



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

**2022 STUDENT ESSAY CONTEST RULES**

The Cooperative Credit Union Association, Inc. ("Association") is pleased to announce the 2022 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.

**2022 ESSAY CONTEST QUESTION**

"Your community, your country and the entire world continues to battle the effects of the Covid-19 virus pandemic. Everyone has experienced changes in how we work, how we learn, how we socialize and credit unions have worked hard to continue to serve their members' varied financial needs under very challenging circumstances – remote workers, sick or caregiving staff, covid restrictions such as masks, social distancing, and protective barriers, etc. Please share the three biggest covid impacts in your own life and how you have challenged yourself to overcome them."

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.
- Student or their parent/guardian must be a UMassFive member in good standing.
- 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, and grammar/spelling.

Students must submit their completed entry form/essay by January 24, 2022. It may be dropped off to any UMassFive branch, or emailed to [scholarship@umassfive.coop](mailto:scholarship@umassfive.coop), or mailed to UMassFive College Federal Credit Union, Attn: Cait Murray PO Box 1060, Hadley MA, 01035. For questions, please email [scholarship@umassfive.coop](mailto:scholarship@umassfive.coop).