

If the requirements are met – Continue to the rubric for grading If the requirements are not met – Application is not applicable	Yes	No
Do they Have an account at Neighborhood Credit Union or are they related to a member of the credit union?		
Are they a high school senior or first-time college freshmen/vocational student (in good standing) with at least a 2.5 GPA.		
Are they planning to attend/attending a two-year or four-year accredited university/college or a vocational/technical school?		
Are they a U.S. citizen or permanent resident?		
Did they submit an Essay with at least 1,000-1,500 words?		
Did they Submit a Video between 30 seconds to 2 minutes?		

Empowering the Next Generation: Bridging the Financial Education Gap

In an essay or video, please respond to the following prompt:

Managing personal finances is a crucial life skill, yet financial education often isn't prioritized in traditional schooling. What steps can individuals, communities, or institutions take to ensure younger generations are equipped with the knowledge and tools to achieve financial wellness in the modern world?

We look forward to your submission. Good luck!

	Excellent	Very Good	Satisfactory	Basic	Elementary
SCORING CHARACTERISTICS	5	4	3	2	1
*In the event of a tie, a third party (the marketing team members most likely) will assist in additional grading.	Sophisticated	Credible	Appropriate	Underdeveloped	Ineffective
	Intuitive	Analytical	Predictable	Superficial	Unconnected
	Captivating	Organized	Unsophisticated	Lacks Originality	Incoherent
	Articulate	Coherent	Average	Problematic	Lacks Effort
	Perceptive	Pertinent	Accurate	Unbalanced	Formless

Relevance to the Prompt (5 points)

- How well does the submission address the prompt's requirements and questions?
- Does the submission show a clear understanding of the importance of financial health, personal financial planning, and the impact of the economy on financial stability?
- Does the submission provide specific and relevant examples that support the author's perspective?

Originality and Creativity (5 points)

- Is the submission unique and creative in presenting the author's perspective?
- Does the submission provide new and insightful perspectives on financial health, planning, and the economy?

- Does the submission use creative and innovative ways to communicate its message effectively?

Organization and Clarity (5 points)

- Does the submission have a clear and concise introduction, body, and conclusion?
- Does the submission present its ideas logically and coherently?
- Does the submission use appropriate transitions and connectives to enhance readability?

Grammar and Style (5 points)

- Does the submission follow grammatical rules, punctuation, and spelling conventions?
- Does the submission use appropriate vocabulary, sentence structures, and tone?
- Does the submission adhere to standard formatting requirements and instructions? (I might delete this one seems a bit repetitive)

Overall Impression (5 points)

- What is the overall impression of the submission?
- Does the submission stand out among the other entries?
- Does the submission leave a lasting impression and effectively communicate the author's message?