

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:

In 2026, how do student loans influence major life decisions such as career choice, homeownership, or starting a family? Discuss both the challenges and opportunities student debt creates, and how individuals can make informed financial decisions despite these pressures.

We look forward to your submission. Good luck!

SCORING CHARACTERISTICS	Excellent	Very Good	Satisfactory	Basic	Elementary
	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 reflect a balanced understanding of both the challenges and potential benefits of student loans and how they may shape life choices?
- Does the submission provide specific and relevant examples that support the author's perspective?

Originality and Creativity (5 points)

- Does the submission demonstrate authentic voice and original thinking, avoiding overly generic, templated, or derivative content?
- Does the submission provide new and insightful perspectives on financial health, student loans, 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?

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?