

**Cooperative Credit Union Association, Inc.
Massachusetts Credit Unions**

2023 STUDENT ESSAY CONTEST RULES

The Cooperative Credit Union Association, Inc. ("Association") is pleased to announce the 2023 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.

2023 ESSAY CONTEST QUESTION

"With the worst of it behind us, the world continues to adjust to a new normal in the aftermath of the Covid-19 pandemic. There have been many adjustments in the ways we work, the way we learn and the way we socialize as a result. Please discuss the changes in your own life that have become part of YOUR new normal...things you do differently now from the way you did them before Covid."

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

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 late March/early April.