

Why is the Montana Financial Education Coalition sponsoring an internet Meme contest?

Financial education does not have to be serious business all the time. Memes can be hilarious and a powerful tool to tell a story with one image with a caption. An effective meme can convey behaviors or techniques to manage your finances more effectively.

How does the contest work?

This contest requires the submission of an image meme.

Create a great image Meme about financial education. Suggested topics include but are not limited to spending and saving, budgeting, building credit, credit-debt cycle traps, credit scores/reports, investing, buying goods and services, earning income, identity theft, or insurance.

Competition Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. BY PROVIDING A SUBMISSION, THE SUBMITTER AGREES TO BE BOUND BY THESE OFFICIAL RULES AND THE DECISIONS OF THE JUDGES, WHICH SHALL BE FINAL IN ALL RESPECTS.

This competition is sponsored by the Montana Financial Education Coalition. The goal of the image meme competition is to obtain financial education themed memes to be shared throughout social media, to promote financial literacy.

- Contest eligibility is limited to middle school and/or high school students across Montana.
- Each student may submit up to three (3) image meme entries for the contest.
- Your work must be original. You may use common meme images as long as you create your own caption. If you have sourced the image from another site, - ensure the image is free of any copyright restrictions.
- You agree that the content you submit on your meme is your own. You may not plagiarize content.
- The image cannot contain any watermarks (your own or someone else's).
- Memes entries should be saved and sent to MFEC in one of the following image formats: .jpg or .png files.
- **The submission deadline is 5 p.m. Mountain Standard Time, December 18, 2020.** Submissions after that time will not be considered. The MFEC does not accept responsibility for late or lost entries. Proof of sending is not proof of receipt.

- Finalists will be selected by the MFEC. These finalists will then be voted on by the public. Winner(s) will be announced by January 29, 2020.
- Prizes are non-transferable.
- For any contestant under the age of 18, prizes will be sent to a parent or legal guardian.
- MFEC reserves the right to suspend, modify or terminate the contest due to insufficient quality or quantity of entries.
- Violence, profanity, sexually explicit content, libel and/or attacks on individuals or organizations may not be depicted in any form. Memes should not invade privacy, reveal any personal information, or exhibit predatory behavior. Memes must not contain material that promotes discrimination based on race, gender, disability, sexual orientation, or age.
- MFEC reserves the right, at its sole discretion, at any time, to disqualify any entry it deems to be offensive, inappropriate, derogatory, and/or libelous or not in keeping with the competition theme, or that is otherwise not in compliance with the contest rules.
- MFEC does not endorse the content of any memes created for this Contest other than finalists' entries.
- Entering the Contest grants the MFEC permission to make public and otherwise use an entrant's name and meme for publicity purposes.
- Participation constitutes the entrant's full and unconditional agreement to and acceptance of these Official Rules. By participating in the Contest, the entrant is representing and warranting that he/she has read and understood, and agrees to be bound by, these rules. Including the guides and rules referred to herein, these Official Rules constitute the entire agreement between the entrant and the MFEC in relation to the Contest. They govern the entrant's participation and supersede any prior or other agreements between the entrant and the MFEC relating to the Contest.

How to Enter

After you find an image and create your meme you can submit your meme entry directly via the [MFEC online submission form](#).

Contest Timeline

- **November 16, 2020** – Contest opens, memes may be submitted via the [online submission form](#)
- **December 18, 2020** – Submission deadline is 5 PM MST.

Entries will be reviewed by the MFEC and the meme finalists will be posted to a photo album on the [MFEC's Facebook page](#).

- **January 6, 2021** – Voting period begins for meme finalists. Members of the public may vote by clicking “Like” on the meme photos posted on the MFEC’s Facebook page. Each like counts as one vote. People may vote for as many memes as they like. To be counted, the like must be on the original image posted by MFEC, not on a shared post.
- **January 20, 2020** – Voting ends at 5 p.m. MST.
- **January 29, 2020** – Winners will be announced by this date on the MFEC website and social media feeds.

Selection Process

Finalists Selection:

The MFEC will review entries and select the finalists. Selection will be based upon:

- Originality – How unique the meme is, including use of original images or original editing of images
- Importance – The prominence of the financial education topic(s) addressed by the meme
- Wit/Humor – How funny the meme is

Finalists will be notified via email that their entry has been selected for voting by the public. The finalists’ entries will be posted to an album on the MFEC Facebook page. The six (6) memes garnering the most “likes” on Facebook will receive an award. First prize will be awarded to the meme with the most “likes.”

Voting:

The voting period will run from **January 6, 2021 to January 20, 2021, at 5:00 p.m. (MST)**. The winning memes will be the top three entries with the most “likes” on the original post placed on the MFEC Facebook page at the time the voting period ends.

Awards

A total of six (6) awards will be given. Only one prize will be awarded per student

- One 1st prize winner — \$500
- One 2nd prize winner – \$250
- One 3rd prize winner – \$100
- Three runners-up – \$50 each