

Cooperative Credit Union Association, Inc. Massachusetts Credit Unions

2019 STUDENT ESSAY CONTEST RULES

The Cooperative Credit Union Association, Inc. (“Association”) is pleased to announce the 2019 Student Essay Contest. Eight (8) winning essays will be chosen: a first prize winner and seven (7) finalists. An awards ceremony will be scheduled in the spring to honor the contest winners.

2019 ESSAY CONTEST THEME

Credit unions have a long history of helping their members make the best financial decisions.

“As a young adult, what do you think is the most important lesson credit unions can teach young people about managing their financial lives that will help them as they grow into adults with careers and families?”

Students are asked to write an essay revolving around this theme. The essay should be no more than 250 words in length. **Please follow guidelines below.**

RULES AND PROCEDURES FOR THE ESSAY CONTEST

The contest rules and eligibility requirements for participants are as follows:

- Only students currently in the seventh and eighth grades are eligible to participate.
- Students must be Massachusetts residents.
- Schools must be located in Massachusetts.
- Students must be sponsored by a member credit union in good standing with the Association.
- All essays must be handwritten by the student.
- Essays should be no more than **250 words** in length.
- Only one essay per student may be submitted. Each student may be sponsored by only one credit union.
- Each essay should include the student’s name and grade level, home address, school name, teacher’s name, principal’s name and sponsoring credit union. (A standard essay form has been provided -- make copies as necessary.)
- Essays will be judged on the following criteria:
 - Originality
 - Content
 - Neatness
 - Grammar/Spelling

(over)

WINNER SELECTION PROCEDURE

- Each credit union must select its top essays from all those that it has collected, and then mail those top essays to their local Association Chapter President. Each credit union may submit a maximum number of essays to the Chapter based on the following schedule:

<u>Number of Essays Collected</u>	<u>Maximum number of entries the credit union may send to their Chapter</u>
less than 50	2
50 - 99	3
100 - 199	4
200 or more	5

- It is important to let your Association Chapter President know the total number of essays you collected.
- The Association will print a certificate of participation for each participating student statewide. Credit unions must submit a list of students by student name, school name and credit union name, preferably in an Excel spreadsheet (Example as formatted below).

Please **DO NOT** type student's name, school and credit union in ALL CAPS.

FNAME	LNAME	SCHOOL	CREDIT UNION
John	Doe	ABC Middle School	XYZ Credit Union

Document can then be emailed to Bill Nagle at bnagle@ccua.org.

NOTE: THE DEADLINE TO COLLECT COMPLETED ESSAYS FROM SCHOOLS AND MEMBERS IS FRIDAY, JANUARY 18, 2019. THE DEADLINE FOR CREDIT UNIONS TO SUBMIT THEIR TOP ENTRIES TO THEIR LOCAL CHAPTER PRESIDENT IS FRIDAY, FEBRUARY 8, 2019.

WINNERS

There will be eight (8) top winners with the following awards:

First Prize (1) - \$500

Finalists (7) - \$250

Honorable Mention winners (10) – \$50

- The decision of the Association's committee is final.
- Winners will be announced in March or April.
- The awards ceremony will be scheduled for late May or early June.

If you have any questions about the Massachusetts Student Essay Contest, please contact Bill Nagle (bnagle@ccua.org) or by calling the Association office at 800-842-1242.