments thoroughly and with good connections between supporting evidence and thesis?  
  • Does my paper reflect a substantial degree of research and investigation, as well as use of a variety of sources?  
  • Do I follow and complete each section of the template provided? See template attached.                                                                         |                   |
| **Executive Summary**                | In the Executive Summary section, do I introduce my topic to provide a clear, thoughtful snapshot of my thesis and supporting arguments, as well as engage the reader?                                        |                   |
| **Conclusion**                       | In the Conclusion section, do I summarize my thesis and supporting arguments?                                                                                                                                 |                   |
| **Attachments**                      | In the Attachments section, do I provide attachments (for example, diagrams, images, tables, charts) that help describe and support my thesis? Attachments can be included in the section entitled Attachments or woven into the actual paper itself. |                   |
| **Bibliography**                     | • Do I include a bibliography of sources I used for my paper using the Modern Language Association (MLA) format? There are numerous websites dedicated to providing assistance in formatting sources according to MLA standards. For example, see http://www.citationmachine.net/mla.  
  • Do I footnote sources appropriately to provide appropriate credit for ideas, quotes, etc.?                                                                       |                   |
| **Grammar, Usage, Mechanics**        | Did I proofread for grammar, spelling, punctuation, logical topic flow, and smooth transition from one section to the next?                                                                                               |                   |
| **Length of Paper**                  | Is my final paper at least 8 pages and no more than 15 pages (excluding the Title Page, Attachments, and Bibliography)?                                                                                             |                   |
| **Deadline for Submission**          | December 15, 2014  
  Please submit to sbdean@truman.edu                                                                                                                                  |                   |
[Title of Paper]

Author Name(s)

Author Email and Phone Number

College/University Name

Class Name

Professor Name

Professor Email and Phone Number]
Executive Summary
[Insert Section 1 Title]
[Insert Section 2 Title]
[Insert Section 3 Title]

Note: You are not limited to three sections.
Conclusion
Attachments
Bibliography