SCHOLARSHIP CONTEST—Lincoln Credit Unions:

The Lincoln Credit Unions Annual Scholarship Contest is going on from now until March 13th, 2027 with the following prize amounts; 1st $2500.00, 2nd $1250.00, and 3rd $500.00—please see the insert in this newsletter (double sided) for all rules, details, and the scoring rubric that will be used by the judges.

Lincoln Credit Unions Scholarship Contest Sponsored by:
Liberty First Credit Union, LincOne Federal Credit Union,
LPS Employees Federal Credit Union, MembersOwn Credit Union, NUFCU

First Place: $2500.00
Second Place: $1250.00
Third Place: $500.00

Topic: If you could teach your peers one important lesson about money, what would it be and why?

Contest is open to high school seniors and college or trade school students who will be either full or part-time undergraduate students for the academic year 2027-2028.

1. **THE CONTESTANT MUST HAVE A SHARE ACCOUNT WITH HIS/HER OWN NAME AS THE PRIMARY MEMBER IN A PARTICIPATING LINCOLN CREDIT UNION.**

2. Research papers should contain standard bibliography references and **ALL** entries must be prepared to provide quoted sources upon request of the judges of the participating Lincoln Credit Unions.

3. Please include the word count on the last page of the essay submission. The MAXIMUM number of words allowed is 500.

4. All entries will be judged on accurate credit union content, originality, and grammar. All essays become the property of the participating Lincoln Credit Unions. Decisions of the judges are final. Ties will be decided by the participating Lincoln Credit Unions. Winners will be notified by phone or via email.

5. Entry is to contain **1** original copy of the research paper and bibliography, **WITHOUT** covers, folders, or binders.

6. **Entry is to be submitted with a separate sheet containing the name, address, phone #, email address, credit union you are a member of, and school classification for the upcoming year. NONE of this information should appear ANYWHERE in the research paper.**

7. *Scholarship funds will be made payable to the winner and the school on behalf of the winner*. Winners must provide proof of registration to receive award. Prizes must be utilized before the start of the third semester after notification of winners. Funds not utilized will be forfeited and returned to the participating Lincoln Credit Union's.

8. Entries must be postmarked or received by: March 13th, 2027**.** Any entry received "postage due" will have 10 points deducted from the total score.

9. This scholarship contest is for participating Credit Union members, credit union volunteers and credit union staff.

10. Scholarship winner's pictures may be used in participating Credit Union newsletters or social pages. Winners agree to provide or have their picture taken.

11. FAILURE TO COMPLY WITH ANY OF THE ABOVE RULES MAY RESULT IN THE DISQUALIFICATION OF THE ENTRY. MAIL OR DELIVER ENTRIES TO:

LINCOLN CREDIT UNIONS SCHOLARSHIP CONTEST
LPS Employees Federal Credit Union
c/o Radley Breuer
5621 N St. Lincoln, NE 68510

COMMENTS

Participating Lincoln Credit Unions
Essay Rubric
100 possible points

FORMATTING	POINTS POSSIBLE	POINTS EARNED
500 words or less --Word count on the last page	10	
Bibliography --APA Format --2 to 5 sources	10	
Cover sheet with all required information --Name, address, phone #, email, student's credit union and school classification for the coming year (grade and school) --No folders or binding	10	
Contestant name or credit union name <u>not</u> allowed in text	5	
FORM AND PRESENTATION		
Originality --Paper is written in student's voice (student's interpretation of works cited) --Avoid excessive direct quotations from sources --Body organization and flow should be logical	25	
Content --Introduction informs reader of purpose --Content effectively reflects research topic --Effective transitions between paragraphs and sections --Conclusion summarizes paper for reader --Content will be thoroughly reviewed for any use of AI. --**AI-generated work is not permitted and may lead to disqualification.**	20	
Grammar --No grammatical, spelling or formatting errors (20) --1-3 errors (15) --4-6 errors (10) --7-9 errors (5) --10+ errors (0)	20	
TOTAL	100	