

NGPF's PAYBACK Challenge Essay Contest

RULES & REGULATIONS

How to Participate:

Step 1) Teachers must register on our [Intent to Participate](#) form

Step 2) Students play online game [PAYBACK](#) in class or at home

Step 3) Students write essays

- Teachers use this [Essay Template](#) to collect 250 word essays responding to the writing prompt:

Select ONE of the following prompts to respond to:

1) Write a letter to your future self that you will open after your freshman year of college, reminding you of the key skills you will need to thrive during your college years.

OR

2) How could you use the online game, PAYBACK, to have a conversation with your parent/guardian about paying for college?

Step 4) Teacher reviews all essays and selects ONE student entry. Teacher creates a PDF of the student essay and uploads as part of submission to bit.ly/PaybackContest.

DEADLINE: Wednesday, November 13, 2019

Criteria:

Essays will be evaluated by Next Gen Personal Finance staff based on the following criteria:

- Prompt is clearly addressed
- Essay indicates an understanding of key concepts learned by playing the game PAYBACK
- Thoughts are well-articulated in a creative way
- Students adhere to the 250-word limit

Rules & Regulations:

1. Essays must be written by a student CURRENTLY attending middle school or high school (public, private, charter or alternative) in the United States or internationally.
2. Entries will ONLY be accepted from educators.
 1. Each educator can ONLY nominate one student essay.
3. Essays must be 250 words.
4. Essays must be submitted online, using the [Essay Template](#), by Wednesday, November 13, 2019.
5. Essays must be original and unpublished. Plagiarized entries will be rejected.
6. Essays must be written by one person. Co-authored essays are not accepted.
7. Copyright of the essays entered will be assigned to the organizer.

If you have questions, please use the online chat feature, during normal business hours, at the [bottom right of our NGPF website](#).

Prizes:

For our national contest:

Over \$100,000 in cash prizes available! Winners will be announced in December 2019. The following awards will be provided:

- National Grand Prize Winners: 10 at \$5,000 each
- Honorable Mention Awards: 2 per state* at \$500 each
 - *A minimum of 20 essays per state + District of Columbia must be submitted in order for students from that state to be eligible to win an award

For our New York City & Long Island-specific contest:

Up to \$25,000 in cash prizes available! Winners will be announced in December 2019. The following awards will be provided:

- Grand Prize Winners: 2 at \$5,000 each
- Honorable Mention Awards: 30 at \$500 each
 - *A minimum of 100 essays across NYC and Long Island must be submitted in order for the stated quantity of scholarships to be granted

For our Cleveland-specific contest:

Up to \$12,500 in cash prizes available! Winners will be announced in December 2019. The following awards will be provided:

- Grand Prize Winners: 1 at \$5,000 each
- Honorable Mention Awards: 15 at \$500 each
 - *A minimum of 50 essays from Cleveland students must be submitted in order for the stated quantity of scholarships to be granted